

'Invest. Build. Believe.' Agency Rebrand

Rhode Island Housing

Communications: Creative Media

HFA Staff Contact

Mary Kate Harrington

communications@rihousing.com

All brands have a story to tell. *And our story had become muddled.*

Following a strategic planning effort and outreach to various consumer groups and industry partners, RIHousing took a hard look at itself and recognized that despite a 45-year history of success and innovation, the majority of the public did not know what we do. While it hurt our ego just a touch, our concern was focused on the fact that this meant that many Rhode Islanders weren't accessing programs and services available to them.

The Time Had Come

We recognized we had great stories to tell, but that our look, brand and image needed to be re-worked. *We needed to not just change the message, but how that message was presented.* Efforts in our 45th anniversary year did not have the impact we intended, partly because people thought they knew who RIHousing was, so they didn't pay attention. Additionally, our reliance on the past had been translated into: "this is what we did then" vs. what we are doing now and how we are driving innovation for the future. Our visual identity and messaging were stale and outdated. ***We needed a refresh.*** It needed to be bold and comprehensive, signaling we had changed, were continuing to change and were not who people thought. The ***new visual identity would be a way to reintroduce ourselves to the public.***

Shedding an Outdated Image

Rhode Island's housing landscape has changed; housing needs, homebuyer attitudes and perceptions and population demographics aren't the same as they were when we last "refreshed" our brand in 2006. Back then, RIHousing oversaw a number of homeless and social service housing programs. Our brand reflected this, and over time had become synonymous with social service entities. This was holding back our ability to reach out to a broader spectrum of Rhode Islanders who could benefit from our programs.

In the last 13 years we experienced a number of changes – both external and internal – but our look still signaled who we once were, not who we are today. Part of the way through our 45th anniversary year, we recognized we ***couldn't wait any longer and needed a total visual identity shift.***

Game Plan

We met as a team and began to define the barriers we were facing, what we wanted to achieve with a brand refresh and how best to proceed. One of our team's perceived 'barriers' was that we had recently shifted away from using an outside consultant for design services. We had hired an internal staff person to handle our design needs and were worried we wouldn't have the in-house capacity to undertake such a large endeavor. We decided to focus first on developing the new logo and branding and then create a timeframe for launch and integration to ensure success.

Brainstorming sessions resulted in identification of needs, strategies to engage external and internal audiences and a roll-out plan with deliverables identified (*see attached notes from brainstorming sessions*).

Before we could work on the new logo and visual identity, we had some work to do.

Development of Key Messaging Themes

- Not who you think we are: (addressing perceptions)
- "First stop" for mortgage lending vs "Last resort"
- Efficient/Effective vs. Slow and Cumbersome
- For All Rhode Islanders vs. for "other" people

- Statewide—suburban, rural—not just urban
- Business vs. Government
- Transparent vs. Bureaucratic layers

As we wanted to build excitement and pique people's interest, we also developed an underlying sub-theme of "What's Next?" It's a powerful question but also open-ended, allowing us to define ourselves further and continue to evolve as needed.

What's Next?

We identified several "What's Next" opportunities for messaging that we can utilize to promote and highlight agency initiatives moving forward.

- Proud of our history and what we've accomplished
- Things are changing: internally and externally
- RIHousing is working to meet the needs of today
- What's next for you? (*rent/buy/keep*)

New Look, New Logo, New Messaging

Invest. Build. Believe. This new active and inspiring tagline resonates with numerous audiences and allows for interpretation depending on the audience we are trying to reach.

With a small Marketing and Communications team, we had our work cut out for us, so we worked on a few parallel tracks:

Logo/Brand Development

We had "tweaked" our logo several times over the years in minimal ways, confusing staff as to which forms, applications, marketing materials they should use and never quite messaging the changes we were making to external audiences. We wanted a new logo that was dynamic and one that messaged we were moving forward and would have a strong association with 'housing.'

