

# NCSHA 2016 Annual Awards Entry Form

(Complete one form for each entry)

**Deadline: Wednesday, June 15, 2016**

Visit [ncsha.org/awards](http://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 [awards@ncsha.org](mailto:awards@ncsha.org) or 202-624-7710.

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

**Entry Name:** \_\_\_\_\_

**HFA:** \_\_\_\_\_

**Submission Contact:** (Must be HFA Staff Member) \_\_\_\_\_ **Email:** \_\_\_\_\_

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

\_\_\_\_\_

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

**HFA:** \_\_\_\_\_

**Entry Name:** \_\_\_\_\_

\_\_\_\_\_

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

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

## **Overview**

The Illinois Housing Development Authority (IHDA) uses our website as the front door to the public and as our primary marketing tool. After five years with the same design and structure, the website was doing a disservice to IHDA's reputation, failing to deliver a positive user experience and creating doubt about the Authority's ability to make good on its brand promise. In order to increase our relevance and effectively communicate our mission to better reach our core and growing audiences, we redesigned our website.

## **What Needed Fixing**

We performed a careful self-evaluation in an effort to discover and address everything that needed improvement on our website. Through thoughtful and detailed analysis we learned:

- IHDA.org needed to serve various business interests, meeting the needs of a wide range of internal and external audiences and objectives. This required a clear content management strategy, which was not in place.
- Multiple internal teams within IHDA were responsible for providing content to support their section of the website, though there was not a clear policy in place to confirm that the content was accurate, up-to-date, and consistent.
- Many users visited the site from a mobile platform, but the current site was not mobile friendly.
- The IHDA.org site navigation, which was driven by audience, resulted in a disorganized structure and an unpleasant user experience.
- IHDA.org housed an abundance of information, however it was difficult to find and was often out-of-date or inaccurate.
- IHDA's brand was strong and highly recognizable with industry partners however, brand recognition was practically nonexistent to general end users/customers.

Whether hearing from internal or external audiences, one issue stood out above all – disorganization.

## **Determining What Needed Fixing**

To fully understand what we needed to improve, we left no stone unturned. The first step included identifying and interviewing our internal stakeholders in the company. We conducted a series of interviews with key internal staff across 11 of our departments. This information helped to determine internal opinions of the site, how employees used it, and anecdotes regarding comments from external audiences. Our questions concentrated on first identifying our external audiences and then defining IHDA's brand personality, determining site usage, what worked and what did not and finally how the site could be improved.

In order to better understand how external audiences were using the site, we issued a series of external surveys targeting key audiences including property managers, homebuyers, housing counselors, developers, lenders and several others. Each group was asked a customized series of questions targeted at how they use the site. Beyond surveys, we also spent hours with our receptionist because we realized that she fields the vast majority of calls from people who cannot find what they need.

Additionally we performed a peer audit and reviewed websites of other state housing finance agencies. We compiled basic website navigational analysis, cataloged various web tools being used, and reviewed how each organization defined itself. Lastly, we leveraged website analytics to track how users were interacting with the site and which pages were most and least popular.

### **Addressing What Needed Fixing**

Part of our disorganization stemmed from only looking inward and pushing programmatic messaging on the website. We found this to be common with other HFA sites. As we created the new site, we made many improvements. Rather than talking at customers, we used dynamic interactive tools to help position ourselves as the affordable housing voice in the state. Throughout each section, we used statistical proof points in engaging video infographics to let the audience know that we are a trusted resource. For example, the statistics in the [“My Home” video infographic](#) read as follows:

- Buying a Home is 36% cheaper than renting
- A homeowner’s net worth is expected to be 45X greater than that of a renter
- In 2014, IHDA helped 10,000+ home buyers access \$1.2 billion through its mortgage programs.

These replicable videos introduce each main section, engages the user and gains their trust.

We conducted countless hours of research in order to provide relevant and compelling statistics in these infographic videos, as well as throughout the website, to show how and why our programs have impact and prove that IHDA is the authority on affordable housing in Illinois.

To further engage and educate new users, we pushed interactive elements like the highly successful Realtor.com [“The Home-Buying Process in Plain English with Elizabeth Banks”](#) videos to help walk home buyers through the home-buying process. For our Developer audience, we created a new infographic to explain the [Low-Income Housing Tax Credit](#) process. This innovative and replicable infographic was created to educate legislators, the press and new developers.

