

Sealing the CalHFA Web Site with a KISS Keep It Simple & Straightforward

Imagine a brand new desk. Your desk has drawers with essential tools for completing your job. The desktop contains file trays where you place your most important papers. Your desk is organized, your desk is useful and your desk is simple.

Now, flash-forward six years and look at your desk. Your desk has seen years of projects, years of sticky notes and memos, six years of acquiring new tools that should replace the old. How does your desk look now? More importantly, how difficult is it to find that important file you need or that specific pen that writes the best? The process for finding your key files and tools is no longer straightforward.

It's time to reorganize; it's time to "Keep It Simple & Straightforward."

CalHFA's web site began to look like your desk after six years of updates. In those six years the Agency encountered many changes – both major and minor. As the Agency evolved so did the web site and little by little we ended up with a site that made it difficult for our business partners to locate important files and tools. Web users picked up the phone, and valuable staff resources were used to point web site business partners, first-time homebuyers and borrowers to the files, pages and tools they needed. More importantly our business partners were spending unnecessary time navigating our site instead of helping Californians find safe and affordable housing.

The Agency knew it needed to take a long-term, strategic look at revamping the CalHFA web site. In January 2010, CalHFA's Marketing division began the 15-month project for revising the CalHFA web site, which launched on April 1, 2011. The project was thorough and extensive, incorporating everything from usability research and in-depth interviews to post-launch opinion surveys.

The site revision research and planning covered four key categories of web design: Navigation, Content, Visual Design and Technical Specification & Code. Research was comprised of web site standards documentation, several in-depth interviews with individual CalHFA business partners and CalHFA staff working groups from each division of the Agency. This is what we discovered.

- **Navigation:** During our interviews it became very clear that our business partners did not understand where to go on our site to get the information they needed after landing on the home page. Once they did enter the site they were looking at a web page with too many links which made it difficult to find what they needed. This page was the equivalent of your once-simple desk that now has six years of added files and tools.

The solution was obvious, simplicity and straightforwardness. Our navigation needed a "KISS."

- The home page was transformed into simple and obvious choices for our visitors; First-Time Homebuyers, CalHFA Homeowners, Lenders/Realtors/Nonprofits and Multifamily Developers/Managers. (Attachment A)

- The secondary pages went from cluttered, link-heavy pages to organized “tabbed” navigation which offered simple choices at a glance. (Attachment B)
- For additional navigation assistance we added breadcrumbs, a common navigation practice, and a search feature.
- Content: Many of our calls for help focused on finding all of the pieces needed to prepare a loan file (i.e. which income limits coincided with which first mortgage program or what additional forms were needed for the down payment assistance programs). Some questions were asked simply because the terminology used was unclear. Comments from our interviews revealed that web site visitors wanted to know quickly what is new with CalHFA and with the web site.

To address these challenges, Marketing pulled in subject matter experts to assist in restructuring content and revising terminology.

- Scattered loan program information is now assembled in simple and straightforward Loan Program Handbooks (Attachment C). After researching best practices for this on other mortgage financing sites, a handbook for each program was created containing everything needed in one place from income and sales price limits to forms and marketing materials. The handbook is in PDF format which makes it easy to search and also lets partners print a professional looking reference guide to keep at their desk.
- To address misunderstood terminology, we had to KISS away the fancy words and get back to basics. To do so, we changed many of the titles to simple and straightforward terms. This is in line with one rule of web site design... “Don’t make your visitors think.”
- The CalHFA site has a wide variety of visitors, so having all news and updates in one location wasn’t working. News and updates from Homeownership are not necessarily relevant to visitors to our Multifamily Developers section. To deliver the appropriate news to the appropriate audience, our new site has section-specific sidebars that contain news and visual ad space pertinent to the viewer.
- Visual Design: During our in-depth interviews with our business partners we were critiqued on the bland and uninviting look of our secondary pages. The home page, they felt, was warm and friendly, but the rest of the site needed a face lift.

The new design was planned and developed with some key ideas in mind: bright, friendly, inviting, crisp, clean and, you guessed it, simple and straightforward.

