

## **NEW LOOK, SAME MISSION**

An important part of Idaho Housing and Finance Association’s mission is to help our neighbors improve their lives and their communities. The financing we administer helps Idahoans become proud homeowners. Like them, we take a lot of pride in our “home” on the web. But like any aging home, our site needed a little TLC to help it remain a place where we can welcome customers and partners — old and new.

## **NEW ADDRESS**

Our renovation process started with making it easier for customers to find us online. Our new Web address — IdahoHousing.com — more succinctly tells visitors about who we are and what our mission is. Clients told us that the alphabet soup that was our old address — www.ihfa.org — was difficult to remember and sometimes was confused with a franchise association for a fast-food chain. We also stopped using IdaMortgage.com, a separate domain name for the popular Home Loan portion of our website, which often added to the brand confusion. Putting all of our offerings under one easy-to-remember umbrella solidifies our brand and makes it easier for users to access the programs and services they need.

## **NEW PAINT JOB — AND MORE**

Our website upgrades include obvious cosmetic changes: a sophisticated color scheme, fresh logos, and a modern layout. But we took the remodel a step further. The site’s navigation is more simple and organized, which makes finding our products and resources more intuitive.

Under the roof, we added a more robust and easier-to-use content management system that makes it easier for search engines to point users to our site. The upgraded software also makes it simple to share our content on social media and easy to read on mobile devices. The combination helps us connect with our customers and partners wherever they are in the online world.

The improvements we made weren’t all decoration. We beefed up the information and educational tools on our site, too, which help our Home Loan customers and partners take advantage of our products and services.

## **NEW FIXTURES**

After talking to the people who use our site the most, we added features to our Home Loan area that help meet their evolving expectations and better educate them about what we have to offer.

- **Three- to five-minute video webinars** help lenders, REALTORS® and borrowers understand our Home Loan products and services. One multimedia training module introduces our *Finally Home!* homebuyer education class, which helps make our clients smarter about the rights and responsibilities of homeownership. Other videos explain our New Homebuyer Tax Credit program and our HFA Preferred Home Loan products. Because the videos are online and available anytime, we’re able to reach partners who aren’t able to attend our training.

- **A new scheduling feature** makes it easier for us to connect with our partners for training. Education is an important part of our mission, and this tool helps us expand our audience. It’s also a good way to help us quickly communicate important program changes or explain new products and services.

- **A redesigned rate sheet**, one of our most popular features, is now more readable and consistent with the best practices in the industry.

- **An updated print advertising campaign** encourages homeowners to visit our website and learn about our Home Loan program, which can save a borrower up to \$200 a month on a mortgage. The ads, in nine real estate publications around the state and on our website, help get customers accustomed to our new address. The ads, along with 5,000 redesigned educational brochures, were placed in new point-of-sale displays at more than 200 lender locations statewide. The “Five Steps to an Affordable Home Loan” brochures, available in English and Spanish, help educate potential borrowers about our home loan products.

### **NEW START**

The proactive steps we took to spruce up our website in 2011 are just the beginning. We’re confident that we now have a solid platform upon which to build. We’ll continue to add training resources and continue to refine the tools that help us serve borrowers and partners in our state.

Idaho Housing and Finance Association  
"Renovation starts at home: IHFA's Home Loan website upgrade"

Print campaign encourages homeowners to visit our site

Even married couples are still eligible.



Visit [www.idahohousing.com](http://www.idahohousing.com) to check your eligibility for our unique home loan products, offering low-interest rates, down payment assistance, tax credits, and other features that can lower your payments, increase your buying power, and remove the barriers to homeownership. **You could save up to \$200 per month!**



Meet Idaho's most eligible parents.



Visit [www.idahohousing.com](http://www.idahohousing.com) to check your eligibility for our unique home loan products, offering low-interest rates, down payment assistance, tax credits, and other features that can lower your payments, increase your buying power, and remove the barriers to homeownership. **You could save up to \$200 per month!**



Neil didn't realize just how eligible he was.



