

NCSHA 2016 Annual Awards Entry Form

(Complete one form for each entry)

Deadline: Wednesday, June 15, 2016

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 awards@ncsha.org or 202-624-7710.

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

Entry Name: WHEDA.com Redesign

HFA: WHEDA

Submission Contact: (Must be HFA Staff Member) Brenda Marquardt **Email:** brenda.marquardt@wheda.com

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

Successful new website that is easier to read, navigate and has increased traffic 10 fold.

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

HFA: WHEDA

Entry Name: WHEDA.com Redesign

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 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			

2016 NCSHA Annual Awards for Program Excellence
Wisconsin Housing and Economic Development Authority (WHEDA)
Communications | Creative Media
WHEDA.com Redesign

Background

The Wisconsin Housing and Economic Development Authority (WHEDA) designed, tested, and launched a new, improved website February 2016. The website had not been updated since 2007. The old site was not mobile compatible nor was it ADA compliant. Additionally, content was outdated, there was very little interaction on the site as well as no immediate calls to action to engage WHEDA with its customers.

Redesign objectives

1. A customer-centric organization

When designing our new website, we approached the project with a customer-first, ground up philosophy addressing critical questions such as: What do WHEDA customers really need, what do they want and how can WHEDA meet their expectations? Through the planning process, it became immediately clear that a large majority of our web content was outdated, missing or unhelpful. No matter how well we designed the new site, web content needed to be overhauled.

The first step was to evaluate the old site's information architecture, or how content was organized. The current approach siloed content into single family, multifamily and economic development categories. Internally this made sense but was less helpful to our customers. Restructuring our website meant rethinking how internal business units display WHEDA financing products online. On the new WHEDA website content is now divided into customer specific categories: Homeownership & Renters, Lending Partnerships, and Developers & Property Managers.

With these new categories in place, we worked with an external developer to create a wireframe layout. This allowed us to visualize how content would be organized on a page, as well as plan for interactions, without getting caught up on visual treatments such as color, heading design and graphic treatments.

2. An easy-to-use website

Once the wireframe was complete, we proceeded to full color design mockups, complete with images and placeholder text. We made sure our brand standards were consistently applied across the website and that the new design met Web Content Accessibility Guidelines (WCAG), Section 508 Standards and ADA recommendations for accessibility. Furthermore, best industry practices in conjunction with an emphasis on customer service drove the improved navigational structure to have the lowest amount of clicks possible to access content.

3. Online interactions to drive engagement

With a working design, development began to code the functionality of the site. As soon as the bare bones of the navigation and interaction were finished, end user testing began. The testing phase involved bringing in real-world customers that have never experienced the new website. Each customer was given a similar list of online tasks to complete and their on-screen actions were recorded to gain insight into how end users interacted with the new site.

Through the testing process, WHEDA learned that customers approved the site's look and feel and found the navigation much more intuitive.

4. Provide killer content

Once the design was finalized, all website content was frozen. No new content changes, additions or removals were approved without a pressing business need. During the freeze Marketing Team staff met with business unit stakeholders to perform a content scrub. Working together, every single page, word, link, form and graphic on the old version of the website was reviewed. All outdated and incorrect information was fixed as well as existing content was refreshed to be more customer friendly. In addition, content owners were assigned to every page of WHEDA.com. Finally, a policy of recurring checks and regular updates was also established to help insure that the new website would remain current.

After the content scrub, every page on the old site was re-created, updated the formatted to match the new site's configuration, conforming to current brand standards and optimizing for the best possible user experience on any device. Thousands of pages were migrated to a test version of the website.

Once the pages were completely migrated to a prototype environment, master testing began. Internal and external users tested the new site for errors in design, interaction and content. Testing also spanned as many desktop, laptop, tablet and mobile devices as possible. During the final testing phase, errors found were fixed, employee website demos were conducted, a migration checklist was created and public messages regarding the new site were crafted. With pre-launch activities in place, the new WHEDA.com was successful launched on February 10, 2016, without technical difficulty or customer concern.

Results

Using Google Analytics, the Marketing Team compared WHEDA.com traffic and engagement before the new site had launched and after. In the months leading up to the new site, WHEDA averaged 100 visitors per day but with a high bounce rate (when users visit a website but then leave quickly thereafter). Factoring out the initial post-launch excitement when the site was receiving 2,000 visitors a day, traffic has settled into a pattern of approximately 1,000 visitors per day, but with a very low bounce rate. In addition, page click-through and engagement are extremely high.