To make the site inviting as well as easier to navigate, we invested a considerable amount of time on our naming conventions so that it was intuitive to users. We purged programmatic section names like “SFOOR” (Single-Family Owner-Occupied Rehabilitation) Program and replaced them with easy to understand names like, “Fixing My Home.” We carried this naming style throughout the site, in particular in our main navigation with customer-centric names like “My Home,” “My Community,” “Developers,” “Lenders & Realtors” and “About IHDA.”

We intentionally addressed all topics that are frequently asked of our receptionist in the new site. For example, many people call us looking for HCVs, which we do not administer, but we included that question on the site and both explain what they are and how people can apply for them (outside of IHDA). We created an entire section on “Renting A Home,” pointing users to resources that exist inside and outside of IHDA. Within this section, we direct people to ILHousingSearch.org, an innovative tool that had not previously been fully utilized because it was buried in the past website.

IHDA is leading the nation in using market research to help Developers identify locations where affordable housing is most needed. Through the creation of the new [Opportunity Areas](#) and [Affordability Risk Index](#) mapping tools, we have equipped our development community with the tools they need to respond to our call for action via the Qualified Allocation Plan. These maps help add transparency to the process and are extremely efficient in helping developers target areas in true need of affordable housing, which in turn, furthers our mission.

To strengthen our relationship with our single-family lending partners, we incorporated a list of top performing Lenders and Loan Officers on our “Finding A Lender” page. Recognizing and rewarding our top performers grows our business and theirs. Customers have an inherent benefit as the top performance list helps them quickly identify lenders they may wish to contact for an IHDA loan.

Finally, to control content management and create a mobile friendly site, we used WordPress for development as it utilizes responsive web design. The responsive design detects when visitors are using tablets or smart phones to provide a smooth and tailored web experience. Search engine optimization was also a factor for this switch to WordPress. Google and other search engines work well with WordPress sites as the code utilized is very clean and simple, making it easy for search engines to read and index a site's content. Lastly, using WordPress will make the marketing staff self-sufficient when managing our web content. Because the system is intuitive and user-friendly, the marketing team will not have to rely on our IT team or outside vendors to change navigation or to add/delete pages. Routine maintenance will be handled more efficiently going forward.

### **Other Innovations**

One of the most unique aspects of the website is that all the photography is ours. We have taken great care in building our library of photography. While many sites use stock photos, all of our photos incorporate real customers that we have helped and developments that we have funded. This website is a true visual representation of the power of affordable housing in Illinois.

Finally, we launched our first all-digital Annual Report as part of this project. Highlighted from our prominent [Spotlight](#) area on the homepage and our [Newsroom section](#) of the website, our Annual Report not only provides highlights from the past year, it delivers our outcomes in an engaging, interactive experience. The synergy created with the Annual Report and the website helps us better reflect the great work that IHDA does on a daily basis, helps us attract a wider audience and helps the information to be more easily understood.

### **Conclusion**

Clear communication, concise organization, salient proof points and customer education are all critical for any website to be inclusive and succeed. Affordable housing in Illinois is meant to be inclusive to all but our old website was not. To begin to address this, IHDA took a holistic approach to give all parties affected what they needed with innovative and replicable solutions. In the end, our users are pleased proving that our website redesign was a success. The IHDA website has gone from a source of frustration to an essential tool that helps us fulfill our mission.

## VISUAL AIDS

1. IHDA Website (Please Visit: <http://www.ihda.org/>)
2. Old IHDA.org Homepage (Screenshot Included)
3. New IHDA.org Homepage (Screenshot Included)
4. [“My Home” Video Infographic](#) (Screenshot Included)
5. [“The Home-Buying Process in Plain English with Elizabeth Banks” Videos](#) (Screenshot Included)
6. [“How Does the Low Income Housing Tax Credit Work” Infographic](#) (Screenshot Included)
7. [Opportunity Areas Section and Mapping Tool](#) Screenshot Included)
8. [Affordability Risk Index and Mapping Tool](#) (Screenshot Included)

## OLD IHDA.ORG HOMEPAGE



Español



Homebuyer &  
Homeowner

Renter

Multifamily  
Developer

Property  
Manager

Partner

Investor

Government

A large banner image showing a woman with long dark hair, wearing a brown jacket and a colorful scarf, holding a baby wrapped in a white blanket. The baby is wearing a light blue knit hat. They are standing in front of a row of modern, multi-story houses with white siding and dark roofs under a clear blue sky.

the Illinois  
Illinois offers  
rent assistance  
interest rate.  
Realtor or  
to promote

**IHDA Gets Credit Rating Upgrade From Standard & Poor's**  
Standard & Poor's credit upgrade to AA- from A+ shows strength of Quinn Administration's housing initiatives. See press release.