After several iterations, we decided on our new logo, which features our agency name in all lowercase letters below a roofline. "RIHousing" appearing under the house roof outline reinforces messaging that our mission is housing related---whether for homebuyers, homeowners, renters or developers---housing is the foundation of our work. And while we've seen other agencies also employ a house icon or imagery, ours is clever in that the chimney is part of the "h" in our name. In addition to our logo, we developed an "abbreviated" version that complements the long version and can be used as a companion piece or on its own (ie. for social channels), becoming almost an icon for the agency.

With the logo came an update to our color palette, fonts and all aspects of our visual identity. By doing the revamp in such a comprehensive way, everything was updated at once under one brand vs. a piecemeal approach, which can sometimes degrade the impact of a new brand identity. The result is a striking logo and look, with a playful visual vocabulary, clean and crisp.

Prepare All Brand Touchpoints

We developed a roll-out plan and identification of tasks and responsibilities of department staff. Luckily, in a previous effort, we had identified all the internal and external branded materials so we were able to repurpose that list to map out a plan. We wanted to signal real change and didn't want to just stick the new logo on existing materials. So we not only redesigned everything, but we revamped the language to align with the crisp, clean and contemporary feel of the new brand. Marketing collateral,

advertisements, print and digital templates, signage, promotional and outreach materials – everything we use to communicate internally and externally – was updated.

Out with the Old, In with the New

Almost as important as the introduction of the new brand was how we phased out the old one. Leading up to the logo roll-out, we kept orders of any hard copy materials to a minimum, ordering only a 3-month supply of all items. This ensured that we would not be wasting any materials once we launched the new logo.

Countdown to Launch

We identified audiences and developed a “Need-to-Know” Sequence for outreach, which audiences required a more “personalized” approach and in which order:

1. Board of Commissioners; 2. Staff; 3. Customers; 4. Partners; 5. Vendors

Once our Board approved of the new design, we then began to develop a plan to reach other audiences.

We strategically scheduled our logo/brand launch for Wednesday, January 2, 2019 to provide us with a long holiday weekend for any last-minute updates and tweaks. When staff reported to work on January 2, they arrived to see the new exterior and interior signage, balloons in the lobby and main meeting spaces, goody bags at their desks with newly branded coffee mugs, water bottles, T-shirts, pens, notepads, post-it notes and candy. When they turned on their computers, they were welcomed by newly branded log-in pages and a completely revamped employee intranet with message from our Executive Director. All department admins received updated stationery, folders and pens and we built further excitement at our All Staff event in February, with the presentation of a short video about our new brand and what was next for RIHousing (*see attachments for examples of outreach to external audiences*).

Outcomes

With a defined and comprehensive strategy and approach to repositioning and reframing RIHousing, we are proud to have meticulously planned and executed our visual revamp. We've **completely transformed our visual identity** from top to bottom, inside and out. No stone was left unturned – *from pens and post-it notes to our employee intranet, marketing campaigns and building exterior* – we took a 360 degree approach to cover every aspect and re-position ourselves in the state. ***Our new brand identity has broadened perceptions about our mission, with housing as the central theme.***

Doing the revamp utilizing internal staffing resulted in huge savings compared to if we had contracted a design consultant. It also engaged our in-house staff as we had much more say in the decision-making process than ever before! The cleaner, crisper logo and color palette has already saved us considerable costs associated with printing of stationery, promotional items and more. Additionally, as we were only left with small quantities of printed materials, we re-purposed those for internal use and within two months, we had completely used up all remaining items.

The strong and inspirational tagline has created excitement over our work and helped us re-align employees with our mission. We now have a contemporary look consistent with our outreach campaigns targeting younger and more diverse audiences. The ***boldness of the design has signaled a fundamental shift in how we position the agency.***

Brainstorming Notes

Why Rebrand?

