

NCSHA 2015 Annual Awards Entry Form

(Complete one form for each entry)

Deadline: Wednesday, June 10, 2015

Visit ncsha.org/awards to view the Annual Awards Call for Entries.

Instructions: Type entry information into the form and save it as a PDF. Do not write on or scan the form. If you have any questions contact Matt Cunningham at mcunningham@ncsha.org or 202-624-5424.

Fill out the entry name *exactly* as you want it listed in the program.

Entry Name: The New www.chfainfo.com

HFA: Colorado Housing and Finance Authority

Submission Contact: (Must be HFA Staff Member) Megan Herrera **Email:** mherrera@chfainfo.com

Please provide a 15-word (maximum) description of your nomination to appear on the NCSHA website.

Colorado Housing and Finance Authority
"The New www.chfainfo.com"

Use this header on the upper right corner of each page:

HFA: Colorado

Entry Name: The New www.chfainfo.com

Select the appropriate subcategory of your entry and indicate if you are providing visual aids.

Communications	Homeownership	Legislative Advocacy	Management Innovation
<input type="radio"/> Annual Report	<input type="radio"/> Empowering New Buyers	<input type="radio"/> Federal Advocacy	<input type="radio"/> Financial
<input checked="" type="radio"/> Creative Media	<input type="radio"/> Encouraging New Production	<input type="radio"/> State Advocacy	<input type="radio"/> Human Resources
<input type="radio"/> Promotional Materials and Newsletters	<input type="radio"/> Home Improvement and Rehabilitation		<input type="radio"/> Operations
			<input type="radio"/> Technology
Rental Housing	Special Needs Housing	Special Achievement	Are you providing visual aids?
<input type="radio"/> Encouraging New Production	<input type="radio"/> Combating Homelessness	<input type="radio"/> Special Achievement	<input checked="" type="radio"/> Yes
<input type="radio"/> Multifamily Management	<input type="radio"/> Housing for Persons with Special Needs		<input type="radio"/> No
<input type="radio"/> Preservation and Rehabilitation			

Summary

Colorado Housing and Finance Authority (CHFA) launched an updated and improved new website, www.chfainfo.com, in 2014. Comprehensive changes to the site had not occurred for more than 10 years, resulting in an outdated resource that failed to meet our customers' and staff's needs. To better serve our mission, it was essential for us to strengthen our online presence. In order to achieve our immediate and long-term strategic objectives, the site was completely rebuilt on a new platform, and all content was evaluated and rewritten. Additionally, the organization's overall website management processes were mindfully and systematically revamped.

Strategic Objectives

1. Use the home page to tell CHFA's story

The home page of CHFA's former site lacked visual interest. It simply featured CHFA's logo, a description of the organization, and audience-based navigation menus. As a result, visitors with little understanding of CHFA's mission or work in the community failed to gain an emotional connection with the organization. The former home page also lacked opportunities for CHFA to highlight timely announcements – making the page and thus the organization appear static.

CHFA's new home page is designed to be a platform for CHFA's key messages. The primary feature is a large hero image with rotating photos of CHFA customers, program announcements, ads, and events. This gives visitors insight into all areas of CHFA's business; allowing our partners and customers an opportunity to grow their familiarity with the organization. Images and captions are updated regularly to ensure timely topics are featured, giving CHFA the opportunity to show our response to market changes and consistent program innovation.

Below the hero image are clickable navigation options to CHFA's three primary lines of business: homeownership; affordable rental housing; and business lending. The prominence of these choices and their simplicity gives visitors an easy way to better understand CHFA's focus areas.

A brief overview of CHFA follows below. The content was streamlined and written in a jargon-free, easy-to-understand style. It is paired with customer images to further illustrate the emotional impact of CHFA's work.

A 'latest news and events' feature was added; giving CHFA another way to share key updates with visitors. This area pulls directly from the newsroom, ensuring that the latest media releases are viewable to visitors who otherwise might not see them.

2. Improve navigation.

Site navigation was among the most criticized areas of CHFA's former website. Using an audience-based approach, visitors were asked to select from a variety of audience choices (e.g. "for buyers;" "for developers;" etc.) in order to navigate from CHFA's home page. This was a challenge for visitors who didn't always understand how they fit into CHFA's complex universe, and thus failed to navigate successfully. It was also overwhelming to consumers, many of whom came to CHFA with little to no background on our programs or services. The new site uses a more intuitive topic-based navigation that allows visitors to easily accomplish their goals. Today, a visitor only has to know what topic interests them among CHFA's three lines of business— homeownership, rental housing; and business lending. The content was also streamlined to reduce the amount of clicks needed to access the desired information. One of the most important facets was to help existing customers quickly navigate to account management portals. Access to these portals is now available directly from our home page. This

change has greatly reduced complaints from customers who previously had to navigate through multiple webpages in order to pay their bills online.

