



CATIC promotes social justice through strategic community partnerships

CATIC Family of Companies' employee-led project called "The Initiative" was a labor of love for those involved, according to Senior Vice President, Chief Administrative Officer Damon Carter.

"When we started this back in 2020, **Andrea Alessandro**, senior director, learning and education counsel, was the first person I called to get involved in this effort," Carter said in an interview with *The Title Report*.

Carter and CATIC President and CEO **Jim Czapiga** are executive sponsors of the committee, which focuses on diversity, equity and inclusion (DEI) within the company, as well as building strategic partnerships with community organizations committed to promoting fair and equal housing standards for underrepresented groups. The Initiative is currently focused on finding ways to help increase homeownership rates for people of color across the country.

As the committee did its research, it realized that as a title insurance company, CATIC has a front row seat to how lack of homeownership opportunities has a direct impact on the wealth gap across the country, particularly for people of color, Carter said.

"We realized there was an opportunity for us to do something different and be more deliberate in how we show up in the community and to engage our staff in our efforts to be better," Carter said. "There was a lot of energy put into that, which led to the development of The Initiative, because we knew it wasn't about just saying we were going to do something; we wanted to focus on advancing DEI and how to engage the staff, because that is the cultural impact."

As the committee explored ways to get engaged,

Alessandro was willing to step in to help lead the conversation.

"The work I was doing before the project was initiated was already in this space," Alessandro explained.

As director of industry relations at CATIC, she was already actively involved with associations including NAHREP (National Association of Hispanic Real Estate Professionals) and AREAA (Asian Real Estate Association of America).

Based in Massachusetts, she is also involved in MassHousing, a quasi-government agency that promotes homeownership to underserved communities. CATIC helps promote its down payment assistance program.

"When Damon reached out to me to gather information as to what CATIC was already doing in this space, he recognized we already have

connections and traction," Alessandro said. "For me, it was a continuation of what was already important."

There was a lot of enthusiasm throughout CATIC to get started, but designing The Initiative was not an overnight endeavor.

"We spent a lot of time and care before we were even able to launch in making sure we were creating the best processes. It was essential we did the foundational building upfront instead of just shooting out of the cannon," Alessandro said. "People were really ready to get started, but there was so much work to be done first. We had to rein ourselves in to make sure we were identifying our strengths, our capabilities, and how we wanted to focus those on



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problems. We spent a lot of time at the front end so we could set ourselves up for success.”

Through a methodical approach, the committee determined the specifics of its mission concerning expanding homeownership opportunities for people of color, Carter said.

“We see this historical issue that has been going on forever. What does that mean to us? What can we do about it?” he explained. “The first thing we recognized is that we didn’t have the answers to any of it. We didn’t understand how we got to this point.”

That led to lots of research. In addition to reviewing published studies regarding U.S. homeownership rates by demographic, the group decided to collectively read “The Color of Law” by **Richard Rothstein** to better understand historical barriers to homeownership encountered by the Black community. The group also shared their observations and personal reflections regarding the book, which helped cultivate a safe space for each person to learn from one another.

They drew up strategic objectives for the project and four main areas of focus: research, education and training, strategic partnerships, and community initiatives. Once those were established, the team reached out to some CATIC employees to take part in The Initiative.

“Everyone who was asked to join accepted,” Alessandro said.

There were 15 founding members of the project. Nearly 10 percent of CATIC’s workforce has been involved with The Initiative at some point, Alessandro added.

Connecting with existing programs

The next step was to reach out to community organizations that were already dedicated to the cause to be CATIC’s strategic partners. Through their research, The Initiative realized they didn’t have to reinvent the wheel.

“We recognized there were a lot of community organizations out there that made sense for us to connect

with and partner with and learn from, because they had been doing this for years,” Carter said.

For example, they learned there was an abundance of homeownership educational information already available in the community.

“What we recognized was there was a lack of a bridge between that education and the communities it needed to reach,” Alessandro said. “Through this process, we identified we could focus on filling that void. We needed to connect what exists to the communities that need it.”

One of the first organizations they connected with was MassHousing, due to Alessandro’s existing relationship.

“We formalized that relationship. We were able to not only promote them but help be a contributor by discounting the owner’s title insurance premium for those transactions in Massachusetts,” Alessandro explained. “It showed our true dedication to this effort and served as a model for going forward with other organizations.”

Any title agency could strike up a similar partnership,

she added.

“Every state has its own housing authority which is trying to increase homeownership for underserved communities,” she said.

Another strategic partnership The Initiative entered was with Habitat for Humanity. Employees were already regularly volunteering their personal time to Habitat for Humanity in various ways. The group decided to establish a formal strategic partnership with the organization and brought in additional resources to expand the work that was already being done.

They were able to secure an ALTA Good Deeds Foundation grant for Habitat for Humanity as well.

Word spread, and groups started coming to CATIC to participate. Liberty Bank in Middletown, Conn., which had partnered with the City of Hartford to help increase



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homeownership opportunities, reached out to CATIC.

“They heard about what we were doing, the CEOs connected and talked about what their respective organizations could be doing in this space to do good in the neighborhood and promote social justice, and it took off,” Carter said.

Liberty Bank worked with The Initiative team specifically on community outreach, he said.

“We were excited to partner with Liberty Bank on the Good Neighbor Plus Program because the program aligned very well with our aspirations to improve homeownership for underrepresented communities,” Carter said. “At that time, we had been trying to figure out how to create new channels of communication to engage with the community, so we invited them to come brainstorm with us. That was a great engagement for us.”

CATIC also partnered with Liberty Bank on their internship programs.

“We brought our two internship programs together and spent a day educating interns on this topic and then soliciting their input on how we could effectively promote the Good Neighbor Plus Program in the community and to their peers on campus, as well,” he explained. “It led to a lot of great brainstorming and engagement for both groups of summer interns.”

In surveys after the program, the interns said that was the most impactful experience they had during their respective summer internship programs.

“They had no idea these barriers existed to homeownership, and they had a better understanding regarding how to start preparing for homeownership themselves,” Carter said.

Initiative members continue looking for opportunities to expand the program.

“As we methodically learn and grow, we see where it makes sense for us to expand and establish new partnerships, particularly as we start to expand as a company into newer markets,” Carter said.

As a leader in the title industry on DEI initiatives, CATIC hopes to honor requests for more education on the topic.

“CATIC is a bar-related title insurer, and a lot of our title agents are attorneys, so one request that has come to us is to develop a DEI-related continuing legal education (CLE) course,” Alessandro said.

The Initiative’s ultimate objective is to not let their efforts die on the vine, Carter said.

“At the end of the day, we’re striving to make a sustainable and meaningful impact in the community by establishing genuine strategic partnerships with other organizations who have similar interests,” Carter said.



“The work we are doing aligns with who we are as a company, it’s how we show up in the communities we serve, and it’s an

important part of our overall business strategy.”

They look forward to connecting with others in the industry interested in initiating a similar program.

“If we are going to move the needle in our industry by promoting fair and equitable treatment for all, it’s not about being competitive with one another. Instead, we must deliberately seek out new opportunities to come together and collaborate with one another to make a real difference for everyone. That’s the only way we are going to see significant changes for the better in the future,” Carter said.

To learn more about The Initiative, email theinitiative@catc.com.

