



Entry Form 2017 Annual Awards for Program Excellence

Entry Deadline: Thursday, June 15, 2017, Midnight ET

Each entry must include a completed entry form. Please complete a form for each entry your HFA is submitting. The completed entry form will become the first page of your entry.

This form is a fillable PDF. Type your information into the entry form and save it as a PDF. Please do not write on or scan the entry form. **Questions: Call 202-624-7710 or email awards@ncsha.org.**

Entry Title: Enter your entry's title exactly as you wish it to be published on the NCSHA website and in the awards program.

Category:

Subcategory:

Entry Summary: A 15-word (max) summary of the program, project, or practice you are entering.

HFA:

HFA Staff Contact:

Phone:

Email:

Visual Aids:

Are you mailing to NCSHA 10 copies of any visual aids that cannot be included in your entry PDF? Yes No

Payment:

My HFA is mailing a check to NCSHA.
My HFA is emailing the credit card authorization form to awards@ncsha.org.

Lending with a Purpose

A housing finance agency occupies a unique place in the lending world. It must generate enough income to make loans, pay its employees, issue bonds and cover all the normal expenses of a private mortgage lender. It also must serve the public, and is beholden to residents, legislators and other stakeholders who are not investors in need of profits.

Many do not understand the extent of this dichotomy, so for Fiscal Year 2016-17, we decided to make it explicit by titling our annual report “Lending with a Purpose.”

The Cover

One of the most common questions we get is, “Where can you do loans with your programs?” Our cover depicts the answer: every county in California. The mix of single family and multifamily residences shows the different sides of our business, with multiple colors and sizes referring to the diversity of our state’s population and housing needs.

The Layout

We chose a mix of photographs and infographics to highlight both our accomplishments and the personal nature of our business. We came up with color schemes, type treatments and an overall design sensibility that capture that personal touch. The distressed fonts in the infographics give the report a more homey feel, and we kept the main colors to blue and orange, colors consistently used in our marketing collateral to infer energy and reliability.

The Content

We start off with pictures of our board members to remind readers that there are actual human beings behind the decisions of our government agency. Following that is a letter from our Executive Director, as a welcome and overview of the year.

We then launch into the accomplishments of our revenue-generating divisions, as they make our existence possible. In addition to listing the numbers and statistics, we’ve called out several particularly noteworthy highlights via the infographics.

The latter half of the report includes the accomplishments of our support divisions, which make the revenue generation run smoothly. This lets all of our employees know that their work is being recognized by the outside world, and gives a connection between sometimes tedious work and our purpose as a lender.

Finally, we list the names of every single CalHFA employee. As one of the smallest state organizations in terms of number of employees, this demonstrates how much we are able to do with a relatively lean workforce, and once again brings forward the people behind the lending.

What It's All About

Our annual report shows both faces of the HFA coin: prudent yet competitive business on one side, compassionate yet rigorous public service on the other. We continue to fill the gaps left by private industry (because the gaps aren't profitable enough) and the public sector (because the gaps require independent capital resources) as we continue our long-standing commitment to Lending with a Purpose.