

2020: A Year Like No Other

Rhode Island Housing

Communications: Annual Report

HFA Staff Contact

Mary Kate Harrington

mharrington@rihousing.com

A year like no other required an annual report like no other.

The experiences of 2020 will remain in our minds for years to come. In order to capture the challenges, highlights and successes of last year, RIHousing developed a unique and compelling report utilizing a new online platform to engage and inform readers. Our 2020 report has a new look and format that includes data, program updates, videos and more to highlight the many ways in which we responded to the COVID-19 pandemic while meeting the housing needs of Rhode Islanders. Done entirely using in-house resources, our ***new report is engaging and dynamic and provides a powerful narrative that showcases a year like no other.***

GOALS

Gathering all the information, distilling robust statistics, and finding compelling visuals that appeal to different audiences can be daunting. (*And Communications staff have to do this every year!*) **It can be difficult to cut through the noise in any given year, never mind when our state and country are still in the midst of a pandemic.**

Each year we strive to create an engaging and compelling annual report. But this year, we had to work extra hard to ensure our new report would stand out. We had a laundry list of goals to get started:

- Online, mobile-friendly and responsive
- Engaging content with dynamic visuals and movement
- Videos incorporated within the report platform itself
- Compelling content and rich data presented in an easy-to-digest format
- Ease of navigation: offer options to readers to view from beginning to end or navigate to topics of interest
- Incorporate COVID-19 response along with “traditional” programs and services
- Build in-house using a platform that reinforces and supports our artistic vision
- Identify a new platform that could be used for future web-based reports
- Tone and overall message: Hope, strengths, looking toward the future

START WITH A STORY

Trying to sum up a year of work during a global pandemic is difficult. In our almost 50-year history, 2020 stands out as one of the most challenging years as we worked to fulfill our mission. Despite the challenges, RIHousing was able to respond to the demands for housing and services while creating and launching new programs and providing resources to meet the needs of Rhode Islanders.

When developing the messaging for our 2020 annual report, one thing stood out: ***how do we present both the COVID-specific programs and efforts while also highlighting our “traditional” programs and services without one overwhelming the other?*** While we are proud of the innovation and responsiveness of our COVID-19 efforts, we are also proud of the work we undertook to ensure our traditional programs to help Rhode Islanders find, rent, buy, keep, maintain and build homes were successful, even in the midst of a pandemic.

FORM FOLLOWS FUNCTION

In reviewing our previous online reports, we were never completely satisfied. Whether presented as downloadable PDFs, or designed as webpages or microsites, there were limitations with each. And readers and staff had commented that they would prefer to have a report they could read beginning to end vs having to navigate through a series of webpages, toggling back and forth for information.

So we began the year researching new tools, applications and layouts we could employ to create a platform that allowed us to share the highlights of 2020, the many innovative ways we supported Rhode Islanders during the COVID pandemic, and how we will help Rhode Island come out of the pandemic stronger.

In a scan of other HFA annual reports, we saw three primary technologies utilized to put their annual reports online: *PDFs, Flipbooks or Web technology.*

While we've also used these options (except the flip books), we felt there were disadvantages to each:

- Usability is poor on mobile: with many readers utilizing mobile devices, an unresponsive format such as a PDF can undermine our efforts
- In many instances, will look like print on a screen vs a dynamic report
- Limited interactivity, if any, and limited statistics

Following several weeks of research, we landed on utilizing *Adobe's InDesign Publish Online* application to create our report. The platform allowed us to use existing in-house staffing and resources to create a compelling and simple online reading experience that also was engaging and could feature video, audio, and animation. [Previous online efforts never lived up to our initial designs, while this application allowed our vision to come to life, without compromising any of the design.](#)

Using this new platform meant that once the report is published, readers can view and navigate content in several ways, including:

- Using the arrows to move forward or back
- View interactive features
- Zoom in or zoom out of pages
- View thumbnails of the document
- Get embed code to embed the document in a website

INNOVATIVE & COMPELLING DESIGN

Traditionally, RIHousing has created annual reports as a series, utilizing a similar format and design for several years in a row. For our 2020 report, we decided to break from tradition and create something unique and new that would cut through all the other online reports out there and stand out.

