



Website Assessment and Research Report

For: Florida Housing Finance Corporation

August 20, 2015

Fulfilling your desire to communicate.

Advertising | Design | PR | Web | Social Media



MARKETING COMMUNICATIONS



Client: Florida Housing Finance Corporation
Florida Housing Report Table of Contents

Table of Contents

I.	Statement of Purpose	2
II.	Web Review	7
	a. Florida Housing Website SWOT	
	b. Finance Agency Websites Comparison	
III.	Sunshine Laws and Archiving	18
IV.	Recommendations	20
	a. Audience Groups and Methodology	
	b. Architecture	
	c. Navigation	
	d. Technical Needs and Best Practices	
	e. Timeline	
V.	Appendix	<i>Attached</i>
	a. Navigation Chart	
	b. Florida Housing and State Finance Agency Website Reviews	
	c. Internal Staff Examination	
	i. Participant List	
	ii. Focus group notes	
	iii. Survey results	
	d. External Audience Examination	
	i. Participant List	
	ii. Interview notes	
	iii. Survey results	



STATEMENT OF PURPOSE

Statement of Purpose

Florida Housing Finance Corporation (Florida Housing) engaged BowStern Marketing Communications (BowStern) to provide an in-depth review of the Corporation's website, www.FloridaHousing.org. This review includes recommendations as to how Florida Housing's redesigned website should be organized and structured to provide an intuitive navigation and framework that best represents the Corporation's mission and brand. The current website was developed in 2002 and includes a content management system that was engineered by the Corporation.

Currently, Florida Housing's website serves as the digital space where interested persons may obtain information about the Corporation and its programs. Federal and state-funded programs administered by Florida Housing and other stakeholders include:

- First time homeownership purchase and development
- Local governments
- Rental housing development
- Homeowners experiencing challenges with their mortgages
- Entities interested in investment opportunities
- Property owners and managers

Currently, the website suffers from a dated design and a lack of focus in content, navigation, and purpose. Additionally, it does not have the desired maintenance and governance structure in place to ensure its style is consistent across all pages, and that the information presented is timely and kept up-to-date.

Our goals for this first phase of the Florida Housing Website Redesign/Redevelopment Project are as follows:

- Assess the existing Florida Housing website on its own, and in comparison with other state finance agency websites.
- Examine Florida Housing's customer base to determine strengths, weaknesses, opportunities, and potential threats (SWOT analysis) with respect to how the website is currently structured and used by them.
- Develop a comprehensive report that outlines specific details from our assessment and research regarding the Corporation's website, and present the findings to Florida Housing's senior management and other designated staff.

Process Overview

Our process begins with understanding. The BowStern team took the time to carefully examine the many complex aspects of this project. This process involved meeting with Florida Housing's communications team, attending a full staff meeting, and holding a focus group with senior management. Research continued with additional focus group meetings, interviews, and surveys with both internal and external audiences. Detailed notes from this outreach can be found in the appendix of this report.

While there are mechanical considerations for development and ongoing management, our team spent significant energy focused on your *customers*, or as we call them in marketing, your *target audience*. What we quickly identified is a diverse customer base that, in many cases, engages the same divisions of the corporation, but often with very different needs. **This is a critical component to understand.**

As mentioned in numerous meetings with the Florida Housing team, our review process was focused on the needs of your customers. With an intimate understanding of your industry, obtained through interviews at nearly every level of your organization, we quickly moved our review process to an external point of view. **Knowing that external audiences are the primary target audience for the site, we are making recommendations based on the needs of your external customers, specifically.** This process ensures an intuitive web experience so that your customers can easily find the information that they seek. Sounds simple, but in reality it is quite a complex undertaking.

In considering the needs of the customer, we also examined the sophistication of each audience with regard to your services. Based on these insights, we have identified recommendations for the type of language used in that specific area of the website. Perhaps an example is appropriate here to illustrate this point.

Both homebuyers and lenders need information with regard to the first time homebuyer program. Our team has recommended architecture that will present each of these customers with the information they need on this program. The homeowner will be presented with a less technical, user-friendly, step-by-step process that should include diagrams and bullet points for ease of engagement. The lender will be presented with program details and an increased level of technical information to meet their needs as industry professionals.

In general, Florida Housing consists of units facing both internally and externally. External facing units consist of the following:

- Asset Management (Guarantee Program, Compliance, Special Assets)
- Communications
- Executive Office (Board)
- Finance (Bond Administration, Quality Assurance)
- General Counsel (Rules and Contracts)
- Homeownership
- Inspector General
- Legislative
- Multifamily Development
- Operations (Human Resources)
- Legal
- Rentals

Units facing internally include the following:

- Business Continuity
- Finance
- General Counsel

- Information Technology Services
- Operations

The review process, illustrated in the timeline below, also allowed our team to identify areas with duplication of information and resources, as well as how this information may be utilized by various customers of Florida Housing. The detailed recommendations, including proposed architecture, navigation, technical needs, and a development timeline, can be found in section V of this document.

Process Timeline

Below is the full detail of the project’s timeline, as set and monitored throughout the three-month process. The timeline was included in the status update reports provided to the Florida Housing Phase I website committee every two weeks.