Visual Aids

1. Please visit www.wheda.com
2. Enclosed:
 - a. The old version of WHEDA.com, with no room for success stories, a broken mobile version, and inconsistent brand standard enforcement.
 - b. The new re-design of WHEDA.com.
 - c. The mobile view of WHEDA.com
 - d. Interactivity Example 1, New Markets Tax Credit interest form.
 - e. Interactivity Example 2, Glossary of common terms and acronyms.
 - f. Google Analytics screenshot.



WHEDA

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GOVERNOR'S
NORTHERN
WISCONSIN
ECONOMIC
DEVELOPMENT
SUMMIT
DECEMBER 1

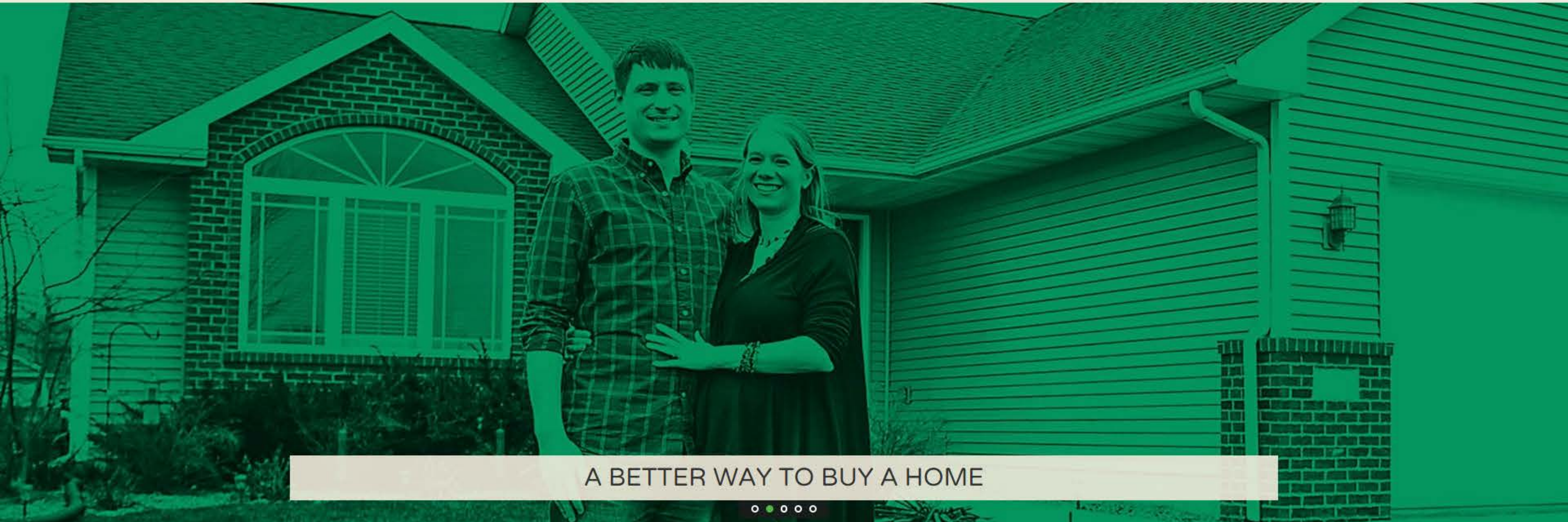
WHEDA
VALOR
Loan Program



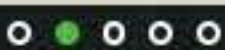
LIST AND FIND
HOUSING

WIHousing
Search.org



[HOMEOWNERSHIP & RENTERS](#)[LENDING PARTNERSHIPS](#)[DEVELOPERS & PROPERTY MANAGERS](#)

A BETTER WAY TO BUY A HOME



TOGETHER WE BUILD WISCONSIN

WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY

HOMEOWNERSHIP & RENTERS



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[Home Buyer Resources](#)
[Find a WHEDA lender](#)

LENDING PARTNERSHIPS



[Mortgage Lender Toolkit](#)
[Business Lending](#)
[Forms & Resources](#)

DEVELOPMENT & PROPERTY MANAGERS



[Tax Credits](#)
[Financing](#)
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OVER 40 YEARS OF SERVICE AND GETTING BETTER

WHEDA works closely with lenders, developers, local government, nonprofits, community groups and others to implement its low-cost financing programs. Since 1972, WHEDA has financed more than 77,000 affordable rental units, helped more than 118,000 families purchase a home and made more than 29,000 small business and agricultural loan guarantees.



OUR MISSION

WHEDA's mission is to stimulate the state's economy and improve the quality of life for Wisconsin residents by providing affordable housing and business financing products.

OUR VISION

We provide the tools to help people and communities realize their hopes and dreams.

HELPING PEOPLE REALIZE THEIR DREAMS

HOMEOWNERSHIP



Since 1980, WHEDA has been helping renters become homeowners. It is our unique financing options that get home buyers into a home sooner with a mortgage they can afford. That is why more than 118,000 Wisconsinites have purchased their first home with a WHEDA loan.