Our 2020 report breaks from tradition in both its design and reader experience. While the look and design of the new report falls within our RIHousing branding, it is a departure from previous reports and a more sophisticated approach to our branding efforts that is still accessible to a broad audience. We are able to highlight agency achievements and include eye-catching data, all packaged in a visually engaging and mobile-friendly way. Completely online and interactive, the report includes videos, animation, visual effects, and interactive elements, all enhancing our story and grabbing readers' attention.

The elements of the report are laid out in such a way that they can be repurposed for other communications efforts. The infographics and spreads can be utilized for posters, signage, presented via social media and web posts and require little if any re-working or design to do so.

RESULTS & FEEDBACK

It's no exaggeration to say that our team and senior leadership are ecstatic about the finished results!

In just one week since we launched the report, we've heard great feedback from employees, partners and the general public. Partners have asked us about the platform and how they too might be able to utilize something like this for their own reporting. Others have noted how the design builds on and presents our brand in a unique and engaging way.

The platform offers excellent user experience, is fast loading, mobile optimized and responsive. And it has **supported our initial vision and list of goals while fully realizing our design and supporting our brand**. It also offers detailed analytics and valuable metrics on the performance of content. Publishing an annual report isn't only about collecting agency data, it's also about the impact of the report and how people engage with it. When we previously published printed annual reports, we never really knew what people did with them. We lacked any real insight into readership or what topics and information were of most interest to them. Since our new platform tracks this information, we now know what's working and can use this insight as we plan future reports.

AN ADDED BONUS

There is nothing worse than publishing your annual report and then realizing that some information must be corrected or updated. While we haven't yet needed this (*whew*), the platform allows us to make adjustments, edit information and data, and add or delete copy even after distribution. When we hit "send" on our distribution email, we felt a sense of confidence that our report looked amazing, but also if needed, we could make any final adjustments that might pop up.

WHY IT'S AWARD-WORTHY

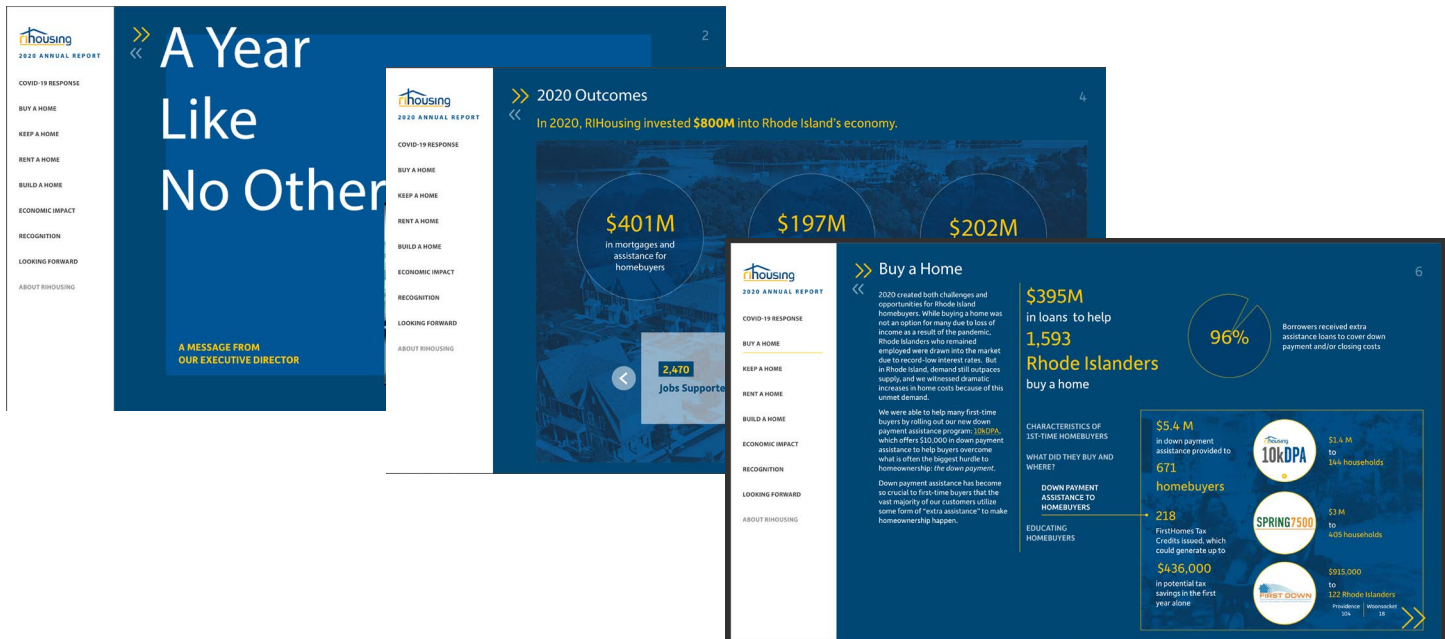
We know that our sister HFAs all spend considerable time, energy, effort and passion in producing their annual reports. And we know that this year it was likely harder to do given so many competing priorities and the need to sum up a year like no other. We think ours is a success as it's visually stunning, engages and informs in a dynamic way, but also positions RIHousing as a valuable resource, an innovative state leader and a forward-thinking agency.

