

# 'Invest. Build. Believe.' 2018 Annual Report

## **Rhode Island Housing**

Communications: Annual Reports

### **HFA Staff Contact**

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**We get it.** Lots of HFAs have gone online with their annual reports. But we're not just following in their footsteps. **We've forged our own path.**

We began 2019 turning a page. We closed out our 45<sup>th</sup> anniversary year and started a new chapter with the launch of a new logo and visual identity. As part of the agency "rebrand," we were firmly committed to telling our story differently, to messaging how we didn't just have a new look, rather, we were a 'new' agency. After years of advancements, innovations and changes within the organization, it was time to signal to external audiences that we were evolving and would continue to evolve to support our mission.

### **New, bold look and format**

While we hardly had time to catch our breath after the rebrand, we wanted to build on that commitment with an entirely new look and format for our 2018 annual report. We had utilized a similar format and look for our annual report (*see attachments*) for four years. **It was time for a change.**

Past reports had received high marks, but their impact had been limited as we did not have the capacity to create a fully integrated and interactive online report. We were limited to posting a PDF on our website and in e-blasts and social posts. In reviewing online options with HFA sister agencies, we found many were struggling with the limitations of various online platforms due to issues such as state procurement guidelines. We felt strongly we wanted the reader to really interact with the content vs feeling like they were reading an online book.

We had been watching other HFAs begin utilizing online platforms for the past few years and were interested in exploring technologies and **online capabilities to expand the reach of our report, create and present highly visual and interactive visuals and infographics, connect to our social media and tell our story to a broader audience.**

### **Smart choices**

Throughout the planning and execution of our 2018 annual report, our team made lots of "smart" choices. We tried to focus on the message and how best to communicate it on an online platform. We had a list of "must haves," including:

- mobile responsive,
- interactive,
- creative and visual storytelling,
- connectivity to social media platforms,
- bold design and messaging with
  - inspiring and information infographics.

An added bonus would be to greatly reduce the costs associated with producing the annual report by writing it, designing it and building it using only in-house resources.

### **Call us crazy....**

*We're ok if you do.* We had moments where we thought we might be reaching too far this year, but we were emboldened by the success and momentum of our agency rebrand that we decided to go for it. Moving beyond a milestone anniversary year felt like a unique opportunity to try things differently. Our plan was to write, design and create differently than we ever had.

We wanted to take a complete shift from four straight years of a similar design, format and storytelling approach. We decided to move beyond the traditional customer profiles we had been focusing on and rely more heavily on presenting compelling data, visuals and narrative. The freedom to try things differently allowed for a more creative mindset not limited by a forced structure (*and word count*) based on past reports.

We worked on parallel tracks with staff writing and collecting data at the same time as our new in-house design staffer began to flesh out the website design. Regular team meetings with our IT department ensured we were bringing collective voices together to overcome design challenges and identify opportunities.

### **Form follows function**

Our 2018 annual report represents a huge departure from past messaging and design. The new look and format allows for ***bold and more compelling infographics and visuals***. Photos are saturated with color and each main section is color coded with a vibrant color palette building off of our new branding.

We used our web CMS platform to build a micro-site to host the annual report, using all in-house staff and resources. As part of our agency rebrand, we developed a new employee intranet. This gave our IT staff fresh experience to build off of to develop the report site; utilizing the CMS platform used for the intranet site.

The ***report fully embraces our new brand and visual identity. Shifts in messaging and tone make for more impactful narratives***. Rather than writing to an established format, we let the message determine the format and design, allowing us greater freedom for creativity.

### **A Little Birdy Told Me.....**



We wanted to engage our audiences and encourage them to share important aspects of the report and our messaging. The inclusion of “tweet quotes” in the report makes engagement and sharing as simple as one click.

### **Reaching target audiences**

In moving to an online platform, we still need to raise awareness of the report with the general public and target audiences. We decided that a ***short self-mailer*** would be one way to announce the report launch and also provide recipients with another vehicle to learn about our 2018 accomplishments. We also developed an agency e-blast and social media content based on the report.

The self-mailer greatly reduced printing and postage costs and is designed as a piece that can also stand on its own. The inside unfolds to reveal a map of Rhode Island noting our 2018 annual accomplishments. The “outside” features similar visuals and icons from the online report and a bold statement about our role in the state.