[LEARN MORE](#)

ECONOMIC DEVELOPMENT



Since 1983, WHEDA has been partnering with local lenders to support entrepreneurs, small businesses, and community revitalization through our economic development tools.

[LEARN MORE](#)

AGRICULTURAL BUSINESS



WHEDA is proud of its over 30 year tradition of supporting agricultural development and sustainability through our agricultural guarantees. WHEDA helps agricultural based businesses with production loans, or producers who want to start, expand, or modernize their operations.

[LEARN MORE](#)

THE WHEDA FOUNDATION



Since 1985, the WHEDA Foundation awards grants through its annual Housing Grant Program competition to assist projects throughout Wisconsin that increase or retain housing for people in crisis.

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2016 LOW-INCOME HOUSING TAX CREDITS (LIHTC) AWARDED

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WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY

HOMEOWNERSHIP & RENTERS



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DEVELOPMENT & PROPERTY MANAGERS



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New Markets Tax Credit Program

The federal New Markets Tax Credit (NMTC) program serves as a resource to help fuel job creation and economic development efforts by promoting equity investment in low-income urban and rural communities. WHEDA awards NMTCs to enhance financing for projects in highly distressed areas throughout Wisconsin that have demonstrable community impact.

Since 2004, WHEDA has received \$500 million in NMTCs to foster business development in Wisconsin.

Impact on Employment

WHEDA's tax credit investments have created and/or retained thousands of jobs for the state of Wisconsin in categories such as:

- **Direct Jobs** - Full-time employment (FTE) or FTE-equivalents
- **Indirect Jobs** - Jobs businesses create as a result of direct hiring
- **Induced Jobs** - Jobs area businesses create as a result of increased economic activity
- **Temporary Construction Jobs**

Benefits to Businesses

Businesses involved in NMTC deals can obtain benefits including lower interest rates on loans, interest-only payments for seven years, non-traditional financing not available in the marketplace, access to a reduced cost of capital, and more. NMTC recipients include manufacturers, small technology firms, inner-city shopping centers, commercial real estate developments, retail stores, hotels, and health care facilities.

Projects must be located in highly distressed census tracts – which are determined by factors such as poverty rates, unemployment rates and the percentage of median family income. The NMTC is a competitive program administered by the U.S. Department of the Treasury's Community Development Financial Institutions Fund.

Interested?

First, go to <https://www.cohnreznick.com/nmtc-mapping-tool> to find out if your project or business is located in a qualified census tract.

If your project or business is located in a qualified census tract, please fill out the form below to be contacted about the NMTC program and further eligibility.

* Full Name:

* Business/Project Name:

* Business/Project Address:

* City:

* State:

(Select) ▾

* Zip Code:

Business Phone:

* Email Address:

Submit

Clear

Lending Partnerships

Mortgage Lending

Getting Started

Lender Toolkit

[Policies & Procedures Manual](#)[Conventional Product Forms & Exhibits](#)[FHA Product Forms & Exhibits](#)[Tax Advantage Forms & Exhibits](#)[Home Improvement Forms & Exhibits](#)

Products

[Find a WHEDA Rep](#)[Lending Channels](#)[Home Buyer Education](#)[Eligible Mortgage Insurers](#)[Promotional Materials](#)

Business Lending

Getting Started

Loan Guarantee Programs

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Participation Lending

[Participation Lending Term Sheet](#)[SBA 504 Bridge Financing Term Sheet](#)

State Small Business Credit Initiative

[Wisconsin Venture Debt Fund](#)[Wisconsin Equity Investment Fund](#)

New Markets Tax Credits

Loan Servicing

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Glossary

These terms and acronyms are helpful for all WHEDA business, from Home Buyers to Mortgage Lenders, from Tax Credit Financers to Property Managers. If you come across a term or an acronym on the site, check its definition here.

[A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)[Reset Results](#)**A**

Accepted Offer to Purchase

A sales contract signed by both a home buyer and a seller, specifying the terms and conditions under which real estate will be purchased.

Adjustable Rate Mortgage (ARM)

A mortgage for which the interest rate and the payments may change over the life of the loan. WHEDA does not offer adjustable rate mortgages. (See Fixed Interest Rate.)

AHTC

Affordable Housing Tax Credit Program (also known as Low Income Housing Tax Credit Program, or LIHTC)

Amortization

The repayment of a loan by monthly installment payments of principal and interest, until the loan has been paid in full.

AMOS

Single Family Servicing System

AMT

Alternative Minimum Tax

Annual Percentage Rate (APR)

The interest rate paid when all of the costs of obtaining credit (such as closing costs) are included.