**Multifamily Financing Update**  
IHDA will not be accepting requests for HOME Program funds to finance multifamily developments during the remainder of 2014. See the

**Revitalizing Vacant, Foreclosed Homes**  
The Illinois Building Blocks Pilot Program features opportunities for [homebuyers](#) and [developers](#).

**2014 Governor QAP & Updated Loan Parameters**  
The 2014 Governor QAP is now available. [Documents for 2014](#)  
Reference Document



## NEW IHDA.ORG HOMEPAGE



## "MY HOME" VIDEO INFOGRAPHIC



Buying A Home
Getting An IHDA Loan
Finding A Lender
Buying A Vacant Or Foreclosed Home
Renting An Apartment
Fixing My Home
Saving My Home
FAQs

### Buying A Home

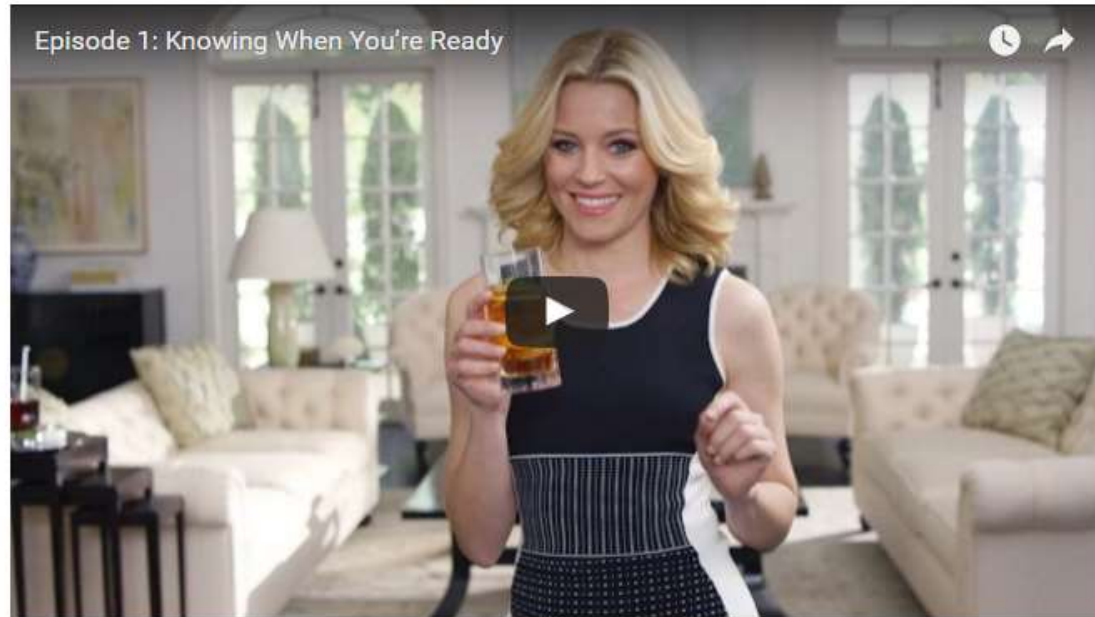


When you decide to buy a home, it can be an exciting, but scary, decision. With IHDA, you are not alone. Through our network of trusted partners, you will have someone with you every step of the way. By



## **"THE HOME-BUYING PROCESS IN PLAIN ENGLISH WITH ELIZABETH BANKS" VIDEOS**

### Know When You're Ready



### Mortgage Lending 101



# How Does the Low Income Housing Tax Credit Work?

1



Illinois is allocated Low Income Housing Tax Credits (LIHTC) based on population

2



Developers need subsidy funds because costs to build affordable housing are the same as market-rate housing

3



Developers apply for tax credits with IHDA and get selected based upon competitive application criteria

4



IHDA selects developments to receive LIHTC awards

5



Developers convert LIHTC into equity by selling them to investors who utilize the credits to offset tax liability

6



Developer builds housing in Illinois

7



Equity generated allows developer to rent units at below market rates for a minimum of 15 years

The Low Income Housing Tax Credit (LIHTC, Housing Credit) is a dollar-for-dollar federal tax credit for affordable housing investments. It was created under the Tax Reform Act of 1986 and gives incentives for the utilization of private equity in the development of affordable housing aimed at low-income Americans. The program is administered at the state level by State housing finance agencies (i.e., IHDA) with each state getting a fixed allocation of credits based on its population. IHDA evaluates applications against our “Qualified Allocation Plan” (QAP).