### **Saving trees, saving money**

We not only saved a few trees by going online, but we saved a lot of money as well. We greatly reduced the cost of this year’s report by doing everything in-house. We wrote, designed and developed the report using existing staffing and technology. We were able to utilize an existing CMS platform and in-

house IT and Marketing/Communications staff to write, design and build the online and hard copy report. Additionally, as we moved away from “profiles” in the report, we were able to use all existing photography. The only “costs” we incurred were printing and postage.

**Some things in life are just too good not to share**

***This is one of them.*** Having literally only just launched our 2018 annual report, we don't yet have analytics to share. While we feel confident we will receive positive responses from the public, an increase in engagement and readership, as well as other benefits for our agency, we don't have them yet. ***What we do have is a complete departure from the past on how our annual report functions, looks and engages with readers.***

Features of the new report platform include:

- Heavy use of infographics
- Tweet quotes— exploiting social
- Inclusion of video
- Bold copy, complete reinvention of ourselves
- Lively, dynamic presentation: data and infographics move, advance and surprise
- Engaging: links to partner sites and rich content
- Mobile responsive

***Don't believe us? Click [here](#) and see for yourselves.***

***[Site is best viewed and experienced on Chrome]***



**INVEST. BUILD. BELIEVE.**

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2018 ANNUAL REPORT

*[AnnualReport.RIHousing.com](http://AnnualReport.RIHousing.com)*



***ONLINE.***

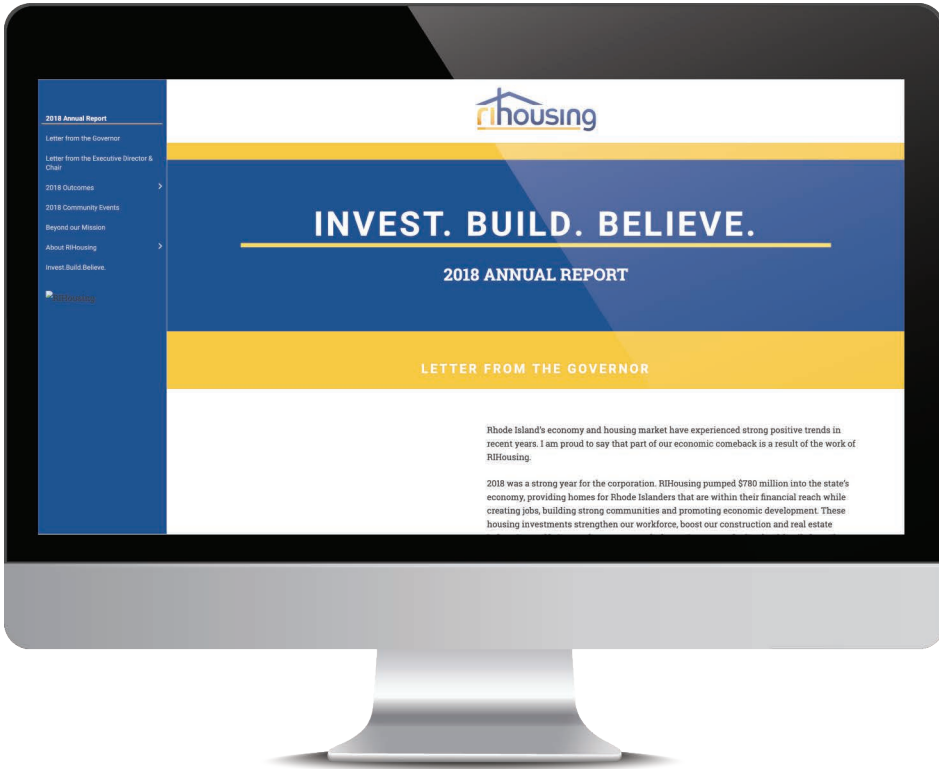
***RESPONSIVE.***

***INTERACTIVE.***



## Fully Online

Say goodbye to bulky and expensive Annual Reports of the past.  
Say hello to user-friendly, responsive Annual Reports that can be viewed  
anytime, anywhere.