- Technical Specifications & Code: Web site standards continually evolve and improve over time. The CalHFA site was utilizing “tables” as a way to layout each page on the site. “Tables”, once the standard, were now a thing of the past.

The new CalHFA web site embraces cascading style sheets (CSS) and removed the outdated tables for page layout. The usage of CSS makes it much easier to maintain a web site’s style and layout while saving time and avoiding mistakes.

California Housing Finance Agency
Sealing the CalHFA Web Site with a KISS

The project of revising our web site did not end the day it went live. The real completion came when we surveyed our web site visitors (Attachment D) and conducted quantitative and qualitative focus groups. We hoped that we addressed the issues, researched the best solutions and implemented those changes with success. With our fingers crossed the survey results were revealed. Much to our pleasure, our visitors and focus group attendees, overwhelmingly approved and praised our changes.

We've cleaned off the desk, organized our file trays and drawers...and sealed the CalHFA web with a "KISS."



California Housing Finance Agency

Affordable Housing is our Business



First-Time Homebuyers




Housing Partners working with CalHFA




My Account with CalHFA





CalHFA
California Housing Finance Agency



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CalHFA.

Opening Doors. Funding Possibilities.

First-Time Homebuyers



Am I Eligible?
Available Mortgage Programs
How to Apply
CalHFA Homes for Sale

[en Español >>](#)

[More >>](#)

CalHFA Homeowners



Account Login (My Account)
Online Payments
Hardship Assistance
Frequently Asked Questions

[More >>](#)

Lenders/Realtors/Nonprofits



Home Loan Program Handbooks
Training Calendar
Forms & Income/Sales Limits
CalHFA REO Properties

[More >>](#)

Multifamily Developers/Managers



Multifamily Programs
MHSA
Asset Management (Agent/Owners)

[More >>](#)


What's New at CalHFA

06/08/11 - Program Bulletin #2011-14 - Updated Annual Recertification Requirements for Approved Lenders

05/31/11 Program Bulletin #2011-13 - VA Loan Modifications

05/25/11 Program Bulletin #2011-12 - Conventional Loan Short Sale Mortgage Insurance Claim Filing

Other News & Announcements



KEEP YOUR HOME CALIFORNIA has launched a Spanish version of its web site - [ConservaTuCasaCalifornia.org](#).

4/1/11 - CalHFA launches all new web site. CalHFA has joined the Social Media world! Visit us on [Twitter](#) and [Facebook](#)



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HOME WHAT'S NEW ABOUT US CONTACT US

EMPLOYMENT CALCULATORS SITE MAP EMAIL SIGNUP

First-Time Homebuyers Housing Partners My Account

Homeownership Partners Multifamily Rental Partners Asset Management Partners Locality Partners



Cal HFA
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[Click here for more details.](#)

Homeownership Partners

[? Ask CalHFA](#)

NEWS & UPDATES:

- The School Facility Fee Program is back! Read about it in Program Bulletin #2010-12.
- November Training dates are posted! We have added Onsite Training Locations in addition to webinars this month. See the [Training section](#) for details.
- New CalHFA FHA Loan Program released - Bulletin #2010-08
- Improved California Homebuyer's Downpayment Assistance Program (CHDAP) - Bulletin #2010-09

[Today's Interest Rates](#)

The mission of the Homeownership Division is to provide affordable housing finance opportunities to low and moderate income first-time homebuyers. This is accomplished by offering low fixed interest rate first mortgage loan programs, along with down payment and closing cost assistance programs.