Project Milestones	May	June	July
Introductions and Set Up			
Initial Meeting	✓		
Full Staff Meeting	✓		
Project Timeline Established	✓		
Interview Timeline Established	✓	✓	
Website Analysis and Research			
Florida Housing Website Assessment	✓	✓	✓
Other HFA Website Comparison	✓	✓	✓
Florida Housing Customer Base Examination		✓	
Conduct Interviews and Research with Internal Audiences		✓	
Conduct Interviews and Research with External Audiences		✓	✓
Comprehensive Report Drafted			✓
Comprehensive Report Submitted			✓

Florida Housing Website Assessment		
Tasks	Current and Completed Date	Participant(s)
Other HFA Website Comparison		
Large States: CA, NY, TX	06.19.15	BowStern Web Team
Medium States: CO, MA	06.26.15	BowStern Web Team
Additional Review: OK, WI, RI	07.02.15	BowStern Web Team
Interviews & Research with Internal Audiences		
Internal Audience Survey	06.22.15	BowStern
FH Staff: Senior Management	05.29.15	BowStern & FH Staff
FH Staff: Legal	06.10.15	BowStern & FH Staff
FH Staff: Legislative	06.11.15	

Florida Housing Website Assessment		
Tasks	Current and Completed Date	Participant(s)
FH Staff: Finance/ Asset Management/ Guarantee Program	06.10.15	BowStern & FH Staff
FH Staff: Human Resources/ Operations	06.04.15	BowStern & FH Staff
FH Staff: Internal Audit/ Inspector General	06.04.15	BowStern & FH Staff
FH Staff: Information Technology Services	06.04.15	BowStern & FH Staff
FH Staff: Policy and Special Programs	06.11.15	BowStern & FH Staff
FH Staff: Communications	06.05.15	BowStern & FH Staff
FH Staff: Multifamily Programs	06.10.15	BowStern & FH Staff
FH Staff: Homeownership programs	06.11.15	BowStern & FH Staff
FH Staff: Board of Directors	07.02.15	BowStern & FH Staff
Interviews & Research with External Audiences		
External Audience Survey	06.29.15	BowStern & Audience
Ext. Audience: Developers	07.02.15	BowStern & Audience
Ext. Audience: Lenders	07.02.15	BowStern & Audience
Ext. Audience: Underwriters	07.02.15	BowStern & Audience
Ext. Audience: Realtors®	07.02.15	BowStern & Audience
Comprehensive Report		
Comprehensive Report Submitted	07.24.15	BowStern
Comprehensive Report Review Meeting	07.28.15	BowStern & Web Committee
Final Comprehensive Report Submitted	08.20.15	BowStern
Findings Presented to Florida Housing Senior Management	08.20.15	BowStern & FL Housing Communications Team



WEB REVIEW

A. SWOT Analysis

A traditional SWOT (strengths, weaknesses, opportunities and threats) analysis was conducted on the Florida Housing website at the onset of the review process. The results were then reviewed after the audience interviews and analysis to produce the final points shown below.

Strengths

- The content of the site is found useful and important by several audiences, both external and internal.
- In the context of modern website design, it is hard to find many other strengths of the current Florida Housing site.

Weaknesses

- Visually, the website is narrow and cramped – it is not using the recommended full width of current websites (1020 pixels wide).
- Website is not mobile-accessible. In our research, external audiences in particular noted mobile access as a weakness and a barrier to their use of the site.
- Home page lacks any kind of introduction or explanation of the organization and services.
- The navigation has a series of problems:
 - Requires a manual click to expand
 - Can be expanded completely causing extreme page length
 - Is lengthy without a sensible order
- There is no consistent style guide across pages.
- Home page logos are not aligned (for example, it is hard to tell if MCC is a stand-alone project or not).
- “Logo creep” – There are a lot of individual logos on the site, or design elements that act as logos. They can be disorienting and detract from Florida Housing’s brand.
- Lacking any social media, a very useful mechanism for engaging audiences and distributing notifications.
- There is no current search feature to allow users to easily find specific topical or dated data.
- There is no translation mechanism or any information available in Spanish.
- The website is not ADA compliant (as set for electronic and information technology by Section 508 of the Rehabilitation Act of 1973).
- There is no search engine optimization.

Opportunities

Florida Housing has endless opportunity to improve the website. Each one of the weaknesses named above can be addressed in the creation of a new site. With both internal and external audiences on board for the task, the new website will:

- Improve the organization of content
- Improve the presentation of content
- Improve the functionality of the design
- Improve the appeal of the design

- Improve the internal workings of the organization
- Improve the ability to communicate with Florida’s Spanish-speakers

Threats

- The greatest threat to the Florida Housing website is not implementing any changes. Both external and internal audiences are eager for a better functioning site.
- Not maintaining the changes and having the site regress from a customer-focused, forward-facing site back to an internal document archival system.
- www.FlHousing.org (Florida Housing Coalition) – This site is very close in subject matter as Florida Housing Finance Corporation and even covers key topics such as SHIP. This could cause potential confusion for consumers and ambiguity with the public. Updating the website and creating a more strategic marketing methodology can help identify Florida Housing from similar organizations.

B. Comparisons to State Finance Agency Websites

We reviewed a series of sites from other states to determine if there were practices already in use that we could learn from, either good or bad. The following state finance agency websites were reviewed for comparison as recommended by the Florida Housing website committee:

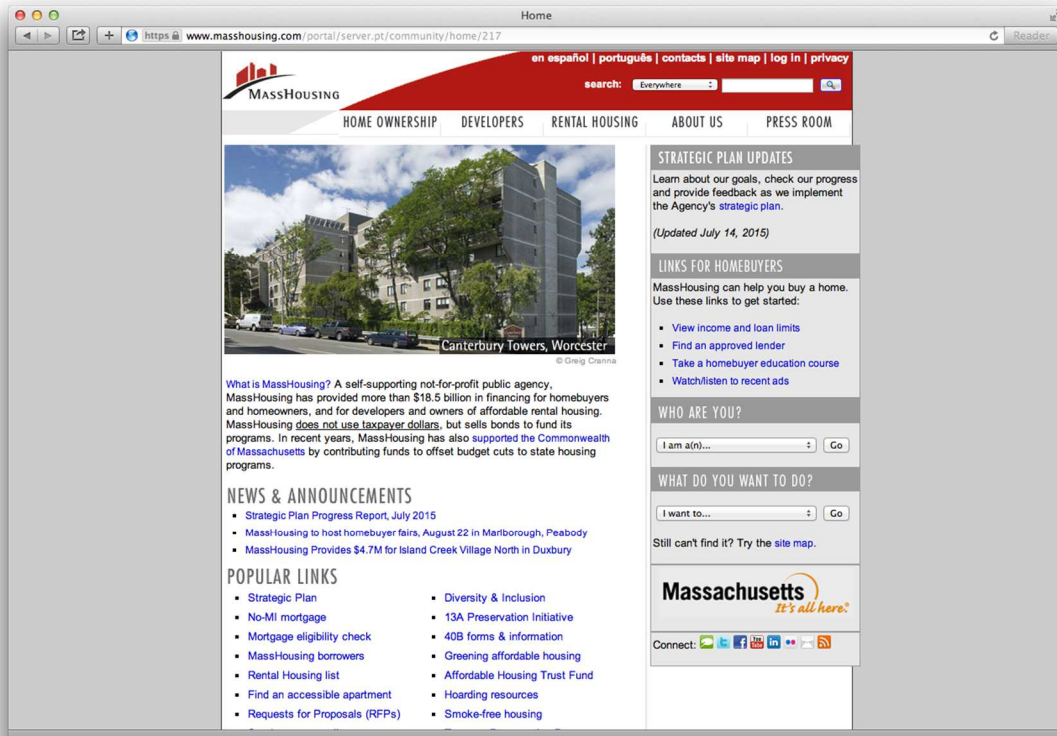
- Massachusetts <https://www.masshousing.com/>
- New York <http://www.nyshcr.org/Agencies/HFA/>
- Wisconsin <https://www.wheda.com>
- California <http://www.calhfa.ca.gov/>
- Texas <http://www.tdhca.state.tx.us/>
- Colorado <http://www.chfainfo.com/>
- Oklahoma (for the organization, not the design) <http://www.ok.gov/ohfa/>
- Rhode Island <http://www.rhodeislandhousing.org/>

After this review, our comparative recommendations conclude that the new Florida Housing website should:

- Target specific audiences with custom content
- Have content available in Spanish
- Be mobile-accessible
- Have a search tool
- Include social media
- Use tabbed content on complicated pages
- Take a friendly people-focused approach to photography and design
- Consider repeat and first-time users on home page
- Include testimonials

State-specific findings and analysis can be found on the following pages.

Massachusetts



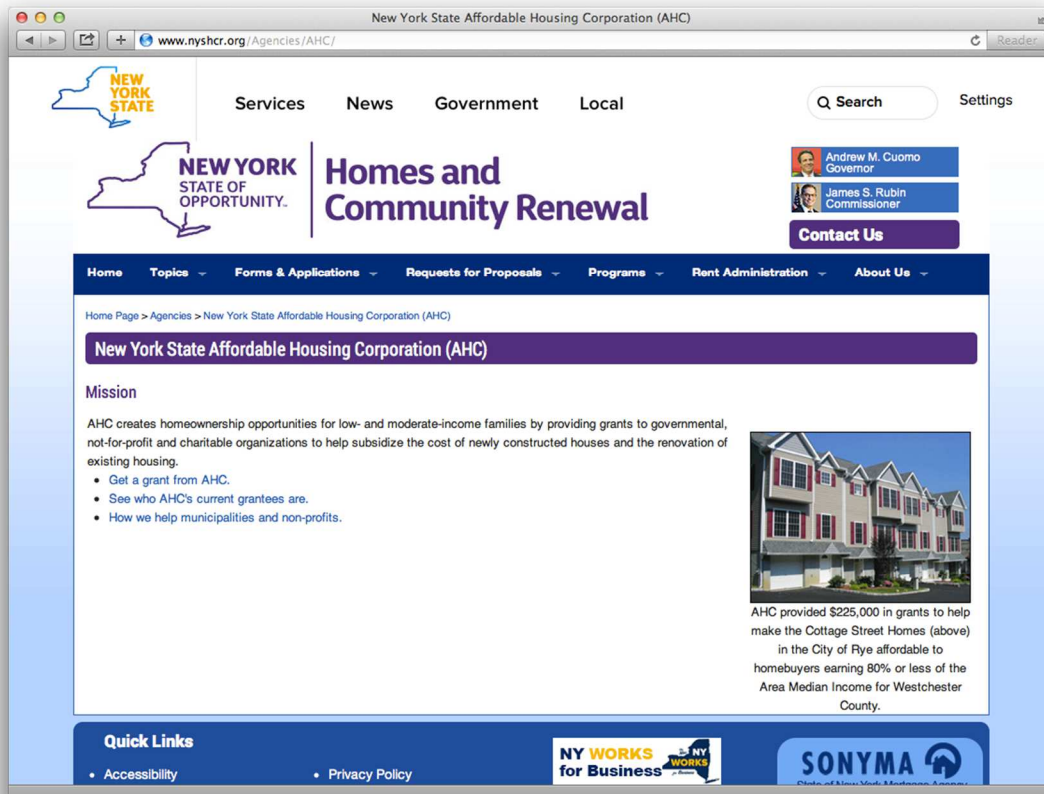
Strengths

- More organized
- Social media channels
- Audience identification (I am a..)
- Search tool
- Spanish and Portuguese content

