

# Mapping Resource Tools

## Connecticut Housing Finance Authority

Homeownership: Empowering New Buyers

### HFA Staff Contact

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**Official Entry Description:**

**Overview:**

The **CHFA Resource Map**<sup>1</sup> and **Geographic-Driven Program Map**<sup>2</sup> are innovative web-based mapping tools created through ESRI's geographic information system (GIS) to organize, analyze, and communicate essential information. The Single Family Department utilizes geospatial data to provide beneficial information describing CHFA's homeownership loan products and loan eligibility that is critical for mortgage revenue bond compliance at the click of a button. The CHFA Resource Map and the Geographic-Driven Programs Map are standalone applications that have been embedded on the CHFA website, and the user can "share" these tools on social media platforms via a mobile device, tablet, or desktop.

**CHFA Resource Map:**

The CHFA Resource Map is an all-in-one tool to help homebuyers find eligibility information for a CHFA mortgage. The map is divided into the following information tabs: Income & Sales Price Limits, Federal "Targeted Areas" in Connecticut, CHFA-Approved Housing Counselors, CHFA-Approved Lenders, and CHFA Homes for Sale.

**CHFA Geographic-Driven Programs Map:**

The CHFA Geographic-Driven Programs Map is a cascade map that combines the narrative text, maps, images, and multimedia content in an engaging, full-screen scrolling experience. The template is ideal for visually communicating compelling, in-depth stories that are user-friendly for internal/external stakeholders to navigate and share on social media platforms.

**Innovative & Replicable Tool:**

The goal of these mapping resource tools is to provide accurate in-depth CHFA loan eligibility information to prospective homebuyers, as well as our partners: CHFA-approved lenders, real estate agents, housing counselors. These mapping resource tools are replicable by any HFA that would like to streamline customer service inquiries, provide mortgage revenue bond program eligibility criteria, and showcase homeownership loan products by geography in a concise and efficient manner. The HFA would need to obtain an ESRI license to create and utilize different mapping tools, and specifically, ESRI's geographic information system (GIS). This license will provide the user access to communicate, perform analysis, share information, and even solve complex problems.

**State Housing Need:**

For over 50 years, CHFA has played a crucial role in financing first and down payment assistance program mortgage loans for eligible low-to-moderate-income first-time homebuyers in our state. Finding affordable housing in Connecticut can be a challenge, rents are high and some renters find that a mortgage payment could be lower than their rent. The mapping resource tools can assist future

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<sup>1</sup> <https://www.chfa.org/homebuyers/chfa-resource-map-target-areas/>

<sup>2</sup> <https://www.chfa.org/about-us/geographic-driven-programs-map-/>

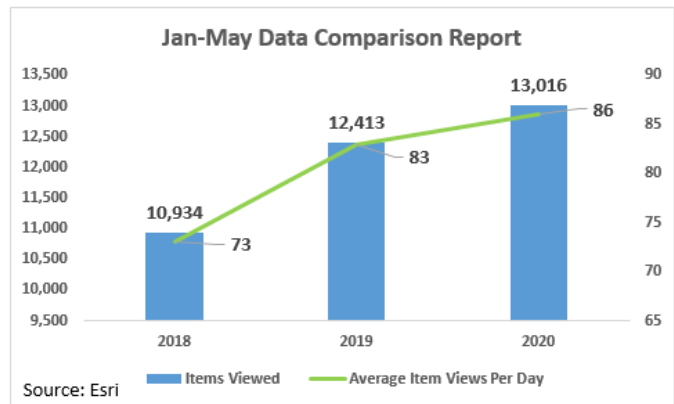
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homeowners with accessing the right data needed to find an affordable home. For instance, the CHFA Resource Map assists homebuyers with identifying if a subject property is in a specified targeted area<sup>3</sup>, the user is able to view the subject area at a street-level to remove any ambiguity that might appear in a tabular formatted report. If the homebuyer is purchasing in a designated targeted area, then they will receive an additional 0.25% discount on CHFA’s published interest rate. Overall, these mapping resource tools make it easy to inform users about the homebuyer mortgage programs available and the education programs available to help them achieve the goal of homeownership.

**Data/Research/Analysis to demonstrate measurable benefits to HFA targeted customers and underserved markets:**

Business partners and homebuyers have benefitted from using these mapping resource tools to receive valuable loan product and eligibility information. The chart highlights the number of total views the housing resource tools received, along with the average item<sup>4</sup> views per day.