INVESTING BY THE NUMBERS	
<b>\$839 million impact</b> in the RI economy in 2017   28% increase from 2016	<b>\$10 million</b> in down payment and closing cost assistance to 1,274 new homeowners
<b>\$371 million</b> in loans to 1,881 homeowners in 2017   28% higher closing volume in history	<b>\$26 million</b> to 141 homebuyers for purchase-rehab loans
Supported <b>815</b> + jobs*	<b>\$5.3 million</b> in First Down loans to 710 first-time homebuyers

Previous print format limited presentation of information and engagement with public.

Left navigation bar moves as one scrolls through the report.

The screenshot shows a dark blue navigation bar on the left with the following items: 2018 Annual Report (underlined), Letter from the Governor, Letter from the Executive Director & Chair, 2018 Outcomes (with a right-pointing chevron), 2018 Community Events, Beyond our Mission, About RIHousing (with a downward-pointing chevron), Board of Commissioners, and Invest.Build.Believe. Below the menu is the RIHousing logo. The main content area features a graphic with an anchor, stars, and a dollar sign, with the word 'HOPE' on a banner. Below this, the text '14.6M State & Local Public Revenue' is displayed. The bottom right corner shows the text 'HOI MAKING H'.



**“Housing is where jobs go to sleep at night. ”**

Nicolas Retsinas, RIHousing Board of Commissioners

 tweet

**Supporting families, enriching neighborhoods and helping build Rhode Island’s economy are at the heart of @rihousing’s homeownership programs.**

 tweet

User can share pull quotes directly from the Annual Report.

# Impacts. Impacts. Impacts.

The new online version allows us to present more data in more interesting ways. Paper was limiting us in what we could share and how.

### 2018 Highlights:

- Provided **\$183 million** in federal rental assistance to **15,487 apartments** and an additional **1,741 Section 8 vouchers**
- First state to join **ConnectHome Initiative**, a national initiative committed to ending the digital divide by providing internet access to residents of public housing
- Worked with **186 individuals** in the **FSS program** to build financial assets through coaching and support services.

### 2018 Highlights:

- Developed or preserved a total of **\$773 homes**, representing a \$139 million investment in RI communities and supporting 1,261 jobs
- Financed the development and rehabilitation/preservation of **648 homes with Low-Income Housing Tax Credits**
- Through the **Federal Financing Bank Risk-Sharing program**, **199 homes** were rehabilitated and preserved

*Infographics are presented as "carousels" – with auto advance but with option for readers to advance as needed.*

*Readers can expand and collapse various topics and infographics based on their interest.*

Enhancing quality of life through community development

Keeping housing safe and affordable

Financial strength & strong fiscal management

Commitment to service: leveraging technology

Our work doesn't stop once the construction ends. RIHousing works to ensure the developments we finance remain viable for the long term. From property inspections, to guidance and support to property managers, RIHousing's commitment to the housing we develop remains long after the ribbon has been cut.



# Invest.Build.Believe.

Powerful words. A bold statement.

*Yup...that's the point.*

There's not a city or town in Rhode Island that we haven't in some way touched. Look around. Whether it's new rental homes, a mixed-use development in your downtown, or your new neighbors across the street. We've played a part and we want to continue to help define the housing landscape in the state.

From building homes, to helping buyers put down roots and homeowners stay in their homes, we've been here for Rhode Island families for over 45 years. We created thousands of jobs, pumped billions into the economy and supported Rhode Islanders on their path to homeownership. Our new online annual report illustrates just some of the highlights from 2018. We have many more stories to tell and are excited for the opportunities that lie ahead. So, stay tuned while we continue to *Invest. Build. Believe.* in Rhode Island!

*A bold and fresh annual report provides another vehicle for us to message the boldness of our new logo and tagline.*



## Collaborative Design Process

*Utilizing our in-house design staffer, we were able to develop the fonts, colors, style guide and sample annual report website to drive design and buildout of the online site.*

**rihousing**  
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2018 ANNUAL REPORT

#005495	
#ffc60b	
#8860d0	#29b79c
#6dbbe2	#384885
#f26d6d	#dee0de

**Roboto Bold**  
Roboto Slab  
**Roboto Slab Bold**

rental vacancy rates are at their lowest level since 2009. This tight rental market means more Rhode Island renters are feeling the squeeze of stretching their incomes to meet housing payments. Beyond the need for more rental homes, Rhode Island renters also need services and programs to help them with high rental costs.