Weaknesses

- Not mobile
- Narrow design
- Too many popular links

New York



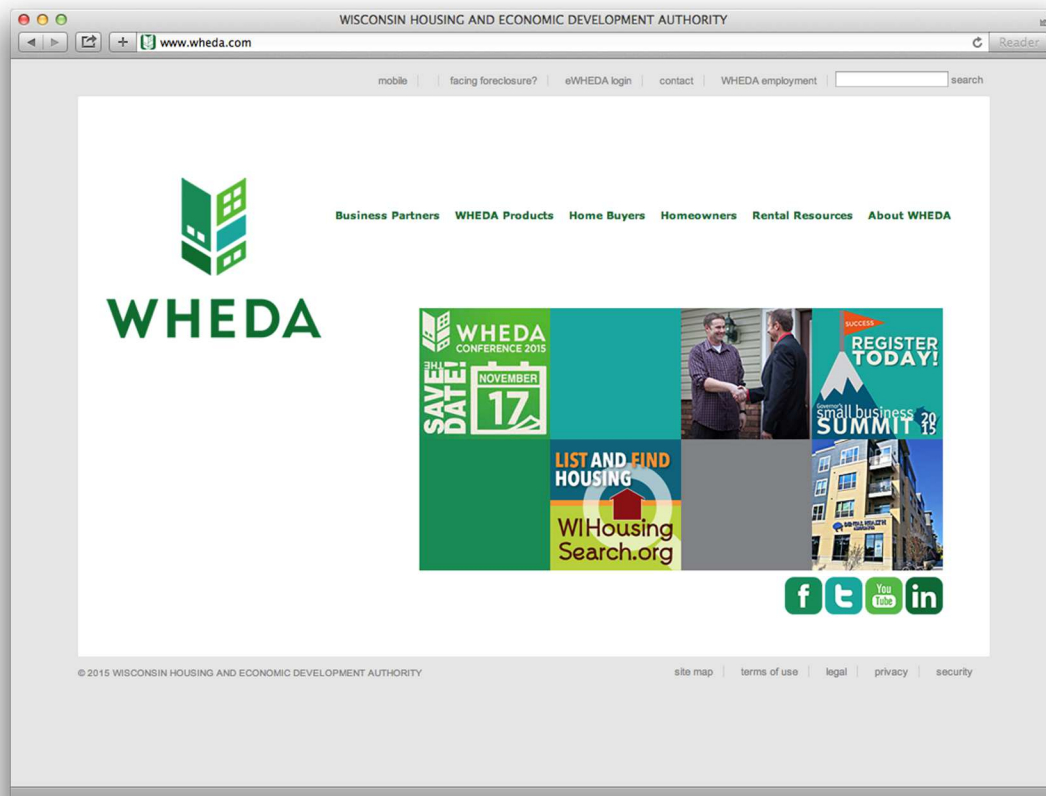
Strengths

- Mobile/responsive
- Organized
- Clean presentation, feels accessible

Weaknesses

- Part of larger New York State site
- Poor use of space on home page
- Drop down menu offset is distracting

Wisconsin



Strengths

- Mobile version
- Organized
- Clean presentation, feels accessible
- Social media channels
- Nice use of tabs on interior pages to present various content at once
- Public record request procedure
- Search tool

Weaknesses

- Some design issues in some browsers
- Some interior graphics stray from style guide

California



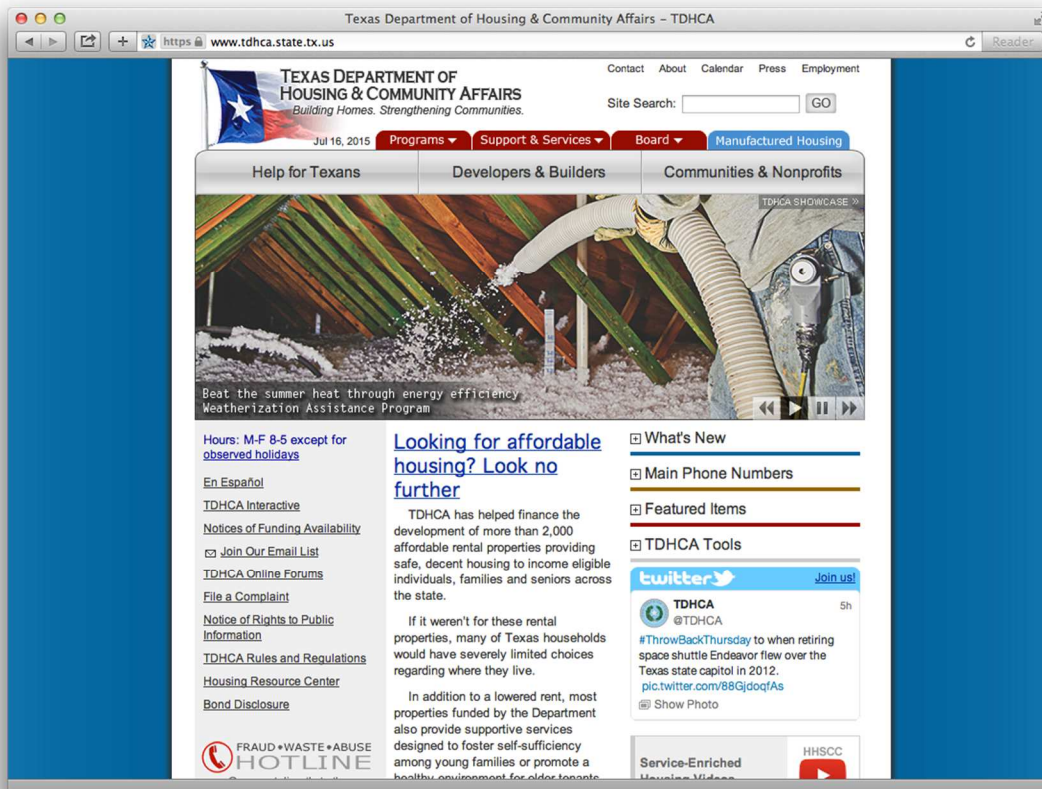
Strengths

- Use of channels/audiences
- Social media channels
- Clear interior design
- Reasonably good at presenting overview of the site