Don't take our word for it. Click [here](#) to view the report and see for yourself!

Design



While the look and design of the new report falls within our RIHousing branding, it is a departure from previous reports and a more sophisticated approach to our branding efforts that is still accessible to a broad audience.



Ease of Navigation



Multiple navigation options for readers: Side navigation allows readers to move throughout the report and navigate to areas of interest; yellow "arrows" allow readers to navigate and read the report from start to finish.

Each section also includes pagination for readers.



Graphics are informative and compelling and the report layout allows us to pack a lot of information into one space without overwhelming readers.

Readers can toggle through various topics without advancing to a new screen



COVID-19

>> COVID-19 Response 5

- HELPING RENTERS (AND LANDLORDS)
- KEEPING HOMEOWNERS IN THEIR HOMES
- BUILDING HOMES AND COMMUNITIES
- HELPING BUYERS PUT DOWN ROOTS IN RHODE ISLAND
- INFORMATION, COMMUNICATIONS & OUTREACH

It's no exaggeration to say that responding to COVID-19 has been one of – if not “the” – biggest challenge this agency has ever faced. But we are proud of the work we accomplished and thankful for the partners who worked alongside us to respond to the unique challenges that the pandemic presented.

<< Click on each Tab that highlights our COVID efforts and learn how we offered assistance to Rhode Island renters and homeowners using our own resources as well as creatively deploying Federal resources.

A special COVID-19 Response section of the report allows us to highlight COVID-specific programs and services but present them as part of one comprehensive report.

We highlighted not only our COVID-specific programs, but the expanded ways in which we communicated with a variety of partners, elected officials and the general public in 2020.

The importance of staying at home during the pandemic, coupled with record low interest rates, lead many Rhode Island renters to consider buying their first home. Health and safety concerns meant that many aspects of the homebuying process had to pivot from in-person to virtual to keep people safe.

With a focus on keeping real estate transactions moving forward while also following COVID-19 social distancing guidelines, RIHousing and our lender and realtor partners developed creative ways to keep the process moving forward. While open houses shifted to virtual, lenders pivoted to online applications and virtual meetings and significantly limited human contact for closings.

RIHousing provided multiple online options for Homebuyer Education (a requirement of a RIHousing-funded mortgage) while staff developed and launched our **new virtual Homebuyer Education classes** in October 2020.

RIHousing Loan Center pivoted to online applications and virtual meetings to reduce physical contact.

Launched new online lender resources site and virtual trainings for 40+ participating lenders.

Loss of income due to the pandemic was particularly acute for renters, many of whom live paycheck to paycheck. In partnership with the state and non-profit community, we helped to develop new rental assistance programs and rolled out several of our own. Rental assistance programs helped renters remain in their homes while also providing the financial resources landlords depend upon to pay the expenses of maintaining their properties.