2018 Annual Report  
Letter from the Governor  
Letter from the Executive Director & Chair  
2018 Outcomes  
Economic Impact  
Homebuyers  
Homeowners  
Renters  
Development  
2018 Community Events  
Beyond our Mission  
About RI Housing  
Board of Commissioners  
Invest. Build. Believe.

**RI Housing logo centered and @bottom of navigation.**

**Centralized Wait List At a Glance**

OPENED  
**December 2017**

NUMBER OF APPLICANTS  
**22,553**

Each applicant is on an average of 7 waiting lists

79% of applicants complete their applications in 10 minutes or less

82% prefer an online application over a paper system

**Add padding to the image carousel - I have received feedbacks from ppl that the image is too big in the PC environment that it's hard to digest the info. It could bleed in the mobile.**

In partnership with the Public Housing Association of Rhode Island, RI Housing launched the Centralized Wait List (CWL) for rental voucher holders in late 2016. RI Housing serves as the CWL administrator for 17 Public Housing Associations in the state. To our knowledge we are one of the only states with a non-statewide system, giving applicants the ability to increase housing choice and reduce burdens by applying to many agencies all with one simple electronic form. Applicants also appreciate the convenience of applying from their own home or smartphone and being able to update their information at any time.

2018 Highlights:  
Provided \$183 million in federal rental assistance... 15,487 apartments

RI Housing logo  
© Pre-Co-Live Punchlist - Annual Report 18 - @rihousing.com

# Self-Mailer

We didn't want the hard copy mailer to be just a smaller or more condensed version of the online annual report. We wanted it to stand on its own. It's designed as a double-sided self-mailer that unfolds to a mini-poster size showcasing a map of Rhode Island highlighting our major accomplishments. The visual incorporates numerous "icons" of our state: anchor, sailboats, sea life, and a Rhody Red Hen.

**2018 OUTCOMES**

**\$780 million**  
impact in the RI economy

In 2018, RIHousing invested \$780 million into the State's economy. This included \$458 million in mortgages and assistance to homebuyers and homeowners, \$139 million in financing to construct or rehabilitate 773 apartments and \$183 million to help thousands of Rhode Island renters. Find out more at [AnnualReport.RIHousing.com](http://AnnualReport.RIHousing.com)

**2,321**  
Total Jobs Supported  
- 1,261 in construction financing  
- 1,060 in mortgage lending

**\$445M**  
Mortgages Provided  
- highest closing volume in 45+ year history.  
- 2,121 homebuyers  
- 38 cities & towns

**500**  
Homeowners at Risk of Foreclosure Assisted  
- 175 HHFRI Assistance  
- 325 HelpCenter Assistance

**17,000+**  
Renters Helped  
\$183M Administered in Funding from the U.S. Dept. of Housing and Urban Development  
- \$16M Housing Choice Voucher Program  
- \$167M Project Based Rental Assistance

**\$139M**  
Provided in Construction Financing  
- 773 apartments constructed or rehabilitated  
- 1,261 jobs supported

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**INVEST. BUILD. BELIEVE.**

2018 ANNUAL REPORT

**Invest. Build. Believe.**  
Powerful words. A bold statement. Yup... that's the point.  
There's not a city or town in Rhode Island that we haven't in some way touched. Look around. Whether it's new rental homes, it's new development in your downtown, or your new neighbors across the street. We've played a part and we want to continue to help define the housing landscape in the state.  
From building homes to helping buyers and homeowners stay in their homes, we've been here for Rhode Island families for over 50 years. We created thousands of jobs, pumped billions into the economy and supported Rhode Islanders on their path to homeownership. Our new online annual report illustrates just some of the highlights from 2018. We have many more stories to tell and are excited for the opportunities that lie ahead. So, stay tuned while we continue to invest. Build. Believe. In Rhode Island!

ECONOMIC IMPACT   HOMEOWNERS   HOMEOWNERS   RENTERS   DEVELOPMENT

Find our full 2018 Annual Report at  
[AnnualReport.RIHousing.com](http://AnnualReport.RIHousing.com)

POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES



For our 2018 Annual Report, RIHousing is **GOING GREEN.**  
Find our full report at [AnnualReport.RIHousing.com](http://AnnualReport.RIHousing.com)



# Strategic Marketing

An online Annual Report means it can be more easily shared on digital platforms - especially social media.