Many Rhode Islander's don't know what we do and are

- unaware of programs/ services taht might benefit them



RI is changing

- fastest growing segment of the populations in RI are millenials
- growing minority population
- improving economy

RIHousing is changing

- new programs to meet new needs
- improved customer service
- investments in IT
- streamlined processes
- more transparent



Goals of Rebranding

Define RIHousing	Develop new partnerships & strengthen existing ones	Positioning	Internal use
<ul style="list-style-type: none"> • Provider of housing opportunities • Industry leader • Critical component of a successful economy • Replace lender of "last resort" with your "first stop" lender of choice • Meet the current and future housing needs • Signal we are modern, innovative, effective, efficient • Increase awareness and participation in programs • and more.... 	<ul style="list-style-type: none"> • State—Coordination of efforts • Municipalities—what tools we can offer • Employers—workforce housing • Developers • Banks/Mortgage Brokers • PHAs 	<ul style="list-style-type: none"> • 'Open for Business' –welcoming, less "bureaucratic" • Authority on the market/industry • Regional/National – how housing connects beyond our state borders • Innovation 	<ul style="list-style-type: none"> • Drive innovation and improvements • Instill pride and improve morale • Create 250+ brand ambassadors

So... who are we?

Asking this question and identifying the answer opens the door to numerous opportunities to:

- Position ourselves for what's next after 45th anniversary year
- Moving Forward →
- Connect to larger story of who we are

? Now what? ??

How? Engagement

- Message behind the new logo/brand? Demonstrate value; why rebrand, what is it signaling to community?
- Communications plan for each audience: release dates; from who and how?
- Plot out all launch deliverables on single timeline

Who? Audiences

- Partners (business, lenders/brokers, developers, housing authorities, etc.)
- Vendors (ensure updating materials; ie billing statements)
- General Public

Yes!

New brand will reflect how we've changed and where we are going

External Changes

- Ease of use
- Improved Customer Service
- Improved Partner Engagement
- Improved Processes

Internal Changes

- Implemented new compensation and grading structure
- Online benefits enrollment
- Training, Education, & Wellness Initiatives
- IT improvements
- Building Improvements
- Team building events

Rebrand Messaging

RIHousing: *Invest. Build. Believe.*

New year brings new opportunity, a time to reflect and refresh.

In reflecting on our 45-year history, RIHousing has much to celebrate and a solid foundation to build upon as we plan for the future.

Beginning a new year and chapter provides us with the opportunity to reflect on who we are, what we do and where we are going.

We're incredibly excited to share with you an updated logo and a new look for RIHousing. We're also introducing a new tagline that reflects our deep commitment to Rhode Island and Rhode Islanders:
Invest. Build. Believe.

As the State's housing finance agency, RIHousing provides critical financing and resources to offer housing options to Rhode Islanders. We invest everything we earn back into helping Rhode Islanders, advancing the state's economy and enhancing programs and capacity.

What's Next?

In the next few months, you'll start seeing the updated look on our outreach materials, social media channels and more. And we're working on a new website with a focus on improved user experience. Stay tuned while we continue to *Invest. Build. Believe.* in Rhode Island!



Reintroducing RI Housing

Invest.

Build.

Believe.

Old Logo

We had “tweaked” our logo several times over the years in minimal ways. Multiple colors of similar, subdued hues did not reproduce well in greyscale printing and in creative applications. The logo’s imagery did not reflect the agency; the “helping hand” motif had confused the public that we were a social service entity. The several mini-iterations/redesigns over the years weakened our brand identity even further as small tweaks were confusing staffs and the general public

Our visual identity and messaging were stale and outdated. We needed a refresh. The new visual identity would be a way to reintroduce ourselves to the public.

RIHousing



New Colors

Along with the already established RIHousing Blue, new colors were introduced. The additional three colors, along with selected secondary colors, adding more versatility to the brand’s designed materials.

The color inspiration is the Rhode Island state flag. Colors are familiar to the people of Rhode Island and also emphasizes RIHousing as a state-wide service for all of Rhode Islanders.