Weaknesses

- Not mobile
- Too many 'new' items
- Once you choose a channel you cannot jump to another, must return home
- Breadcrumb navigation of debatable worth

Texas



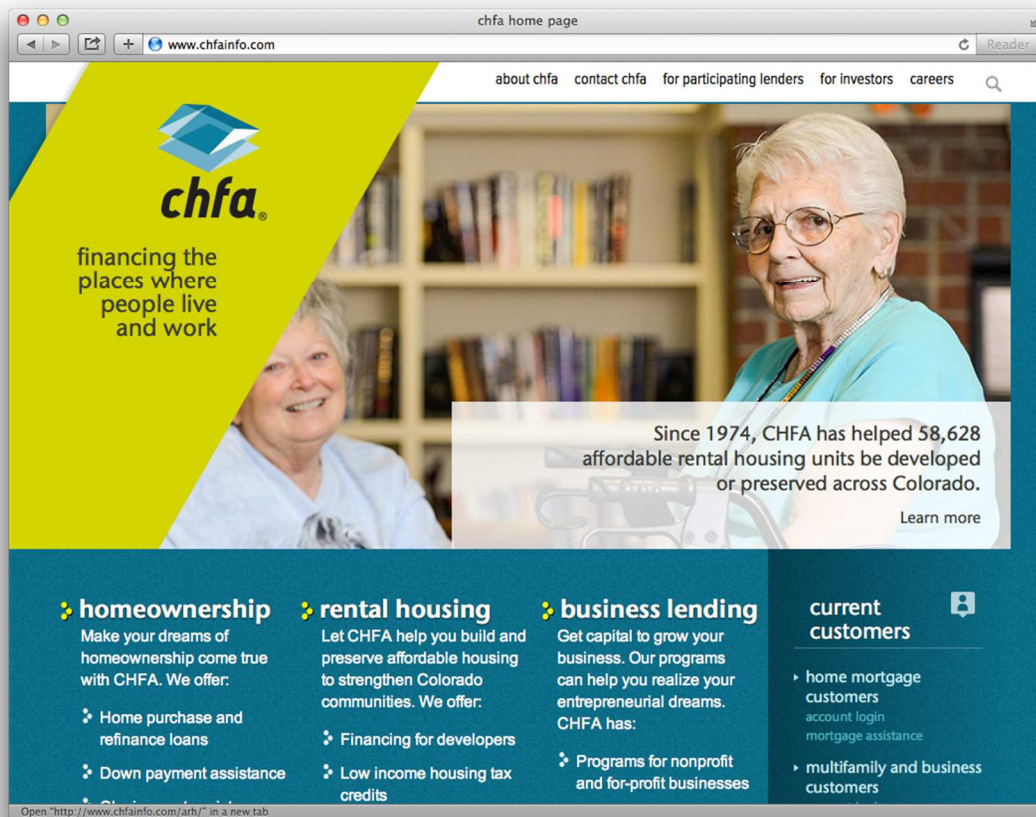
Strengths

- Social media channels
- Succinct navigation
- Search tool
- Spanish content

Weaknesses

- Not mobile
- Narrow design
- Starts to get overwhelming once inside

Colorado



Strengths

- Social media channels
- Modern engaging design
- Mobile/responsive design
- Use of channels/audiences
- Search tool
- Home page is well spread out into manageable chunks
- Nice interior design

Weaknesses

- Hard to find weaknesses with this site

Oklahoma



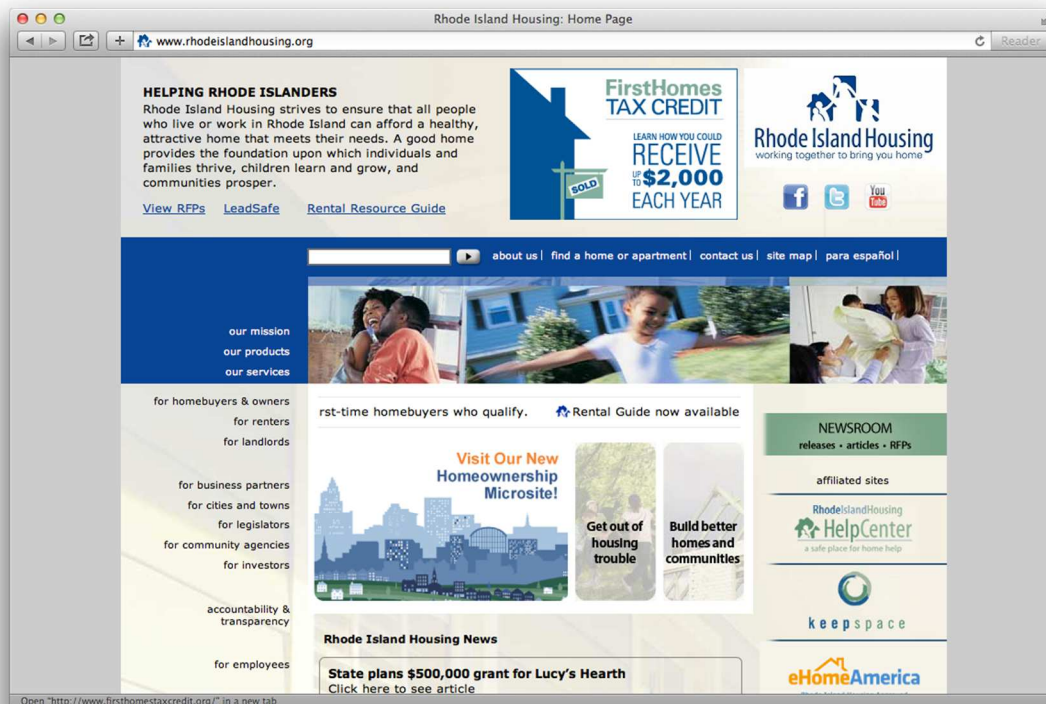
Strengths

- Social media channels
- Mobile/responsive design
- Use of channels/audiences
- Search tool