Lender Resources, Training & Contact Information

[Want to be a CalHFA Lending Partner? Find out how!](#)

[Lender Training](#)

[Approved Lenders Search](#)

[Contact Information](#)

Loan Officers & Realtors (Sales)

[Sales Tools & Resources](#)


Loan Programs & REO Properties	Sales Tools & Resources
Program Descriptions	Program Bulletins
Loan Officer Leads Program	Homebuyer Education Counseling
CalHFA-Owned Properties For Sale (REOs)	Sales & Marketing Materials
Rates, Limits & Eligibility	Lender Training
Interest Rates	How to list or perform BPOs for CalHFA properties (Market Brokers)
Income & Sales Price Limits	
Program Eligibility Information	

Processing Resources

[Homeownership Resources](#)

All Forms & Check Lists	Loan File Flow Chart
Loan Submission Check List	CHDAP Subordination Process
Loan Purchase Submission Check List	Lender Program Manual

housing partners




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Ask Us 

Training & Business Dev

Loan Program Handbooks

Rates & Reservations

Forms & Processing Tools

Lender Manual & Bulletins

Home > [Lenders/Realtors/Nonprofits](#) > [Welcome](#)

[INTRODUCTION](#) | [DIRECT LENDERS](#) | [LOAN OFFICERS](#) | [MORTGAGE BROKERS](#) | [REALTORS](#) | [NONPROFITS/LOCALITIES](#)

Lenders/Realtors/Nonprofits

The Homeownership Division provides low interest rate home financing to low and moderate income, first-time homebuyers in California, as well as down payment and closing cost assistance. This section includes program descriptions, loan forms, interest rates, income and sales price limits and more.

In addition to the information organized in the above tabs, we've also provided a page dedicated to your role in the homebuying process. Visit the page below that best describes your job function to acquire information and tools specifically for you.

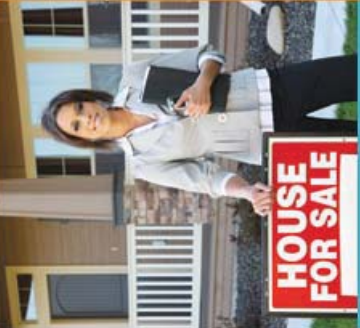
Direct Lenders

CalHFA works with partner lending institutions to offer low interest rate loans to low and moderate income homebuyers. Becoming a CalHFA Approved Lender may take some time, and the time is worth it, both to your bottom line and to your community. We hope you read further about the benefits of becoming a CalHFA approved lender, and what the process entails.

[Visit the Direct Lender's Page >>](#)

Loan Officers

CalHFA uses a network loan officers to help market and sell its loan products to low and moderate income homebuyers. These loan officers must work for one of our CalHFA Approved Lenders. We also administer the CalHFA Homeownership Leads Program that recognizes the most knowledgeable loan officers; as well as provide marketing materials to help spread the word about the work we do. Please browse around for more information.



Today's Lender Rates*	
FHA	4.875%
Cal30	4.75%
Lower rates available when combined with CalHFA'S assistance programs.	
View All Rates Here	

*CalHFA is not a direct lender and uses approved mortgage lenders to qualify consumers and make all mortgage loans. [View sample loan terms and APRs.](#)

NEWS & UPDATES

July Lender Training
dates have been posted. Sign up for free training today!

Prgrm Bulletin 2011-15
Changes to FHA Loan, minimum credit score.