New Logo



The new logo is design to be legible in multiple environment, from high definition digital to two-color print, to black and white. The option of an "abbreviated logo" highlight the versatility of the logo, which is important as the agency asserts its presence in print, desktop and mobile platform.



Logo, two-color, without tagline



Logo, Abbreviated

New Tagline:

inspirational, memorable and can be interpreted differently for different audiences

Invest.

Rhode Island
Economy

Jobs

You
Rhode Islanders

Build.

Housing within
financial reach

Neighborhoods
Communities

Believe.

The future
Rhode Island

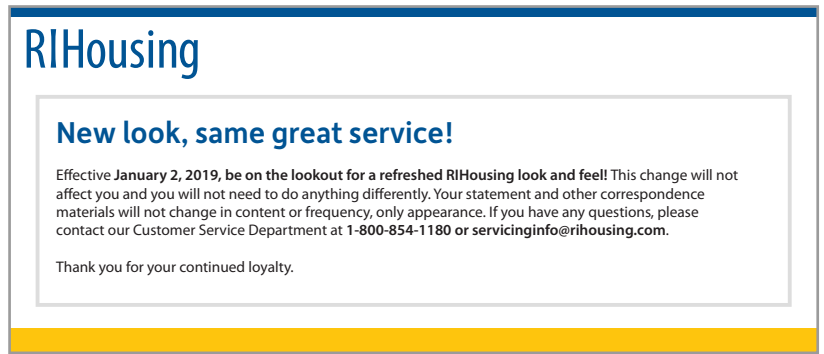
Us
You

Countdown to Launch

Pre Roll-Out

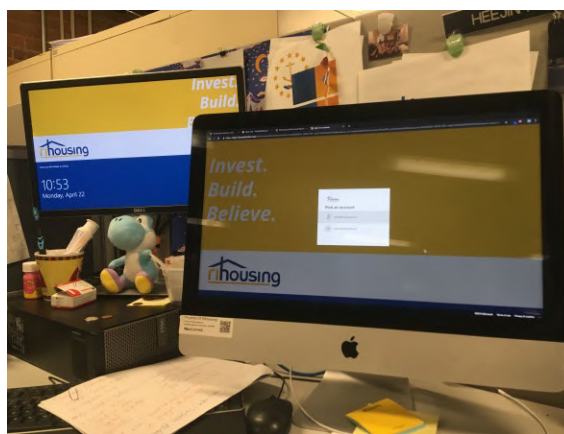
To build excitement leading up to the launch, ads and outreach materials featured “sneak-peaks” of the new brand.

Mortgage customers were informed to avoid any confusion with billing statements and correspondence from us.



RIHousing Employees: Brand Ambassadors

Companies often concentrate on connecting with the masses that they lose sight of their very first “customers”: their employees. These are the people you want to feel passionate about your brand. We connected them to the new brand and got them excited about the rebranding initiative with goodies and “surprises” on the day of the launch.



Partners: Spring Homebuying Breakfast

Lender and Realtor partners walked into our annual breakfast to see our new logo and brand on everything from marketing materials, pull-up banners and even the tulips!



Examples of Newly Designed & Re-vamped Outreach Materials: *bolder, brighter, more engaging*

Marketing Materials



We're Hiring!

RHousing works to ensure that all people who live in Rhode Island can afford a healthy, attractive home that meets their needs. As a leading employer in our state, RHousing offers a highly competitive compensation and employee benefits package designed to support the health, wellness and financial security of our employees and their families. RHousing is committed to creating a diverse environment and is proud to be an equal opportunity employer.

Check out our open positions today!
To view a list of current job openings, visit www.rhousing.com and click on "Career Opportunities."



The FirstHomes Tax Credit is a great option to help new homebuyers save money.

What is the FirstHomes Tax Credit Program?
The FirstHomes Tax Credit, also known as a Mortgage Credit Certificate, was authorized by Congress in the 1987 Tax Reform Act as a means of expanding housing assistance to families based on income and eligibility guidelines. As the state housing finance agency, RHousing is an issuer of Mortgage Credit Certificates.