\$400,000 in RIHousing resources (Total of \$1M to date)

HomeSafe
One-time temporary financial assistance to tenants facing a short-term housing crisis for households below 50% AMI, administered by community organizations

\$500,000 in Federal HOME (HOME Investment Partnerships Program) resources

ETBRA
Emergency rental assistance for households below 60% AMI

Additionally, RIHousing partnered with the state to administer a number of COVID-19 Housing programs and to provide housing-related customer assistance to state departments.

\$1.7M in CARES Act Relief Fund (CRF) dollars

Housing Acquisition Program
Funds for acquisition of properties for shelter in the short term and permanent supportive housing in the long-term.
To date, two properties providing shelter for 44 homeless persons have been acquired.

\$13.5M CRF dollars allocated to rental assistance

HousingHelpRI / Safe Harbor
RIHousing helped to administer the program in partnership with Crossroads RI, United Way of RI, and the Housing Network of RI

It was a very challenging year for our mortgage customers as homeowners across the state struggled to make their mortgage payments due to unemployment and underemployment. Most homeowners are protected under federal law from foreclosure and can temporarily pause or reduce their mortgage payments if they're struggling financially. RIHousing staff fielded thousands of calls and emails from customers seeking assistance in making their mortgage payments.

Provided with temporary mortgage forbearance options to ensure they remained in their homes

- Mortgage forbearance** is a temporary “pause” to mortgage payments, offered under the CARES Act.
- By the end of 2020, **70%** borrowers had resumed payments and **1,312** were still receiving forbearance assistance.

2,000+ Customers

Provided mortgage assistance to homeowners who have lost their jobs due to COVID-19

- Reopened the **Hardest Hit Fund RI (HHFRI)**, a U.S. Treasury-funded foreclosure prevention program providing mortgage assistance to homeowners
- \$620,000** to help **67** Rhode Island households stay current on their mortgage and remain in their homes.

Up to 6 months of assistance

Participated in the Governor's Financial Institution Pledge

- Joined more than 20 financial institutions to offer significant and much-needed relief to borrowers who did not have government insured/backed loans.

Throughout the COVID-19 pandemic, it has been critical to our work that we keep Rhode Islanders informed of the programs and services available to them, and in a way that limits human contact but keeps people feeling “connected.” Early on in the pandemic, we launched a new COVID-19 section of our website with a focus on providing information to homeowners, renters, homebuyers, property managers and landlords, as well as partners and elected officials. This centralized “hub” of information also includes important updates on federal and state programs and links to information on available resources.

39,849 website visitors

visited the new COVID-19 section of our website in 2020

226 email campaigns

– a 180% increase over 2019

316 conversations through chatbots

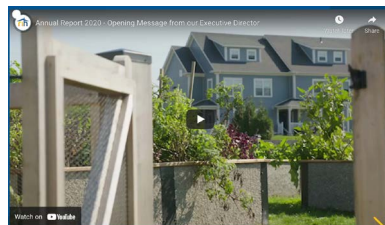
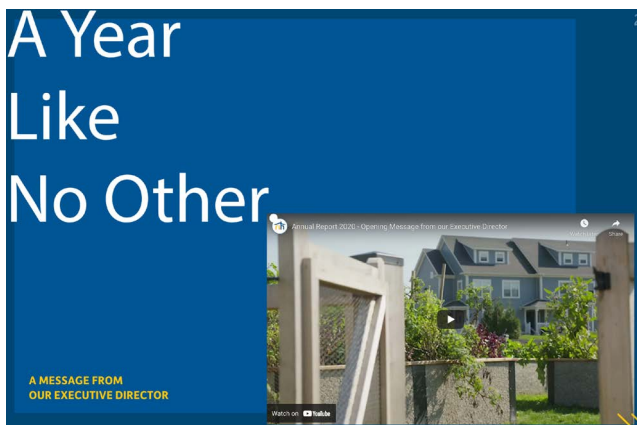
Launched 2 automated “chat bots” on our website so site visitors can get the information they want more quickly