## 2018 Annual Report: Social Media Plan/Posts

Platform	Content	Timing	Graphic	Link	Hashtags
Twitter	New opportunities, a time to reflect and refresh. At the start of 2019, we rolled out an updated logo and look for the agency. Learn more in our 2018 Annual Report.	Post report release	<ul style="list-style-type: none"> <li>- Attach video</li> <li>- Get graphic from HeeJin</li> </ul>	Link to Annual Report	<a href="#">#rihousing</a> <a href="#">#newyearnewlook</a> <a href="#">#rebrand</a>
LinkedIn	At the beginning of 2019, we refreshed our logo and look with a tagline that reflects our deep commitment to Rhode Islanders: Invest. Build. Believe. Learn more in our 2018 Annual Report.		<ul style="list-style-type: none"> <li>- Possibly attach video?</li> <li>- Get graphic from HeeJin</li> </ul>	Link to Annual Report	<a href="#">#rihousing</a> <a href="#">#newyearnewlook</a> <a href="#">#rebrand</a>
Facebook	Invest. Build. Believe. Powerful words and that's the point. Learn more in our 2018 Annual Report.		<ul style="list-style-type: none"> <li>- Attach video</li> <li>- Get graphic from HeeJin</li> </ul>	Link to Annual Report	<a href="#">#rihousing</a> <a href="#">#newyearnewlook</a> <a href="#">#rebrand</a>

Platform	Content	Timing	Graphic	Link	Hashtags														
Twitter	RIHousing's mortgage lending activity continues to soar. In 2018, we achieved our highest mortgage volume in our history. Check out more 2018 highlights in our Annual Report.		<table border="1"> <caption>2013-2018 Loan Production</caption> <thead> <tr> <th>Year</th> <th>Loan Production (\$ million)</th> </tr> </thead> <tbody> <tr> <td>2013</td> <td>489</td> </tr> <tr> <td>2014</td> <td>827</td> </tr> <tr> <td>2015</td> <td>1,259</td> </tr> <tr> <td>2016</td> <td>1,626</td> </tr> <tr> <td>2017</td> <td>1,891</td> </tr> <tr> <td>2018</td> <td>2,121</td> </tr> </tbody> </table>	Year	Loan Production (\$ million)	2013	489	2014	827	2015	1,259	2016	1,626	2017	1,891	2018	2,121	Link to our Annual Report	<a href="#">#rihousing</a> <a href="#">#stepstohomeownership</a> <a href="#">#homebuyereducation</a>
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2013	489																		
2014	827																		
2015	1,259																		
2016	1,626																		
2017	1,891																		
2018	2,121																		
LinkedIn	Through our network of Participating Lenders and the RIHousing Loan Center, over \$445 million in first mortgages were made to 2,121 families, generating 1,060 jobs and infusing millions of dollars into the Rhode Island economy. Check out more 2018 highlights in our Annual Report.		<table border="1"> <caption>2013-2018 Loan Production</caption> <thead> <tr> <th>Year</th> <th>Loan Production (\$ million)</th> </tr> </thead> <tbody> <tr> <td>2013</td> <td>489</td> </tr> <tr> <td>2014</td> <td>827</td> </tr> <tr> <td>2015</td> <td>1,259</td> </tr> <tr> <td>2016</td> <td>1,626</td> </tr> <tr> <td>2017</td> <td>1,891</td> </tr> <tr> <td>2018</td> <td>2,121</td> </tr> </tbody> </table>	Year	Loan Production (\$ million)	2013	489	2014	827	2015	1,259	2016	1,626	2017	1,891	2018	2,121	Link to our Annual Report	<a href="#">#rihousing</a> <a href="#">#stepstohomeownership</a> <a href="#">#homebuyereducation</a>
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Facebook	Educating consumers on the homebuying process and the responsibilities of homeownership are at the heart of our mission. Check out more 2018 highlights in our Annual Report.		<p>Provided Homebuyer Education classes to <b>3,529</b> Rhode Islanders</p> <ul style="list-style-type: none"> <li>1,893 Online</li> <li>1,636 In-Person</li> </ul>	Link to our Annual Report	<a href="#">#rihousing</a> <a href="#">#stepstohomeownership</a> <a href="#">#homebuyereducation</a>														