Additionally, the landing pages use boxes, or panels, for menu choices. These allow space for a deeper preview of the sub-pages, at-a-glance for the visitor, versus top and side bars with drop downs. This structure is visually appealing and enables the user to navigate more successfully.

Finally, we designed a super footer that makes primary and secondary topics even more accessible. The super footer stays with the user wherever they go on the site, so they can easily find any of its links at any time. Our website's header also stays with the user throughout their search, to further ease the site's overall accessibility.

3. Create a holistic feel for the breadth of CHFA's work.

From the home pages, visitors can quickly delve deeper into any of CHFA's three lines of business by going to a topic area's primary landing page. The landing pages are structured to create micro-sites for each unique area of interest. An introduction to our work in the topic area is provided. Hero images are used to highlight customers served and timely announcements. Content is organized to help different audience segments for each line of business navigate successfully, with specific call-out areas for current customers and lender partners. This structure allows the business units to provide in-depth program detail, while not overwhelming those simply seeking an introduction to a program.

4. Make the entire site customer-focused.

An overarching objective was to shift the feel of the website from being technical, to a more emotional, and customer-focused site. This was achieved at the content migration level. The content for each page was written and edited using a very intentional focus on customer perspective. To assist with this shift in thought process, CHFA used website personas. The personas were based on our various, most frequent website users. The persona profiles included personal scenarios, questions that would be prompted by those scenarios, and goals for how the content would address their questions and needs.

We also carefully crafted our new content to reduce jargon, using digestible information for our broad-based consumer network. Using a single content writer helped us achieve scannable, mobile-friendly webpages and a consistent voice. We followed user-experience best practices that included testing copy to ensure it was written at a fifth-grade comprehension level, and writing short, conversationally toned sentences.

In addition to the new content, we used all new imagery on the website. While the old site featured imagery of Colorado's landscape and buildings, the new site highlights CHFA customers, partners, and residents living at CHFA-supported properties. The people-focused imagery helps CHFA convey a more approachable tone and a commitment to the people we serve.

5. Have a site that is more extensible and scalable.

CHFA's former website was built on a homegrown system with limited capabilities and no path for upgrade. We wanted to ensure our new site would grow with us. Planning for the long-term, we chose to update our platform to SharePoint 2013, which allows great extensibility and is the de facto standard for creating new portals and accommodating a broad vision. The transition required significant collaboration between CHFA's marketing and communications department and IT division. This collaboration remains strong today, as team members work together to ensure the site's ongoing high functionality.

6. Responsive design

To keep pace with the expectations of today's website users, CHFA implemented a responsive design. This allows pages to scale based on a visitor's technology. The result ensures that information remains readable and accessible on a desktop, tablet, or mobile phone. Visitors are embracing this new feature. Since launch, tablet and mobile device visitors to CHFA's website have increased by 56 percent.

Effective Use of Resources

CHFA's business is complex, and therefore many organizational divisions and departments were involved in the website content migration. CHFA's marketing and communications team led the content review process. One of our project team leads designed a comprehensive content matrix and work flow for each of the site's 275 pages. This work flow included a facilitated review session with representatives from each business unit to jointly establish key audiences and calls-to-action for each webpage. Focus was placed on updating content and removing outdated links and publications. Following the review, a single marketing and communications staff member drafted all of the new and revised content for the business units' review and approval in a temporary editing area. Once approved, this same marketing and communications staff member facilitated the legal team's review of each page to ensure compliance with the CFPB's new UDDAP regulations. Prior to content placement in the actual site, a final review and approval by the business unit occurred to ensure all business goals were met.

Since the content matrix strategically grouped pages based on key audience and internal business unit, it was easy for the marketing and communications team to organize review sessions into manageable chunks. Allowing the marketing and communications team to serve as the funnel of communication and document manager of all reviews kept the process streamlined and reduced the time impact on business units.

Results


Measureable success of the new website has been proven with our overall increased traffic, increased mobile usage, decreased complaints, and a high user satisfaction rate. Since launch, overall traffic to our website has increased 11 percent, and visits from those using mobile devices has increased 56 percent. Also, we have received zero complaints about the website via our comments and concerns email option. Previously email complaints about the website occurred weekly. Finally, we recently completed our initial survey of the new site seeking feedback from users, 70 percent of which expressed satisfaction with the website.