How will the program assist my home purchase?
The federal government allows each homeowner to claim a non-refundable income tax deduction for the amount of interest paid each year on a mortgage loan. For a homeowner with a FirstHomes Tax Credit, this benefit is now better: 30% of your annual mortgage interest (up to \$2,000) will be a direct federal tax credit, reducing a dollar-for-dollar portion of your annual federal income tax liability. The remaining 70% of your annual mortgage interest will continue to qualify as an interest tax deduction.

How do I obtain the FirstHomes Tax Credit?
You are free to seek financing from any lender. However, the credit is only available through a lender that is a FirstHomes Tax Credit Approved Lender. Visit firsthomesrh.com for a complete list of lenders.

What are the requirements?

- First-time Rhode Island homebuyers and their first-time homebuyers in select areas of Central Falls, Pawtucket, Providence and Woonsocket. To be considered a first-time homebuyer, you cannot have an ownership interest in a principal residence at any time in the last three years.
- The mortgage must be a new loan. You cannot use a FirstHomes Tax Credit for the acquisition, replacement or refinancing of an existing mortgage loan.
- The home must be your principal residence.
- The federal government considers the FirstHomes Tax Credit to be a subsidy. As such, you may be subject to federal "recapture" if you (1) sell your home within one year, (2) earn significantly more income than when you bought the home, and (3) sell your home at a gain. All three of these criteria must be met by you or your spouse.
- A 5100 Revision will begin the application process. Other processing fees may apply, check with your lender for more details. Loans must close within 90 days of issuance of a FirstHomes Tax Credit Conditional Commitment.

What are the income and purchase price limits?
INCOME LIMITS:
Annual household income must be less than \$62,520 for 2 person households or \$102,840 for 3 person households.
PURCHASE PRICE LIMITS:
Maximum purchase price of \$443,176 for a one-to-four-family home or equivalent condominium.

Please contact RHousing or a FirstHomes Tax Credit Approved Lender to learn more about program requirements.



44 Washington Street, Providence, RI 02903 | 401-437-1101 | loans.rhousing.com

HeeJin Kim | Marketing Assistant
Rhode Island Housing
p. 401-429-1407 | hkim@rihousing.com
44 Washington Street | Providence, RI 02903

45 YEARS
RHousing

Click here to view our 2017 Annual Report

E-Signatures

HeeJin Kim | Marketing Assistant

p: 401-429-1407
hkim@rihousing.com
www.rhousing.com

We're Hiring

Build your future with us. We're looking for individuals who are passionate about helping others. RHousing is seeking individuals who are passionate about helping others. RHousing is seeking individuals who are passionate about helping others.

Rhode Island Housing
Building homes. Creating jobs. Housing is a choice.

To view a list of current job openings, visit www.rhousing.com and click on "Career Opportunities."

FirstHomes TAX CREDIT
Every first home has its rewards.

Learn more about the program and how it can help you.

rihousing
Invest. Build. Believe.

Please Join Us!

Spring Homebuying Breakfast 2019

Monday, March 18, 2019 8:30 a.m.
Crowne Plaza Hotel | Grand Ballroom
801 Greenwich Avenue, Warwick

Don't miss out! Register today!

E-Blast

2018 Spring Homebuying Breakfast
Kick off the season with the tools and tips you need!

Monday, March 12, 2018, 8:30 a.m.
Crowne Plaza Hotel | Grand Ballroom
801 Greenwich Avenue, Warwick

Don't miss out! Register today!
All attendees must RSVP.

Our annual Spring Homebuying Breakfast brings more than 300 of our colleagues together to learn about RHousing lending programs and services. Make the most of this year's homebuying market by hearing firsthand about the program and how we have to offer. Join us as we recognize our top lender and realtor partners at the breakfast.

GUEST SPEAKER: Dr. Mark Rubin, Vice President of Applied Economic and Analytical Research for Bank of America

Homebuyer Education Booklet

FINANCING YOUR FIRST HOME

ARE YOU READY FOR HOMEOWNERSHIP?