- Data shows an increase of 19.04% of Items viewed between the months of January through May from 2018 to 2020.
- The average item views per day increased by 17.8% between the months of January through May from 2018 to 2020.
- Between 2018 and 2020, a total of 66,383 items were viewed by users.

**Have a proven track record of success in the marketplace:**

Providing mapping resource tools to our homebuyers and business partners can streamline and enhance our customer service focus while also supporting successful homeownership. In 2019, information on the CHFA Resource Map was viewed and shared by stakeholders over 26,000 times with an average of 72 items viewed per day. Overall, the use of technology is becoming more prevalent, and business partners and prospective homebuyers are benefiting from being able to obtain useful information in an immediate and efficient manner. The “view” results exemplify CHFA’s mission to help others by making these tools available to the public. CHFA is committed to ensuring viewers have the most accurate information available.

**Provide Benefits & Demonstrate the Effective use of Resources:**

CHFA’s commitment changes lives by providing affordable housing opportunities is delivered when we are able to provide superior customer service through the use of technology. The mapping resource tools provide information for the homebuyers to access at their convenience. Since customers are able

<sup>3</sup> Designated targeted areas are areas of the state targeted for revitalization.

<sup>4</sup> Item: defined by web content that can be actively consumed across all client platforms including web browsers, mobile devices, and tablets.

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to access important eligibility information without needing to call CHFA, CHFA staff can direct more time to processing mortgages, reducing approval time, and making customers and partners happy. Lastly, CHFA business partners now have access to valuable loan eligibility and program information that can make them more knowledgeable when helping first-time homebuyers. As these tools provide accessibility and responsiveness, we believe they can help also increase and improve overall efficiency to the customer service process while also cultivating our business partner relationships.

Being responsible stewards of all of its resources; CHFA values its fiscal assets and reputational resources. At no additional cost, the ESRI license provides enhanced software to create and maintain different innovative mapping tools. Secondly, CHFA used to provide program information in paper/flyer form, but due to the online mapping resource tools, CHFA is able to reduce spending on printing and delivery. The reputational resources represent the true quality of CHFA's work. Staff is able to partner with ESRI to create focused, short-term training plans and craft workforce development plans tailored to the strategic goals.

**Effectively Employ Partnerships:**

Valuing partnership is one of the main lenses CHFA uses to focus its efforts, thus CHFA will continue to work with its business partners as they were crucial to the creation, implementation, and maintenance of the mapping resource tools. During the creation and testing of the CHFA Resource Map, CHFA invited some of its business partners to view and provide constructive feedback for the CHFA Resource Map. For the maintenance of the resource map, CHFA relies on its partners to provide quarterly updates on any new information regarding staff, satellite offices, or program changes. This tool is also highlighted during trainings and conferences, and CHFA staff will encourage the use of these mapping resource tools as they can be beneficial to business partners and homebuyers. Working as a team with our partners allows us all to work toward our common, larger goal of alleviating the shortage of low-to-moderate-income housing.

**Achieve Strategic Objectives:**

Providing responsiveness, efficiency, and respect to all of its relationships is at the forefront of CHFA's strategic thinking and planning. The mapping resource tools act as the catalyst to data and information integrity for the stakeholders, broadens the base of partners, and fosters better alignments between products and programs with our customer service focus. Overall, The CHFA team can create products and services by utilizing the ESRI technology skills that are needed to achieve strategic goals.

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**Visual Aid**



**CHFA Resource Map:**

Please view full mapping tool here: <https://www.chfa.org/homebuyers/chfa-resource-map-target-areas/>

**Geographic-Driven Programs Map:**

Please view full mapping tool here: <https://arcg.is/1OeuvL0>

**Testimonials:**



"The CHFA Resource Map made it easy to find a CHFA-Approved Lender near me, and it was really easy to access via my mobile device."

*-Christine A.  
First-Time Homebuyer*



"The CHFA Resource Map is an awesome tool, it answers a lot of questions that my clients have during the homebuyer education class!"

*-Beverly H.  
Bridgeport Neighborhood Trust, Inc.*



"The CHFA Resource Map is Key! it serves as a quick reference for us originators to see the income/sales price limits and to show clients where specific targeted areas are."

*-Keith T.  
Homestead Funding Corporation*