CALIFORNIA HOUSING FINANCE AGENCY

CalHFA FHA Program

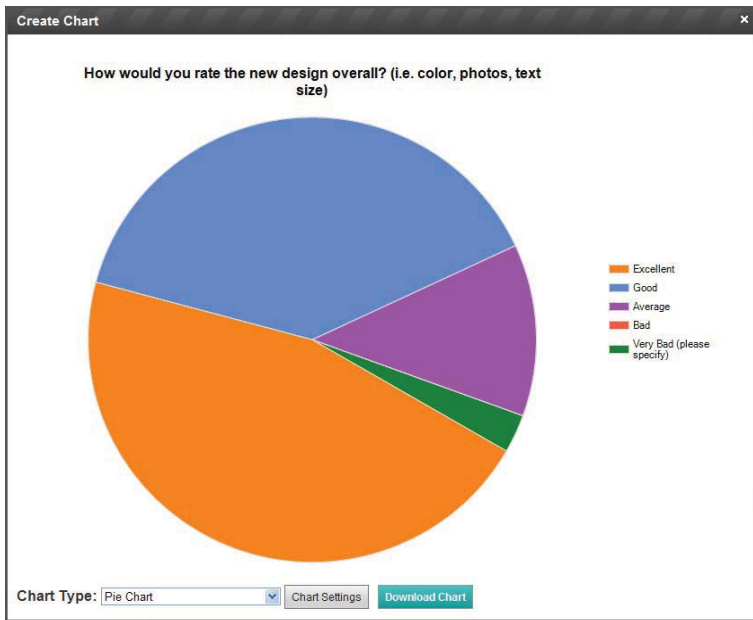
LAST REVISED: MARCH 2011

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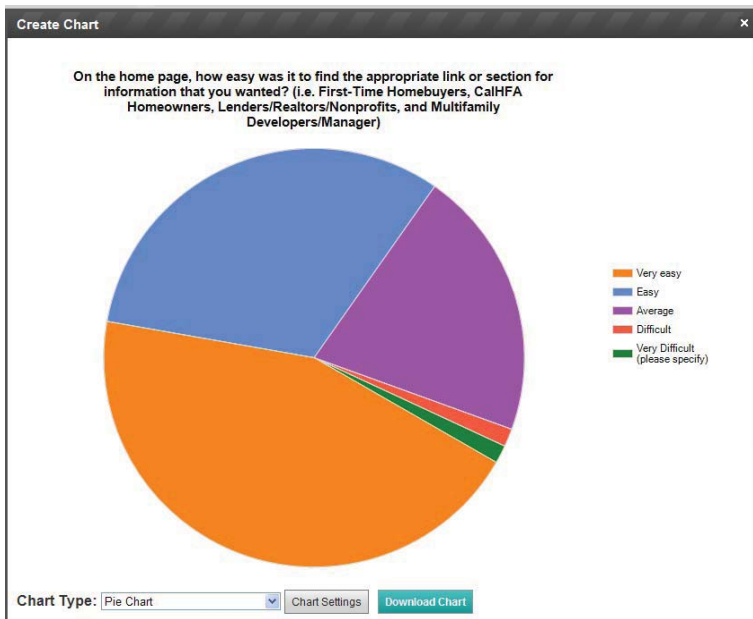
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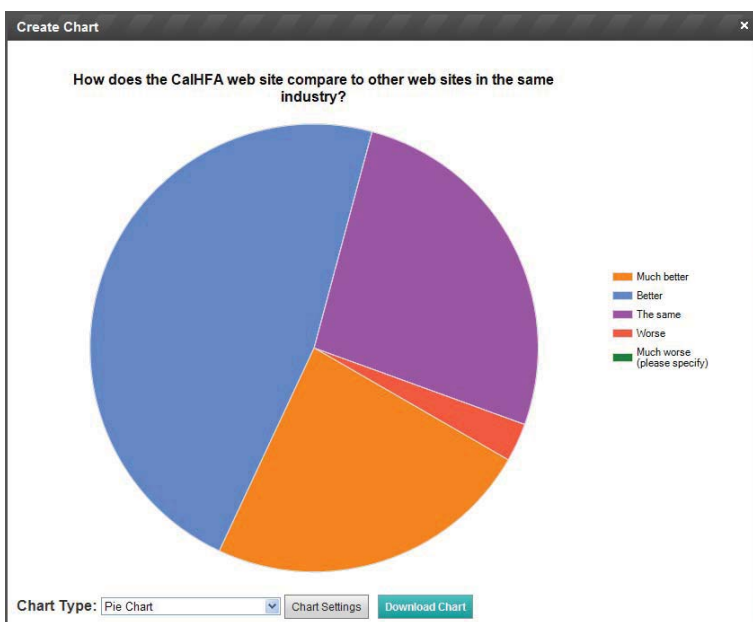
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Thanks for simplifying my life. Great Job!



Overall excellent job. Easy to maneuver and locate items. Highlights on current info at a glance without having to go into different steps to retrieve is valuable. Definite Improvement!!



This is a huge improvement!!