Visit [www.idahohousing.com](http://www.idahohousing.com) to check your eligibility for our unique home loan products, offering low-interest rates, down payment assistance, tax credits, and other features that can lower your payments, increase your buying power, and remove the barriers to homeownership. **You could save up to \$200 per month!**



No one thought Mary was still eligible. We did.



Visit [www.idahohousing.com](http://www.idahohousing.com) to check your eligibility for our unique home loan products, offering low-interest rates, down payment assistance, tax credits, and other features that can lower your payments, increase your buying power, and remove the barriers to homeownership. **You could save up to \$200 per month!**



# Idaho Housing and Finance Association "Renovation starts at home: IHFA's Home Loan website upgrade"

## Clean look, simple navigation

The screenshot shows the IHFA website home page. It features a top navigation bar with links for Employment, Newsroom, Contact Us, and a search bar. Below this is a secondary navigation bar with Home Loans, Home Partnership Foundation, and The Housing Company. A left sidebar contains links for MORTGAGE FINANCING, LENDERS/BROKERS, REALTORS, ACCOUNT INFO, and CONTACT. The main content area has a large image of a family sitting on a couch. Below the image are several call-to-action buttons: 'MORTGAGES AS LOW AS 3.75%', 'FIND A LOAN', 'MAKE A PAYMENT', and 'WHY IHFA?'. There is also a 'CHECK YOUR ELIGIBILITY' button and contact information at the bottom.

## More training resources

This screenshot shows the IHFA website's training page. It includes a 'Training' section with a list of upcoming sessions, such as 'Quick Reference Sheet (QRS)', 'The Conference Is Coming To Town!', and 'New Income Loan Encumbrance Delivery'. A 'Featured Video' section displays a video titled 'IHFA 2.0 Content'. There are also links for 'LENDER RATE SHEET' and 'LENDER CONNECT'. The page layout is organized and easy to navigate.

## New tools for homeowners

The screenshot displays the IHFA website's page for homeowners. It features a section titled 'Valuable Educational Tools For Homebuyers' with a list of resources including 'Family Home® Homebuyers Education', 'Family Home® Online Classroom', 'First Homebuyers Checklist', 'Home Affordable Foreclosure Alternatives (HAFA)', and 'Liberation Downloads'. There are also buttons for 'CHECK YOUR ELIGIBILITY' and 'CALCULATORS'. The page is designed to provide helpful information for potential homebuyers.

## Improved resources for lenders

This screenshot shows the IHFA website's page for lenders. It includes a 'Resources' section with links to 'Business Relationships & Income Limits', 'Liberation Downloads', 'Approved Approval Management Companies', 'Underwriting Guide (UG)', and 'Lenders/Partners E-manual'. A 'Featured Video' section is also present. The page is designed to provide valuable resources for lenders.

## Simple training schedule

The screenshot shows the IHFA website's training calendar for June 2012. The calendar is a simple grid with dates from 1 to 30. Training sessions are listed for various dates, including 'Idaho Housing Training 8 a.m. - noon' on June 6th, 'Lenders/Brokers Training 9:30 - 11:30 a.m. Boise' on June 13th, 'Idaho Housing Training 8 a.m. - noon Boise' on June 14th, and 'Lenders/Brokers Training 9:30 - 11:30 a.m. Twin Falls' on June 21st. The calendar is easy to read and provides a clear schedule of training events.

## Easy-to-read rate sheet

This screenshot shows the IHFA website's quick reference sheet for lending partners. It includes a 'Quick Reference Sheet for Lending Partners' section with a 'Last Updated: June 1, 2012 9:00 AM' note. The sheet provides information on 'Homeownership Lending Contact Information', 'Homebuyer Tax Credit', and 'Loan Products'. The 'Loan Products' section includes a table with columns for Product, Discount Points, Optional Delivery, and Product Specifics.

Product	Discount Points	Optional Delivery	Product Specifics
Conventional	0	3.75%	See LPA chart below for LTV/FICO adjustments to the Conventional and DG Plus Program
	1	3.65%	
	2	3.54%	
15 year	0	3.05%	
	1	2.86%	
	2	2.75%	
20 year	0	3.57%	