AOD

Application Oriented Design (Investment Software)

AP

Accounts Payable

Appraisal

A report made by a qualified expert (appraiser) establishing an opinion or estimate of the value of property.

Appraised Value

The estimated value of property given by a qualified expert (appraiser).

Assessed Value

The value of property established by a public tax assessor (for a city or township) in order to determine how much the property will be taxed. (See Property Taxes.)

Asset

Real property (real estate, automobiles, or other personal property) or accounts (bank accounts, investments, etc.) owned by someone.

Assignment

A document which transfers a mortgage security in a property from one lender to another.

B

Bankruptcy

A legal proceeding in which the court establishes that a debtor is no longer required to repay debts they have acquired because they can no longer afford to repay them.

BDB

Business Development Bond Program

BEA

Bank Enterprise Award Program

BFB

Beginning Farm Bond

BOH

Bureau of Housing

C

CA

HUD Section 8 Contract Administration

Homeownership & Renters

Home Buyers

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Real Estate Agents

[REO Listings](#)[Become a WHEDA REO Agent](#)

Glossary

Demographic Dashboard

Jan 20, 2016 - Mar 3, 2016

+ Add Widget | Share | Email | Export

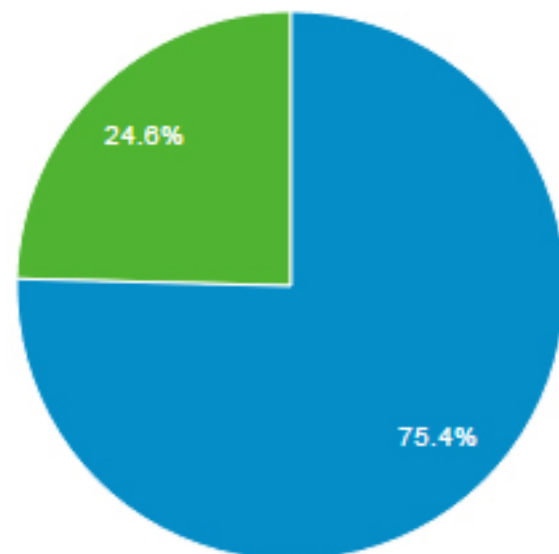
Customize Dashboard | Delete Dashboard

All Users
100.00% Sessions

+ Add Segment

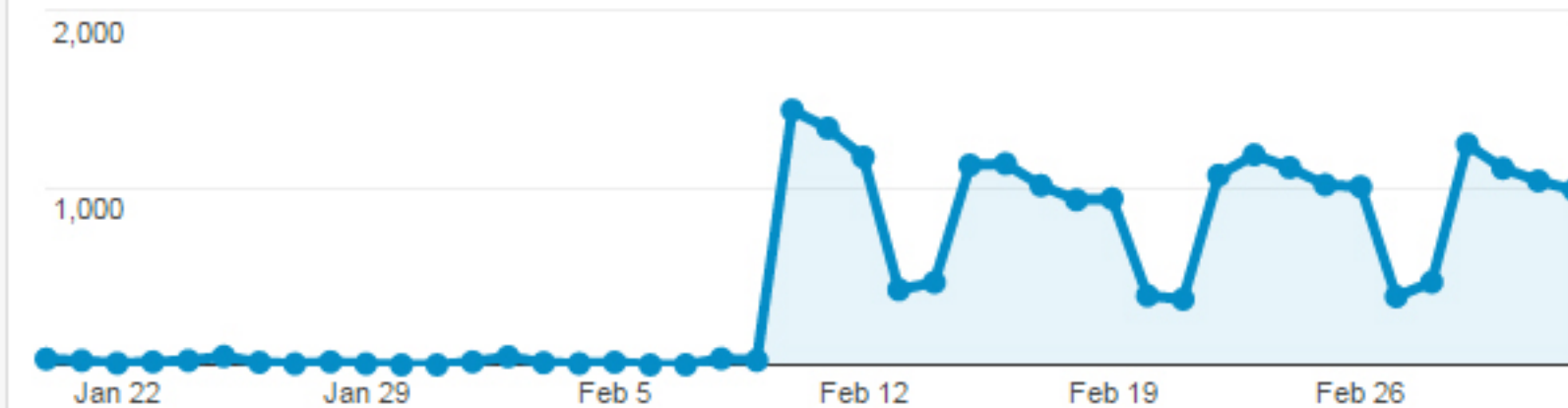
New vs. Returning Users

New Visitor Returning Visitor



Sessions

Sessions



Avg. Session Duration and Pages / Session

Sessions by Device Category

desktop mobile tablet