Further proof of success has been received in anecdotal feedback from our users. Many comments have been made to CHFA staff, enthusiastically expressing satisfaction of the new website. "LOVE IT!! Much more user friendly!" said one of our participating lenders shortly after launch.

Visual Aids

- Please visit www.chfainfo.com
- Enclosed:
 - Former Homepage Example
 - New Homepage Example
 - New Landing Page Example

Former Homepage Example



[about chfa](#)[news & resources](#)[contact](#)[careers](#)[text only](#)

colorado housing and finance authority
financing the places where people live and work

what is chfa?

Closure:

CHFA will be closed in observance of Independence Day on Wednesday, July 4th. We will resume normal business hours on Thursday, July 5th.

Check out our newest home finance program:
CHFA SmartStepSM

Meet our Customers

chfareach

Cash Collateral Support Program and Colorado Capital Access Program

Recent CHFA News

Foreclosure Prevention

Requests for Proposal


Find a CHFA Lender in Your Area

For those affected by the fires:


The **Disaster Housing website** is now available thanks to CHFA's ongoing partnership with DOH, HUD, City and County of Denver, Rural Development, and SocialServe.com

- We are the Colorado Housing and Finance Authority. We have been in existence since 1973 and our **mission** is to finance the **places where people live and work** throughout Colorado.
- We provide fixed rate financing to homebuyers, small to medium sized businesses, and multifamily rental housing developers.
- We also provide **education** and technical assistance about **affordable housing** and economic development.
- We do all this through a network of partners such as banks, developers, and local governments.
- We do these things to build strong communities throughout Colorado. We believe strong communities make strong economies and we are **proud** to play a role.


search




for homeowners, buyers, & apartment renters




for multifamily developers & property managers



for businesses & entrepreneurs



for lender partners



for investors


CHFA Survey Corner

In an ongoing effort to gather information about how we can improve our service to you, our customers and partners, we will be periodically seeking your input through the CHFA Survey Corner.

New question as of 03.16.2012

Please [click here](#) to take our short one question survey. Thank you!

Register now!
2012 chfa j. david barba golf tournament



08.07.2012

New Homepage Example

financing the places where people live and work

CHFA's 2015 David W. Herfenger Golf Tournament is on Tuesday, July 28, and will benefit Mercy Housing. Click here to play or sponsor!

homeownership

Make your dream of homeownership come true with CHFA. We offer:

- Home purchase and refinancing loans
- Down payment assistance
- Closing cost assistance
- Homebuyer education classes

rental housing

Let CHFA help you build and preserve affordable housing throughout Colorado communities. We offer:

- Financing for developers
- Low income housing tax credits
- Options for property owners, staff, and residents

business lending

Get capital to grow your business. Our programs can help you realize your entrepreneurial dreams. CHFA has:

- Programs for nonprofit and for-profit businesses
- Unique resources for manufacturers, healthy food growers, and rural businesses

current customers

- home mortgage customers
- homeownership
- manufacturers and business customers
- single family lenders
- business lenders

We believe strong communities make strong economies and we are proud to play a role.

created in 1973

CHFA's mission is to increase affordable housing and economic development in Colorado. We were created in 1973 by the Colorado General Assembly to address the shortage of affordable housing in the state. In 1982, when the Colorado economy was experiencing economic difficulties, CHFA began making loans to businesses.

investing in Colorado's success

Over the past 40 years, CHFA has invested over \$10 billion into Colorado's economy. These resources have helped:

- 64,472 Colorado homeowners achieve homeownership
- \$7.561 households attend homebuyer education classes held statewide
- 56,828 affordable rental housing units be developed or preserved, and
- 3,670 businesses access capital to support 49,570 jobs

revitalizing neighborhoods and creating jobs

Our network of participating lenders and community partners helps us deploy our resources statewide and are instrumental to our work. We are known for our commitment to innovation and customer service. We also offer a wide variety of professional education classes and technical assistance to help our customers and partners succeed.

latest news & events

NEWS

- may 19, 2015**
chfa and state announce disaster recovery funding for affordable housing
CHFA and the Department of Local Affairs Division of Housing (DOHA-DH) today announced the award of \$7.2 million in federal Low Income Housing Tax Credits (LIHTC), \$8.3 million in state LIHTC, and \$24.7 million in Community Development Block Grant-Disaster.
- may 18, 2015**
cristina sanchez de uriz named chair of colorado housing and finance authority board of directors
Colorado Housing and Finance Authority (CHFA) is pleased to announce that Cristina K. Sanchez de Uriz, co-owner of ConfluenceDenver LLC, has been named CHFA's board chair for the 2015-2016 board term. In addition, Colorado State Representative, Blair Tyler
- april 17, 2015**
garden court yale station groundbreaking ceremony attended by chfa staff
A groundbreaking ceremony was held for Garden Court Yale Station on April 16. Garden Court Yale Station is a 65-unit Low Income Housing Tax Credit (LIHTC) affordable workforce housing community located adjacent to the Yale Station.