Weaknesses

- Some clunky design elements
- Limited 'hand holding' through the audience/channel pages
- Interior pages do not provide much context

Rhode Island



Strengths

- Social media channels
- Search tool
- In Spanish
- Well organized
- Good drop down menu on side

Weaknesses

- Not mobile
- Home page feels like an interior page
- Clunky drop down menu at top
- Some logo creep – mitigated slightly by 'leaving' pages



SUNSHINE LAWS & ARCHIVING

Sunshine Laws and Archiving

Throughout the history of Florida's open government, its courts have consistently supported the public's right of access to governmental meetings and records. As such, they also have been defining and redefining what a public record is and who is covered under the open meetings law. We certainly defer to your General Counsel on the specific legal obligations of the various divisions of Florida Housing Finance Corporation, but wanted to provide some insight with regard to preferred practices from a communication and user-experience perspective.

First, there is a balance between legal requirements to provide information to the general public through public records requests and requirements for what must be readily available on the website at all times. We also acknowledge there are other considerations, such as staff time and human resource efficiency, which need to be evaluated. **We propose a balance of publishing regularly requested documents and those that should likely be archived to maintain a smooth customer experience.**

In line with a customer experience focus, please note the proposed "Document and Reports" navigation section of the website, referenced in the website recommendation section of this report.

Archiving: Best Practices

The process for archiving digital information tends to be ever-evolving. While there are traditions of stewardship and best practices that have become institutionalized in the print environment, many of these traditions are inadequate, inappropriate, or not well known among the stakeholders in the digital environment. Our team reviewed numerous studies with regard to archives and applied the very best recommendations to this project with the intimate knowledge of your mission and customer. With that said, this should be addressed again and reviewed during the development phase of your web design project. Often times, needs arise that were unknown at this time of early planning.

Based on research and knowledge of your goals, we have developed our own approach and coupled it with recommendations found in several works, including *Best Practices for Digital Archiving* (A study completed for the International Council for Scientific and Technical Information). These principles can be found here:

- **Provide various view options.** Let users decide if they want to view brief excerpts or just titles. This may keep you from fielding a call or responding to an email that could have been avoided.
- **Use categories.** These can be subject based, date based, or both. There may even be an option to provide a third or fourth option depending on the specific subject area.
- **Clearly delineate content to prevent confusion.**
- **Ensure the archive itself is easy to location by the user.**
- **Have a process based on volume of content or a hard date that converts font facing materials to archive.** Examples include: every 12 months shifting documents to archive or doing so once information causes the user to scroll more than three full page lengths.
- **Incorporate a search function.**



RECOMMENDATIONS

Florida Housing Website Recommendations

A. Audience Groups and Methodology

The audience groups for the Florida Housing Finance Corporation website vary greatly, ranging from lenders who are educated on the website and its available programs to first time homebuyers who are unsure of where to start and what to click.

In order to ensure a user-friendly and efficient environment for all users, BowStern recommends limiting the main home page content to five key audiences. Based on our research, these audiences require more guidance and, as a result, should receive more attention on the site. The remaining audiences require less explanation when finding what they need. These qualified audiences will still have full access to what they require on the site. However, their very specific needs lend themselves to quickly adapt to the new website and access needs through the site's navigation and search features.

Regardless of the audience type, nearly every group requested the need for a search function on the site. While the updated layout and messaging will better guide users to their desired content, Florida Housing remains a complex organization with many audiences. Based on the demand, we strongly recommend adding a search function within the new layout of the site.

For the Spanish-speaking population, we recommend translation on the main pages in each section. We also recommend that the Florida Housing site prominently displays contact information to connect the user to a Spanish-speaking representative. This solution will provide a basic overview of the programs and required qualifications in Spanish, without the costs and logistics associated with full translation of the ever-changing documents on the site. The user will leave with a clear, baseline understanding of their options before reaching the representative.

The following groups have been identified the **top five key audiences** for the Florida Housing website:

- Homebuyers and Renters
- Homeowners
- Realtors® and Lenders
- Developers and Property Managers/Owners
- Investors

The following groups have been identified as **qualified audiences** for the Florida Housing website:

- Press
- Job seekers
- Board Members
- Vendors
- Government officials
- Lawyers

As with all strategic communication, it's important to identify how your target audience interacts with your content. Based on primary and secondary research, we have identified that key audiences interact with the current site in the following ways.

Key Audience 1: Homebuyers and Renters

Interaction:

While many of Florida Housing's programs are designed directly for homebuyers and renters, the messaging on the current site does not cater to this audience. Following interviews with the employees, Realtors®, and lenders that work directly with this audience, we have identified that homebuyers and renters experience the following challenges with the current Florida Housing website in the following ways:

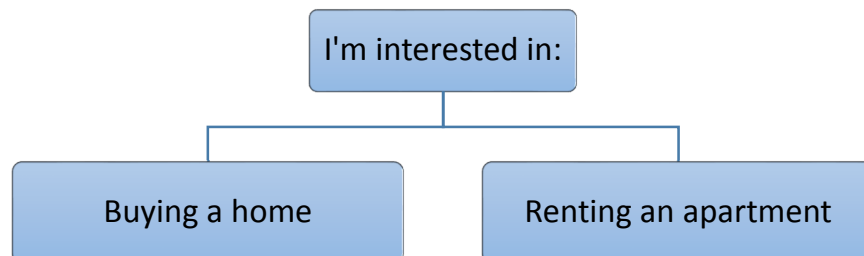
- This audience is unsure of where to begin and has trouble navigating the site. Many times, they call the Florida Housing team, lenders, or Realtors® directly for guidance.
- Spanish-speaking users currently have very limited interaction with the site due to lack of translation and guidance.
- While this audience is able to reach partner representatives and program leaders, they are often unqualified and unsure of the program details when they reach these outlets.