RIHousing Homebuyer Education: FINANCING YOUR FIRST HOME

ARE YOU READY FOR HOMEOWNERSHIP?

PLANNING FOR THE FUTURE
Buying a home is an exciting venture and a long-term commitment. It is important to build your financial future wisely. Ask your lender about:

- How much money you need—do you anticipate your family will grow over the years?
- How important is the neighborhood, school system, access to public transportation and general convenience?
- What are your spending habits? Do you have a budget account for competing needs?

CHECKING YOUR FINANCIAL STATUS
One factor that lenders consider in your financial status is your credit score. This includes your debt-to-income ratio, which is your monthly debt payments divided by your gross monthly income. The lower the ratio, the better you are for the lender.

ADVANTAGES OF HOMEOWNERSHIP:

- Investment potential
- Tax benefits
- A great source of wealth creation
- Personal satisfaction of having a piece of your own
- Stability
- Independence
- Flexibility
- Greater control of community

Federal Brief

Helping to Meet Rhode Island's Housing Needs

RIHousing

RIHousing ACCOMPLISHMENTS 2018

Development
772 HOMES Developed or Preserved
\$139M INVESTMENT in Communities
1,261 JOBS Created

Rental Assistance
Project Based Section 8 and Housing Choice Voucher Program (HCVP)
\$183M in federal rental assistance
17,000 households served

Family Self-Sufficiency Program
2018: 186 clients graduated, 24 clients enrolled
\$163,954 in escrow

Helping Homeowners
\$15M in Hardest Hit Funds to provide foreclosure prevention assistance to 1,531 homeowners
\$572,487 in Lead Hazard Reduction Program loans to expedite lead hazards in 58 homes

Homeownership
\$445M in Loans to help Rhode Islanders purchase a home
937 FirstHomes Tax Credits issued for \$1.9M in mortgage interest in the first year alone

LeadSafe Homes

rihousing
Invest. Build. Believe.

FUNDS AVAILABLE TO MAKE YOUR HOME LEAD SAFE

RIHousing LeadSafe Homes Program

- No out-of-pocket expenses • No monthly payments

Most at risk: Pregnant Women and Children Under 6

Protect your family and your tenants: 5 or 10 year forgivable loans now available for lead remediation

Improvements may include:

- New windows and doors
- Interior and exterior painting
- Lead Safe yards and play areas

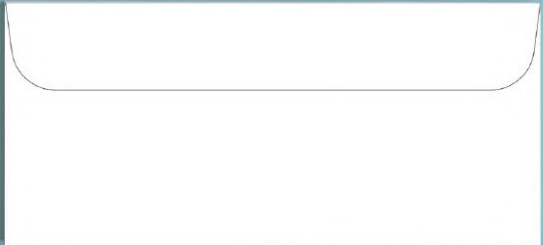
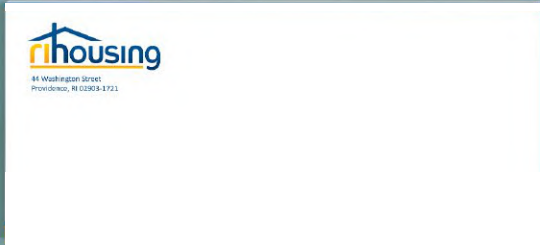
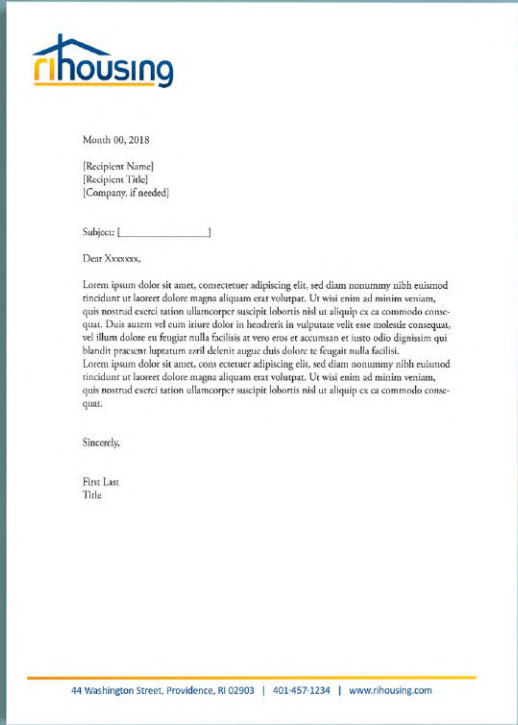
Property eligibility:

- Built before 1978
- Residence of children under the age of 6
- Home-based daycare/foster homes

To apply or get more information: Blackstone Valley Community Action Program: 401-723-4520 x298
West Bay Community Action Program: 401-732-4660 x 148 or 147
East Bay Community Action Program: 401-437-1000 x 120
RIHousing LeadSafe Homes Program: 401-450-1350

For more information, visit: www.loans.rhousing.com/LeadSafe_Homes

Stationery Updates: comprehensive, coordinated, vibrant and professional

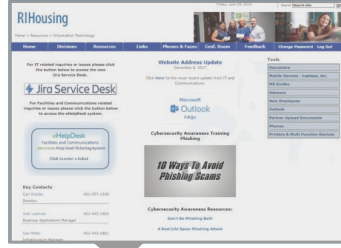


Tradeshhow Booth: before and after

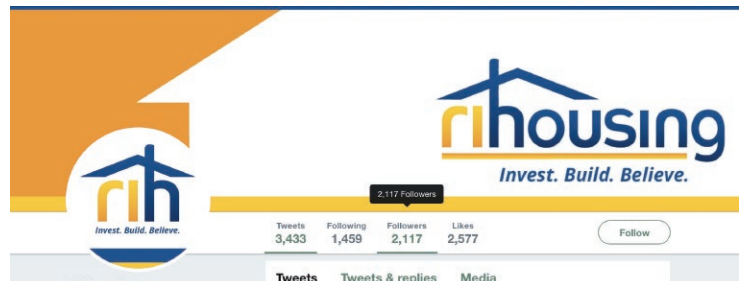
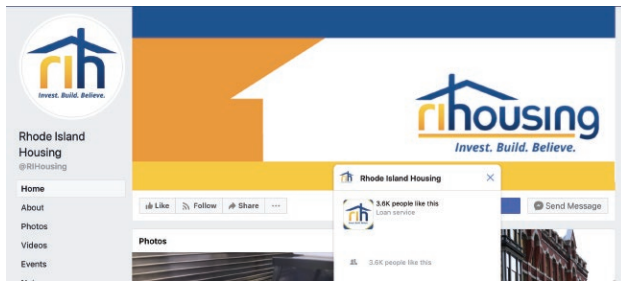


Web Presence:
*completely re-vamped with fresh look,
 use of bolder color palette, bright and vibrant photos*

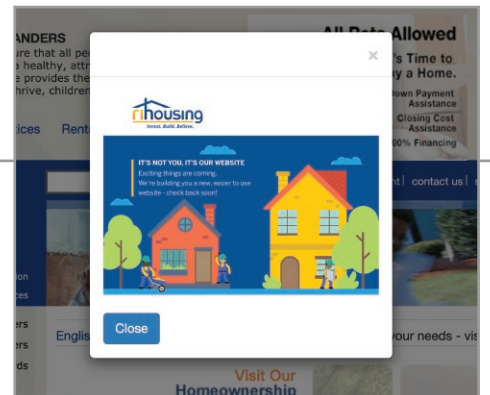
Intranet Re-Design



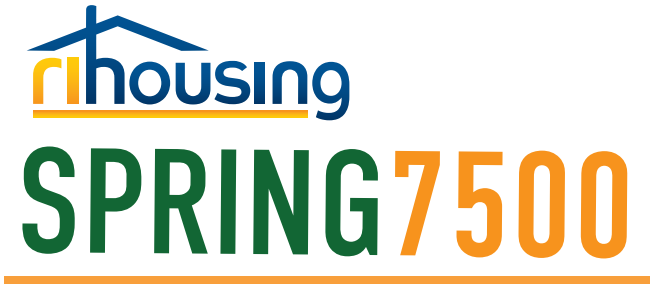
Social Media Pages: abbreviated logo works great on social platforms!



