

# We Create Successful Renters, Homebuyers & Homeowners

**Pennsylvania Housing Finance Agency**  
Communications: Annual Report

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When you look at housing finance agency annual reports from around the country, they all pretty much have the same message. We provide affordable housing for low- and moderate-income families, seniors, veterans and people with special needs. Some also include mention of how their housing aids community development. This is all important work, to be sure. But it's only part of the picture.

**We provide housing, plus...**

As we at the Pennsylvania Housing Finance Agency discussed what we provide Pennsylvanians, we came to the realization that housing is only half the story. Just as important is the fact that we provide our customers with the education and life skills to stay in their housing and, in many cases, to actually improve their housing options. We provide the housing counseling/coaching, financial education, and supportive services to help them achieve housing stability. Hence our theme: We create successful renters, homebuyers and homeowners.

Our next strategic decision was how to best tell our story. Over the last few years, our communications staff has been working to minimize the amount of text in the annual report. It is our belief that today's audiences prefer information provided through the extensive use of photos and captions, infographics and short text snippet. It is more of a *USA Today* approach to an annual report. We committed to this approach and planned for extensive original photography as the foundation for our storytelling. We were determined to move away from ponderous paragraphs of text and instead communicate more with bullet points of information. In many cases, we opted to display that text along winding story paths as a way to invite the reader to visually explore our topics, with new snippets of information provided at each step along the way.

**Less is more**

So many annual reports seek to shoehorn information into every inch of the page. We were determined not to do that. We wanted to be comfortable providing plenty of white space throughout the report. This keeps the reader engaged by not overburdening them with information. Features like our five “Creating Success” fact pages provide visual breaks throughout the report and use the opportunity to share key facts that advance the main theme. “Our Programs” and “Our Progress” pages present information in more of a tabular format with text kept to short bursts of information and with lots of visuals included.

We want to single out our five customer testimonials for special consideration. The first page of each is a full-page photo to introduce the subject of each story. The second page takes a somewhat whimsical approach by creating a story path with new details about each customer provided as informational stepping stones. These customer testimonials were chosen because each reinforces how our programs help our clients to be successful housing consumers. Customers were also chosen for their racial/age/gender/geographic diversity so that most readers should be able to identify with the story subjects. Our photographer traveled across the state to take photos of each person. These photos are not only used in each featured testimonial but also scattered elsewhere in the report.

Annual reports only add value if they are read. We believe our approach of being highly visual, implementing an inviting graphic design, and delivering information through nuggets of text is the best approach for pulling readers into the document. Very few other HFAs have taken this approach of

minimizing text and condensing the written word into bite-sized portions. It is a format we think is more approachable by the reader and therefore more effective at sharing our message. It strongly moves away from the practice of creating mountains of text that push readers away by trying to say too much with words and not enough with more interactive elements of the report’s design.

### **Messaging is developed totally in-house**

Some organizations may farm out the writing of their annual reports. While we understand the convenience of taking that approach, we choose to compose all our own text. No public relations firm is going to bring the passion for this topic, and the depth of knowledge, to match the emotion and expertise of our in-house communications staff, which includes two former journalists. Every word in the report is crafted by the PHFA staff, and we think our writing best shares the depth of care our staff puts into our housing programs.

Where we do bring in outside expertise in the production of our report is in the areas of photography, graphic design and fulfillment. Our photographer has been working with us for nearly a decade. He truly works like an extension of our staff. We are always impressed with the care and sensitivity he puts into his craft. Likewise, we have been working with our graphic design vendor for nearly 10 years, and the firm has distinguished itself by letting the message drive the report design, and not having the design override the message. We are most proud of the fact that while PHFA guides the messaging in our report, all contributors have creative input in shaping the final document. It is a true team effort that we think produces the best end result.

### **A printed report works best for our audiences**

We want to address the fact that our report is paper-based and not an e-report. While we all know annual reports created for the Web are the trend right now, we feel that approach lacks the impact and gravitas of a professionally printed report. Yes, a paper-based report may be more traditional, but there is a power to the printed page – especially large-format glossy pages – that cannot be duplicated on a small, electronic Web page. We also believe that a printed report is more likely to be kept nearby on a bookshelf for reference during the year versus a link to a web page that may be clicked once but then long forgotten. (We should note that our report is posted on the web in an ADA-compliant format, so it is easily accessible by the public. But our main distribution is through a printed report.)

Let us now speak to the judging criteria for annual report submissions, one by one.

### **Is it innovative?**

Our annual report goes to great lengths to avoid a text-heavy presentation and instead opts to communicate in a highly visual fashion. We employ full-page, original photographs, a design that values white space, and a presentation of text that shuns traditional paragraphs for tabular formats or a literal story path. We believe our engaging report presentation invites readers in and encourages them to explore. Additionally, our message is not just about providing housing, as is the case with many HFA publications, but is about promoting housing stability and enhancement through consumer education and the provision of supportive services. It is about helping people find and keep quality housing for the rest of their lives.

**Is it replicable?**

Absolutely. Since most HFAs provide consumer education and supportive services, the message in our annual report is one other agencies should consider using in their marketing materials. The design approach in our report just requires a team commitment to a more visual presentation style.

**Does it engage targeted audiences?**

We do not survey our readers to measure their response. But we do receive correspondence and anecdotal feedback that strongly suggests our message and presentation approach works. Our annual report is often used during meetings with state and federal legislators, and we find it helps them to quickly grasp key facts about our operations and housing programs. It is always requested as a leave-behind.

**Does it achieve measurable results?**

Our annual report serves two main purposes: To educate and update state and federal legislators about our housing mission, and to keep our business partners informed about our progress while also recognizing their important role in our housing efforts. Face-to-face feedback about the annual report is always positive. Legislators frequently ask to keep copies, and our partners tell us the report keeps them up-to-date on programs in which they participate, plus ones in which they don't but which interest them. Communications with these two groups is central to our success, and we find the annual report serves that purpose well. The annual report is available to the public, but we find consumers are more interested in our specialized program brochures.

**Does it provide benefits that outweigh costs?**

We have found the costs of a printed report are comparable to that of a Web-based report. The printed report with its more professional presentation, bound and printed on glossy paper, we find has two main advantages: Our message is treated more seriously, plus our printed report is more likely to be used as reference after we leave. We continue to use a printed report because, especially as a face-to-face educational tool for legislators, it delivers consistent, observable results. Of course, we do post an ADA-compliant, PDF version of our report on our website for easy public access, too.

**Does it demonstrate effective use of resources?**

We would not produce a printed annual report each year if we didn't find it was effective for our needs. Each year we review how our report performed, and each year it delivers the results we seek.

**Does it achieve strategic objectives?**

For the audiences we are trying to reach, and for the communications goals we enumerate, our annual report consistently works for our needs. It is educational, it is persuasive, it maintains connections with partners, and it remains a go-to reference for recipients for the whole year.

TEN COPIES OF OUR PRINTED ANNUAL REPORT HAVE BEEN MAILED TO NCSHA. WE WOULD PREFER JUDGES USE THOSE FOR THEIR EVALUATIONS. BUT IF PRINTED COPIES ARE DISCOURAGED DUE TO CONCERNS ABOUT CORONAVIRUS TRANSMISSION, OUR 2019 REPORT CAN BE VIEWED ONLINE AT: [https://www.phfa.org/forms/annual\\_report/2019-annual-report-12-mb.pdf](https://www.phfa.org/forms/annual_report/2019-annual-report-12-mb.pdf)