Based on these insights, we recommend that the updated Florida Housing website facilitates the following interactions from homebuyers and renters.

- Efficient and user-friendly navigation to the desired program. (*Found in section IV, C*)
- Education on the programs, providing a base-line understanding of the opportunities that they qualify for.
- Quick and easy access to the appropriate representative or web portal.

Methodology:

While BowStern recommends combining homebuyers and renters in the main navigation for the site, we understand that each audience has a unique set of goals. Once the user has selected "homebuyers and renters," we recommend that the structure of the page separates the two audiences, funneling them to the desired programs with unique messaging to match their needs.



Regardless of the route, both audiences require messaging that is catered to them. Based on feedback provided by Florida Housing focus groups, we've identified the following characteristics for this target audience.

Target Audience:

- Many are chronically homeless. They may be using computers at libraries to fill out applications.
- This audience is living on a combined income at or below \$18,000 - \$20,000 per year.
- There is large Hispanic audience participating in the programs.

Messaging for both audiences should be crafted with these considerations in mind. We recommend the removal of all jargon, to eliminate confusion and ensure ease of access. For example, the terms multi-family and single family are industry based and are not easily identifiable as a guide for the public. This recommendation is in line with the widely adopted and supported plain language initiatives utilized by state government in Florida.

This section of the site should be designed to provide a step-by-step guide for the available programs, educating the audience on a high level, and allowing them to drill down for more details, if they qualify and are interested. Interviews with lenders and Realtors® revealed a strong need for more education on the site. Based on their experience, a volume of users are utilizing functions like the Home Buying Wizard, but many are unqualified when they reach their desired location. The goal isn't to provide every detail to this audience, simply to give them a valuable introduction and then guide them to the appropriate location or representatives.

Key Audience 2: Homeowners

Interaction:

Similar to the homebuyers and renters, this target audience is in search of assistance, and many times they are unsure of where to start. While there are Florida Housing programs designed specifically for homeowners, the messaging on the current site does not cater to this audience. Following interviews with the Florida Housing team, we have identified that homeowners interact with the Florida Housing website in the following ways:

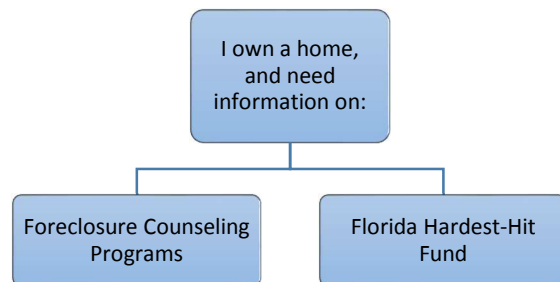
- To learn more about the programs available for their specific home issue
- To reach a representative that can help them with structural or payment issues

Methodology:

Like the homebuyers and renters, this audience is unprepared to navigate technical jargon. We recommend that Florida Housing incorporates the same messaging and translation considerations into verbiage and layout of this section.

While the users who interact with this section of the site are all homeowners, we recommend funneling them into separate routes, based on the programs provided.

Again, each program should be showcased with step-by-step guides, educating the user and connecting them to the appropriate site or representative.



Key Audience 3: Realtors® & Lenders

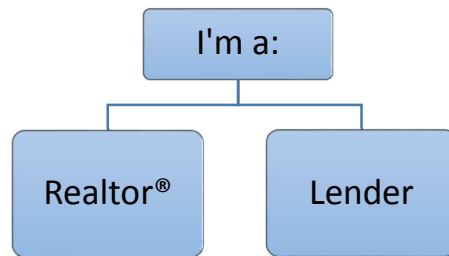
Interaction:

Based on interviews with Florida Housing’s participating lenders and Realtors®, we found that this audience interacts with the existing website on a consistent basis. Those who are veterans know exactly where to go and how to access their documents. We have identified that Realtors® and lenders interact with the current Florida Housing website in the following ways:

- To check on rules and regulations for the programs that their client’s qualify for.
- To find any updates related to the programs that they can offer their clients.

Methodology:

Similar to homebuyers and renters, this section of the site should funnel users appropriately to cater to the content that is unique for each audience.



Interviews with these target audiences revealed that they understand the industry jargon and structure. The current users visit the site often and have an understanding of the programs. We recommend retaining the documents and information at their disposal on the site. **However, in order to obtain growth and ensure that Florida Housing provides homebuyers and renters with continued qualified guidance, we recommend that this section also includes a recruitment feature and a structure that easily guides lenders and Realtors® to the information that they need.**

By creating an environment that is appealing to new Realtors® and lenders, Florida Housing will encourage participation and build a larger database of representatives for the customer. The updated structure will also provide veteran Realtors® and lenders with a more clean and user-friendly experience, serving as a win-win for both parties.

As noted in the homebuyers and renters section, interviews with this target audience revealed a need for the site to better inform this target audience’s client base on the available programs. Currently, the participating Realtors® and lenders are receiving a volume of potential clients from the Florida Housing site, but many are unqualified for the programs, leaving it to Realtors®/ lenders to walk them through each program. While we do not recommend adding messaging *for* the home buyer or renter to this section of the site, we would provide direct links to the “Home Buyer & Renter” sections so that the Realtors® and lenders could use them as a resource for directing their clients.