EVENTS

- april 16, 2015**
housing forum colorado - denver
- april 14, 2015**
chfa housing credit summit - building partnerships

homeownership

- How to get a CHFA loan
- Homeowner Education
- Loan Programs
- Down Payment Assistance
- Closing Cost Assistance
- Mortgage Credit Certificates
- Mortgage Calculators
- Find a CHFA Participating Lender
- Foreclosure Prevention

rental housing

- Find Affordable Rental Housing
- CHFA Multifamily Loan Programs
- Low Income Housing Tax Credits
- Asset Management
- datawatch strategies

business lending

- Loan Programs
- Manufacture Tax Exempt Bonds
- Nonprofit Tax Exempt Bonds
- Access to Capital
- New Markets Tax Credits
- Fixed Fund Financing Fund
- Resources for Businesses

single family lender

- HomeConnection
- Document Delivery System
- Seller's Guide
- Income and Purchase Price Limits
- Loan Programs
- Forms and Flyers
- Professional Education
- Become a Participating Lender
- CHFA BLOC
- Targeted Access
- Loan Servicing
- Home Finance office

business lender


- Education Calendar
- Financing Options
- Credit Enhancements
- New Markets Tax Credits
- Colorado Fixed Fund Fund
- Forms and Documents

connect with chfa

- Facebook
- Twitter
- LinkedIn
- YouTube


[Homeownership](#) | [Legal Notices](#) | [RFPs](#) | [For Employees](#) | [Site Map](#)
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New Landing Page Example



[about chfa](#) [contact chfa](#) [for participating lenders](#) [for investors](#) [careers](#)


[homeownership](#) [rental housing](#) [business lending](#)



what freedom would you grant yourself with homeownership?

Submit a photo and you could win a \$500 gift card.

[Click here to enter!](#)



current customers

- [my account login](#)
- [how to make a payment](#)
- [about chfa loan servicing](#)

homeownership in colorado

find your road home with chfa

CHFA is Colorado's trusted partner for affordable and responsible homeownership. Our home mortgage programs provide Coloradans with access to competitive fixed rate financing.

Through our statewide network of participating lenders, we offer:

- home purchase and refinance loans,
- down payment and/or closing cost assistance, and
- mortgage credit certificates.

We also sponsor free homebuyer education across the state in English and Spanish to help prepare you for homeownership.

We are proud to help our customers reach new heights by investing in their dreams of homeownership.

participating lender resources

- [Loan program documents](#)
- [Seller's Guide](#)
- [HomeConnection™](#)

how to get a chfa loan

Start your new chapter of homeownership by following these simple steps to purchase or refinance a home with CHFA's affordable loan programs.

homebuyer education

CHFA-sponsored homebuyer education classes will help you learn the ins and outs of buying a home.

We offer different class formats to meet your needs, including in-person and online classes in English and Spanish.

- [View in-person class schedule](#)
- [View online class schedule](#)

loan programs

We offer a variety of programs to meet your needs. Our most popular programs include:

- [CHFA Advantage™](#)
- [CHFA Preferred™](#)
- [CHFA SmartStep™](#)
- [View all loan programs](#)

down payment assistance

Need help with your down payment and/or closing costs?

Let CHFA's optional Down Payment Assistance Grant (CHFA DPA Grant) reduce your up-front homebuying costs.

closing cost assistance


Bring less cash to the table with CHFA's Borrower Premium program.

With Borrower Premium, CHFA will give your lender a credit in the amount of either 1 or 2 percent of your first mortgage loan. Your lender will use this credit to pay for your closing costs.

mortgage credit certificates

Save money every year with CHFA Mortgage Credit Certificates (CHFA MCCs).

Learn more by watching our MCC video:



mortgage calculators

Use our calculators to help you on your journey to homeownership.

Find out how much you can afford and compare different mortgage programs.

find a chfa participating lender

CHFA's loan programs are available through our statewide network of more than 100 participating lenders.

foreclosure prevention

CHFA helps homeowners at risk of foreclosure connect with HUD-approved housing counselors.

We also sponsor the Colorado Foreclosure Prevention Program.