123 live conversations

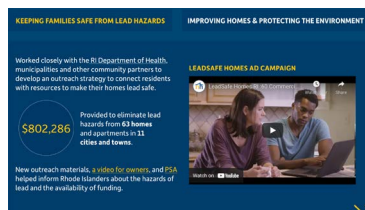
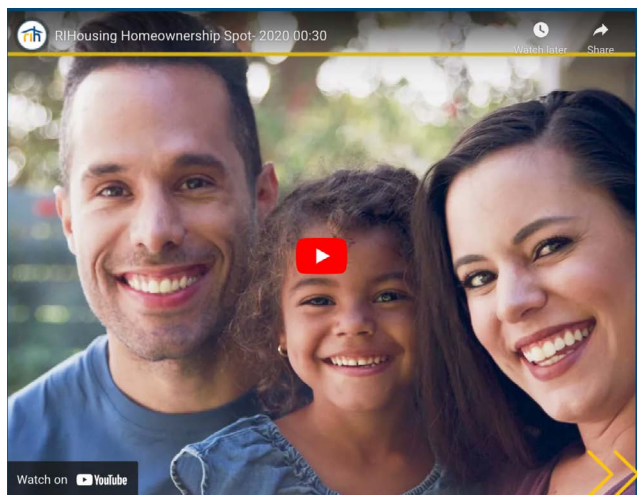
Live chats for rental assistance, HCVP and mortgage forbearance programs

Videos

From the welcome video from our Executive Director to videos for each of our main mission areas, videos offer compelling and engaging content and allow us to further promote our programs. Videos are hosted on our YouTube channel, but play within the report itself, meaning readers don't need to toggle back and forth or be sent to different websites and/or platforms.



The 'Welcome Message' from our Executive Director was strategically filmed in her office and in a welcoming and reassuring tone that presents the agency as an important state resource and trusted leader. Video of RIHousing-funded developments and scenes and locations that are recognized as "uniquely Rhode Island" are interspersed throughout the short video.



We took the opportunity to re-purpose other videos we had created in 2020 for each of our main mission areas and incorporate them into the report. From our Spring 2020 Homebuying campaign, to our LeadSafe Homes, HCVP and Development videos, the inclusion of videos informs and engages readers while showcasing the many ways we help Rhode Islanders find, rent, buy, keep and build homes.

The platform allows us to incorporate PDFs and other materials within the report. On the “About Us” page, readers can download and view our “Who We Are, What We Do” one-pager.

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Who We Are, What We Do.

[Learn more about RIHousing >](#)

Visit our website to learn more!
www.RIHousing.com

BOARD OF COMMISSIONERS
 We are thankful for the service of our 2020 board members:

 **Nicolas P. Retsinas**, Chairman
 Director Emeritus, Joint Center for Housing
 Harvard University

 **Kevin Orth**
 Managing Partner, Atlantic
 American Partners

 **Maria F. Barry**
 National Community Development
 Banking Executive, Bank of America
 Merrill Lynch

 **Liz Tanner**
 Director, Rhode Island Department
 of Business Regulation (ex officio)

 **Seth Magaziner**
 General Treasurer State of Rhode
 Island (ex officio)

 **Brett Smiley**
 Director, Rhode Island Department
 of Administration (ex officio)

 **Stephen P. McAllister**
 Manager, Eastern Region U.S.
 Chamber of Commerce

Who We Are

RIHousing is a self-supporting, quasi-public agency created by the General Assembly in 1973 to provide financing and resources to offer housing options to Rhode Islanders. RIHousing works to ensure that all people who live in Rhode Island can afford a healthy home that meets their needs. We do this in a number of ways: by providing affordable loans to help Rhode Islanders buy a home; by helping current homeowners maintain and sustain their home; by providing subsidies to help low-income Rhode Islanders rent safe and healthy homes; and by financing the development and preservation of affordable homes.

What We Do

LOANS TO BUY HOMES

RIHousing works with community and business partners to help Rhode Islanders achieve the dream of homeownership. Through our network of Participating Lender partners and the RIHousing Loan Center, we offer affordable loans as well as down payment and closing cost assistance. All of our loans are serviced at our Providence headquarters, allowing us to provide the highest quality customer service.