## OPPORTUNITY AREAS SECTION AND MAPPING TOOL



<a href="#">Affordable Housing Tax Credit</a>
<a href="#">Multifamily Financing Programs</a>
<a href="#">Soft Funds</a>
<a href="#">Supportive Housing</a>
<a href="#">Statewide Referral Network</a>
<a href="#">Rental Assistance</a>
<a href="#">Market Research</a>
<a href="#">Opportunity Areas</a>
<a href="#">Affordability Risk Index</a>
<a href="#">Community Revitalization Efforts</a>
<a href="#">Affordable Rental Unit Survey</a>
<a href="#">Preliminary Project</a>

### Opportunity Areas

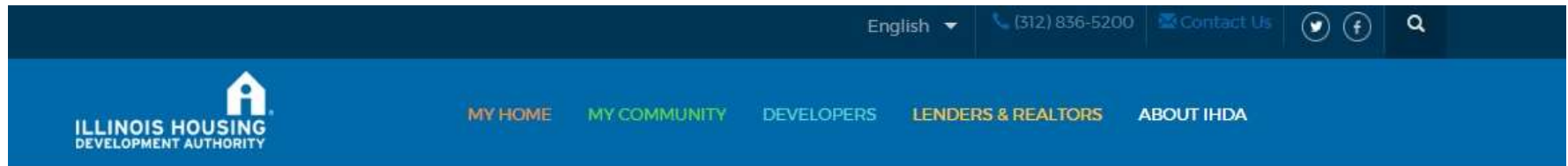
**Opportunity Areas (OAs)**, as defined by IHDA, are communities with low poverty, high access to jobs and low concentrations of existing affordable rental housing. OAs are identified annually and retain the designation for at least four years as long as they continue to meet the identification criteria. Locating your project in an OA is a scoring factor in the **2016-2017 QAP**. Scattered site projects with at least one site in an OA will receive a pro-rata score based on the proportion of total units located in the OA. Fractional scores will be rounded up to the next whole number.

Click on the map to find Opportunity Areas in Illinois.



You can also find a list of IHDA's OAs in the [Developer Resource Center](#) section.

## **AFFORDABILITY RISK INDEX SECTION AND MAPPING TOOL**



<a href="#">Affordable Housing Tax Credit</a>
<a href="#">Multifamily Financing Programs</a>
<a href="#">Soft Funds</a>
<a href="#">Supportive Housing</a>
<a href="#">Statewide Referral Network</a>
<a href="#">Rental Assistance</a>
<a href="#">Market Research</a>
<a href="#">Opportunity Areas</a>
<a href="#">Affordability Risk Index</a>
<a href="#">Community Revitalization Efforts</a>
<a href="#">Affordable Rental Unit Survey</a>
<a href="#">Preliminary Project Assessment Site And Market Review</a>
<a href="#">Site And Market Studies</a>

### **Affordability Risk Index**

The **Affordability Risk Index (ARI)** is a tool that identifies those Census tracts that are becoming less affordable over time. Tracts where the risk of losing affordable housing is greatest receive the highest score (5). The ARI uses US Census data to measure change over time (between 2000 and 2013) across various factors typically assumed to indicate affordability loss, such as median household income; median home value; families below the federal poverty level; housing unit vacancy; renter tenancy; individuals with a 4-year degree or higher.

The ARI score of your project is a scoring factor in the [2016-2017 QAP](#). Your projects will receive a point total equal to its ARI score. Scattered site projects with at least one site in a scoring census tract will receive a pro-rata score based on the proportion of total units located in a scoring census tract. Fractional scores will be rounded up to the next whole number.

Affordability Risk Index (ARI) scores are available for each census tract in Illinois via the fully searchable mapping tool. Click on the map below to search.