Although we couldn't redesign the website in our first phase of brand refresh, we didn't leave the website untouched. We designed a "pop-up" illustration to inform the website visitors about our refresh and get them excited for what's next for our website. This also gave us another platform to introduce our new brand aesthetics.



RIHousing Sub-Branding

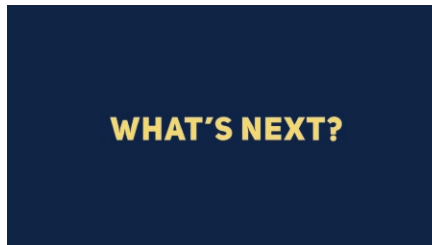


Our sub-brand logos confused the public and further eroded the power and recognition of our brand identity. The public (and partners) often didn't understand that these programs were offered by RIHousing. In the course of revamping our visual identity, we pulled these sub-brands back under the RIHousing umbrella.



New Visual Identity

At our All Staff event in February, and at our annual Spring Homebuying Breakfast, we presented a short video about our new brand to our employees and partners. The images were more fresh, vibrant and animated. The video communicated the "look and feel" we wanted our associates to understand.



Check out our Brand Identity Video:
<https://youtu.be/GVv-u8pABZs>

44 Washington Street: a facelift!



Front Lobby



Building Signs



Spring Homebuying Campaign

Before

ALL PETS ALLOWED
It's Time to Buy a Home.
- Down Payment Assistance
- Closing Cost Assistance
- 100% Financing
RIHousing

It's Time To Buy A Home

GUEST PARKING ALLOWED
Make Your Next Click Your Next Step
Down Payment Assistance • Closing Cost Assistance • 100% Financing
RIHousing

WANT TO MOVE OUT OF YOUR PARENT'S BASEMENT?

rihousing Loans.RIHousing.com

YOU LOVE YOUR PARENTS

MOM + DAD

HEY REALTORS

MAKE YOUR MOVE

U-HAUL-IT

rihousing Loans.RIHousing.com

Annual Report: responsive, online

2018 OUTCOMES

\$780 million impact in the RI economy

In 2018, RIHousing invested \$780 million into the State's economy. This included \$488 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/2018.

2,321 Total Jobs Supported
- 1,265 in construction financing
- 1,056 in mortgage lending

\$445M Mortgages Provided
- Highest closing volume in 49-year history

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
- \$18M Housing Choice Voucher Program
- \$167M Project Based Rental Assistance

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

rihousing Invest. Build. Believe.

rihousing.com @RIHousing

rihousing

INVEST. BUILD. BELIEVE.

2018 ANNUAL REPORT

LETTER FROM THE GOVERNOR

the birds
GUYA M. BAMBINO
GOVERNOR

HOMEOWNERS
KEEPING HOMEOWNERS SAFE AND ENSURING THOSE HOMELESS ARE SAFE

2018
58 Loans
totaling \$572,487

Since 1994
\$43M Funding from HUD Lead Hazard Control Grants

3,600 Certified "Lead Safe" Homes and Apartments in RI

2018 OUTCOMES

\$780 million impact in the RI economy

RIHousing invested \$780 million into the State's economy. This included \$488 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.

2,321 Total Jobs Supported
1,056 in mortgage lending
1,261 in construction financing

\$445M Mortgages Provided
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
\$18M Housing Choice Voucher Program
\$167M Project Based Rental Assistance