- Make loans directly and through our participating lender network
- Offer mortgage programs, down payment assistance, and homebuyer education to help homebuyers become successful homeowners
- Helped over 85,000 Rhode Island families buy their first home since 1973
- Provide local servicing and support for more than 13,000 homeowners across the state

HOUSING HELP FOR OWNERS

RIHousing supports homeowners as part of our mission to help Rhode Islanders buy AND keep a home. Our LeadSafe Homes and Community Lending programs help property owners and landlords ensure their homes are safe and free of environmental hazards. The RIHousing HelpCenter offers counseling and mediation services to cost-burdened homeowners and those facing foreclosure.

- Provide foreclosure-prevention assistance through the HelpCenter and mediation efforts
- Assist homeowners facing the loss of their home at tax sale through the Madeline Walker Act
- Provide funding for lead remediation, septic system installation, accessibility improvements and more

LOANS TO BUILD HOMES

RIHousing works closely with builders and community partners on the construction, rehabilitation and preservation of affordable homes throughout the state. These homes serve a wide variety of populations, including families, veterans, seniors, and those with special needs.

- In 2020, RIHousing awarded \$197 million in funding to develop or preserve 1,103 homes, which will support over 1,600 jobs in construction trades and allied industries.
- Provide financing for construction loans and permanent loans
- Administer state, federal and RIHousing funded development financing programs

HOUSING HELP FOR RENTERS

RIHousing partners with the U.S. Department of Housing and Urban Development, local Public Housing Authorities, landlords and property managers to provide rental assistance and programs to help thousands of Rhode Island families gain independence and self-sufficiency each year. With federal and state support, along with our own funds, we help ensure Rhode Island renters have a safe and affordable place to live.

- Distribute more than \$202 million in Section 8 rental subsidies each year
- Provide rental assistance to more than 17,600 households
- Connect at-risk Rhode Islanders with resources necessary to help them find a safe, healthy home, including the Centralized Wait List and Rental Resources guide

COVID-19

Over the past year RIHousing has pivoted to meet the unique challenges that the pandemic has presented for Rhode Islanders. As part of that response, RIHousing set up a COVID-19 resource page to inform renters, homeowners and property managers, landlords and others about available resources. Throughout the COVID-19 pandemic, RIHousing offered assistance to Rhode Island renters and homeowners using our own resources as well as creatively deploying Federal resources.

- Assisted the state in administering federal rental assistance and invested \$400,000 in our own HomeSafe emergency housing assistance program
- Worked with our borrowers to take advantage of federal mortgage forbearance
- Made available \$4 million in mortgage payment assistance to homeowners impacted by the pandemic
- Coordinated with RIHousing financed affordable developments to keep residents safe and the developments financially stable

RESOURCE FOR INFORMATION

RIHousing serves as a valuable resource for information on state and local housing needs, housing market trends and affordable housing by community. The agency strives to share the most relevant current housing information and reports so that elected officials and policy makers have the information they need.

Visit www.RIHousing.com today to learn more.



Roll Out and Response

Annual Report components and supporting materials all feature the same strong and compelling graphics.

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Trying to sum up a year of work during a global pandemic is difficult. In our almost 50-year history, 2020 stands out as one of the most challenging years as we worked to fulfill our mission. Despite the challenges, RIHousing was able to respond to the demands for housing and services while creating and launching new programs and providing resources to meet the needs of Rhode Islanders.

We're proud that when faced with unprecedented times, RIHousing celebrated many accomplishments in 2020 >>

2020 Highlights

In 2020, RIHousing invested **\$800M** into Rhode Island's economy.

\$401M in mortgages and assistance for homebuyers	\$197M in financing to construct or rehabilitate 1,103 apartments	\$202M in rental assistance to 17,658 households
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A year like no other requires an annual report like no other. This year's annual report has a new look and format and includes data, program updates, videos and more to highlight the many ways in which we responded to the COVID-19 pandemic while meeting the housing needs of Rhode Islanders.

[Learn more in our 2020 Annual Report >>](#)

As we move through 2021 and look toward the future, we are committed to positioning Rhode Islanders and Rhode Island for success. It will take bold investments, strategic deployment of resources and innovation.

We are excited to get to work.

rihousing

< From our Annual Report e-blast

To our social media posts>

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www.RIHousing.com

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Prominent placement on our website home page: featured in the Home Page Pop-Up.

Upcoming Meetings
[RIHousing Board of Commissions Special Meeting](#)
Thursday, April 29 at 9:30 a.m.

COVID-19 UPDATE

RIHousing's offices remain closed to visitors.

RIHousing staff is available to assist you via telephone or email. If you've been working with someone, please call or email them directly. If you aren't sure who you need to speak to and need further assistance, please call 401-457-1234 or email info@rihousing.com.

If you need to submit paperwork or a payment, please mail to: RIHousing, 44 Washington Street, Providence, RI 02903. If necessary, you can submit paperwork/payment in a mail slot located next to RIHousing's main entrance on 44 Washington Street in downtown Providence.

[COVID-19 RESOURCES](#) [RECURSOS de COVID-19](#)

Past Public Meetings
[Click here to view RIHousing public meetings >](#)

Now Open: RentReliefRI
[LEARN MORE AND APPLY TODAY >](#)

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[Read our 2020 Annual Report >](#)

And on our Research + Reports webpage.

RESEARCH & REPORTING

Low & Moderate Income Housing by Community
Use our new dashboard to track each community's progress towards their affordable housing goals.
[Learn More](#)

RIHousing Rent Survey
Each year RIHousing compiles data on average rental costs across the state. Explore our latest Rent Survey data here.
[Learn More](#)

Policy Map
Policy Map is a new mapping and reporting tool to illustrate how our investments are meeting the needs of Rhode Island communities.

ANNUAL REPORT

[Click here to read our 2020 Annual Report: A Year Like No Other >](#)

[2020 Annual Report](#)

Past Reports
[2019](#), [2018](#), [2017](#), [2016](#), [2015](#), [2014](#)

To expand our outreach, we've added a link to the annual report on all staff e-signature lines.

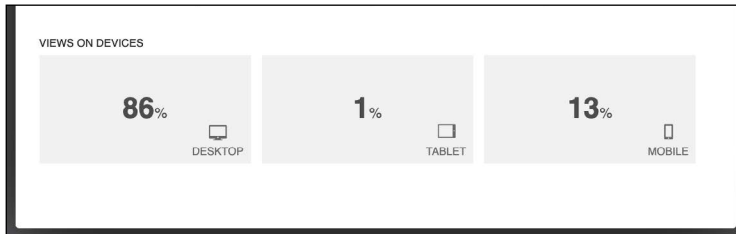
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[Click here for COVID-19 information](#)

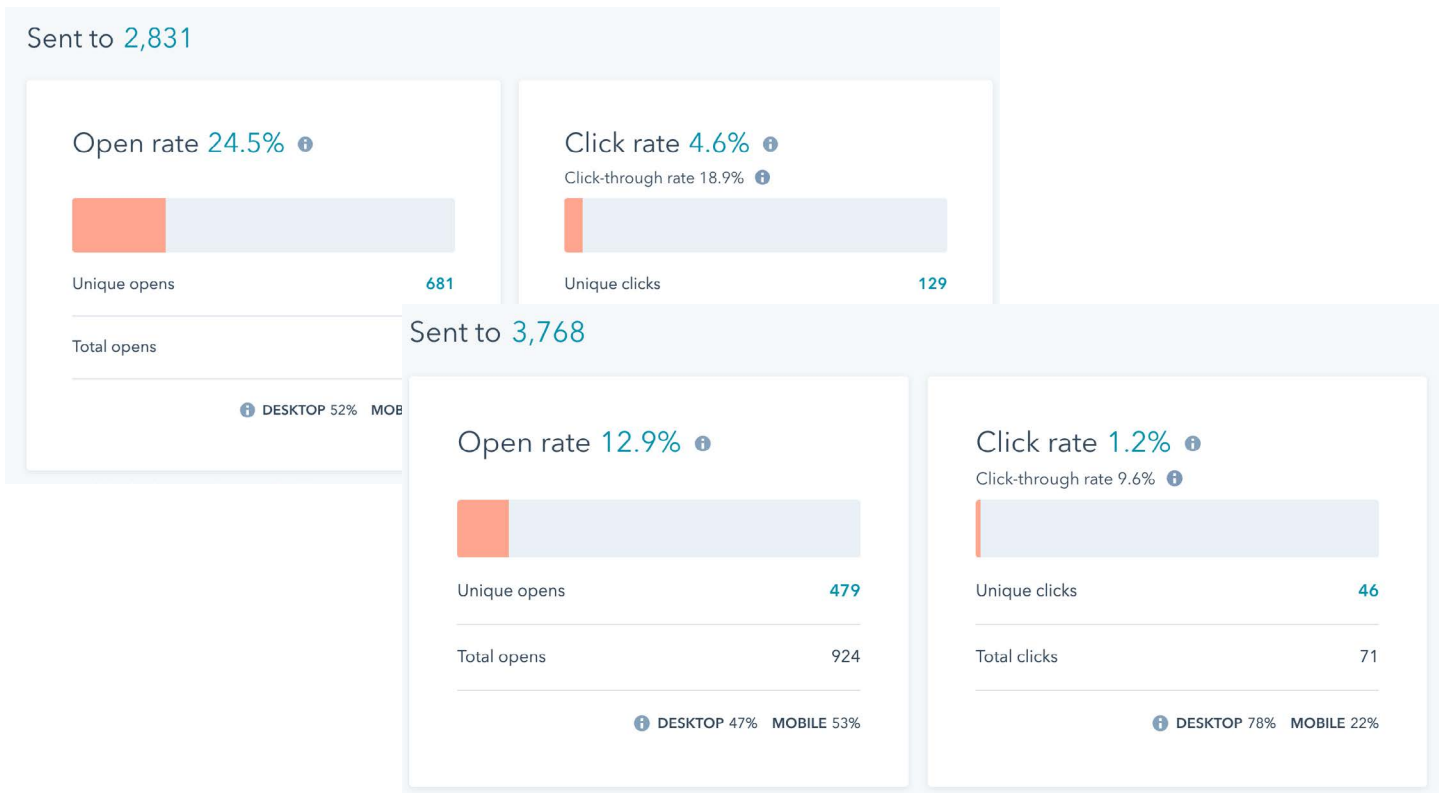
Analytics



A built-in reporting dashboard by Adobe allows us to measure and optimize our annual report based on number of views, types of devices used, and total read time and more. Having the ability to



measure and evaluate our reports allows us to transform them into indispensable marketing assets that demonstrate our impact.



Sharing e-blasts of the report through Hubspot also gives us data on engagement and audiences reached: 1,160 email opens, 300 clicks TOTAL with our initial email.

Social Media

Shared on our social media platforms, we've seen over 1/2 of the total number of report readers come via our Facebook posts, showcasing the importance of social media in connecting with our audience and that the report platform lends itself to social sharing.

RIHousing
 26 April at 14:07 · 🌐

This past year RIHousing invested \$800M into Rhode Island's economy. We're proud of the work we did in 2020, and as we move through 2021 and look toward the future, we are committed to positioning Rhode Islanders and Rhode Island for success. It will take bold investments, strategic deployment of resources and innovation. Check out our 2020 Annual Report for highlights from last year and a preview of the year ahead. https://hubs.ly/HOL_06R0

5 likes · 5 shares

Like Comment Share

2020 RIHousing Annual Report:
 Trying to sum up a year of work during a global pandemic is difficult. We're proud to say that when faced with unprecedented times, RIHousing celebrated many accomplishments in 2020. Check out our 2020 Annual Report for all the highlights: <https://adobe.ly/3tGF7MP>

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15,268 People Reached 962 Engagements Boost Again

People Reached 14.9K Link Clicks 209

Audience

This ad reached 11,229 people in your audience.

People Placements Locations



Performance

Link Clicks	152	Reach	11,229
		Cost per Link Click	\$0.88