Key Audience 4: Developers and Property Managers/Owners

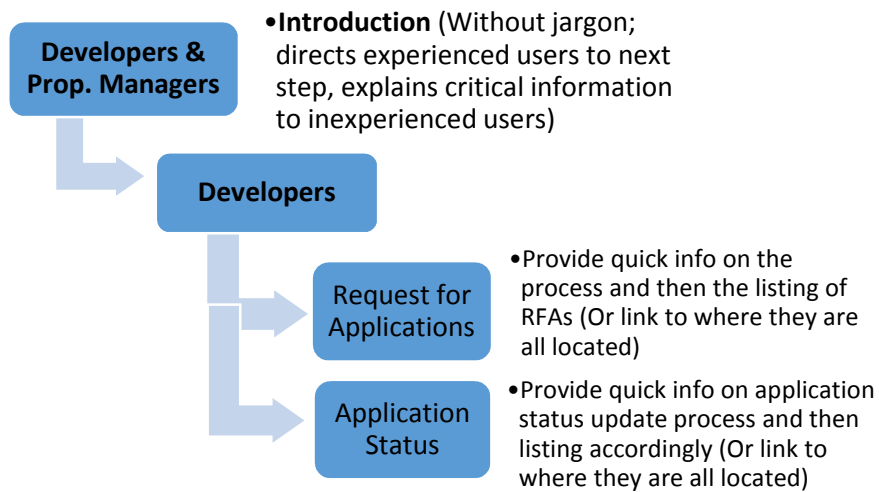
Interaction:

Following interviews with the Florida Housing team, we have identified that developers, property managers, and property owners interact with the current Florida Housing website in the following ways.

- To identify opportunities for funding
- To research past bids and winners to better prepare for their application
- To apply for funding programs and check on the application status, as well as final selection
- To look up rules and compliance information
- To research or file legal appeals and follow proceedings as they are updated on the site

Methodology:

We recommend that this section includes clear introductory messaging that guides developers and property managers/owners to their appropriate destination. Jargon should be limited on the primary page so that the user can connect as quickly as possible. Based on our research, this audience uses the website regularly—in many cases on a daily basis. They shared that the current site has the correct content, but the organization of that content is flawed. We recommend the following high-level structure based on the interactions listed above.



In addition to the information listed above, this section of the site should include easy access to the following:

- Florida Occupancy Report
- Current open litigation (for appeals)
- Continued access to the notice function (for available RFAs)
- Calendar for workshops and hearings
- Compliance information and trainings
- Income and rent limits

Key Audience 5: Investors

Interaction:

Following interviews with the Florida Housing team, we have identified that investors are familiar with the content on the site and interact with the current Florida Housing website in the following ways:

- To review the Municipal Advisor Notice
- To access EMMA in order to avoid mistakes or breaking laws
- To access financial reports, review the state budget or Long Range Program Plan, or check board packages

Methodology:

Because this audience is so well-informed and understands the items they need, we recommend providing clear and direct access to the forms, documents, and reports needed without orchestrated navigation funnels. By providing important documents and reports in one navigation unit, investors and other qualified audiences will be able to access them efficiently.

Secondary Audiences:

Press

Interaction:

When the media interacts with the current Florida Housing website, the following information is vital:

- Current press releases and media advisories
- A clear point of contact (or contacts) for Florida Housing
- User-friendly access to valuable documents (i.e. funding information for legislative budget requests, public notices, etc.)

Methodology:

BowStern recommends an updated media room that provides clear and up-to-date information for the press. Media representatives are currently under deadline, their time is short and valuable. Keeping this page clean and informative is key.

Job Seekers

Interaction:

We have identified that job seekers interact with the current Florida Housing website in the following ways:

- To learn about the job opportunities
- To apply online. The current application portal is broken, resulting in an influx of calls to the Florida Housing team.

Methodology:

Following interviews and our interaction with the team at the kickoff staff meeting, it's clear that the culture at Florida Housing is unique and worth promoting. The employee personalities, out-of-office

gatherings, and general morale among the team can be communicated to potential employees as a recruiting tool to help build the Florida Housing family.

We recommend that the updated site includes a revamped employment section that features the following information in a user-friendly format:

- A brief description about Florida Housing. This should be boiled down to the basics, with a link to “About Us” where the user can learn more.
- An overview of the benefits of becoming a team member. This section should speak to the culture atmosphere at Florida Housing, as well as basic information on benefits.
- Descriptions for available jobs.
- A user-friendly and streamlined application portal.

Board Members

Interaction:

Following interviews with the Florida Housing team, we have identified that board members do not interact with the current Florida Housing website often. When they do, it is often to review board packages or pull them prior to a meeting.

Methodology:

Board members are not using the Florida Housing website as often, but they have requested easy access to the board packages and a search feature. Board packages are one of the most researched and reviewed items on the Florida Housing website, touched by almost every single audience. Thus, we recommend these reports be housed in the single “Data, Documents, and Reports” navigation tool so all audiences may access the information easily. More information on the “Data, Documents, and Reports” section can be found in the navigation overview in this report. An additional search feature with tagging mechanisms would help obtain the needed information from the packages in a more efficient manner.

Government Officials

Interaction:

Currently housed sporadically throughout Florida Housing website, the portal for this target audience includes content and documents that cover various “departments” or audiences across the site, some of which are out of date. Following interviews with the Florida Housing team, we have identified that government officials interact with the current Florida Housing website in the following ways.

- Research about Florida Housing and its available programs
- Public records requests
- Local government programs (SHIP)
- Rental housing information (when their constituents need help)

Methodology:

After meeting with the Florida Housing team, we were informed the government officials use the site most often to learn about Florida Housing, which at this point in time is difficult to review and navigate. By adding a proper description and clear programming lists, representatives should be able to clearly understand the programs they are funding. The search function will also play a vital role in this section, ensuring accurate materials in an efficient and user-friendly manner.

Based on our research, data accuracy is also a large a problem in this section, and throughout the site. Data needs to be updated regularly, and when applicable, by the legislative team most knowledgeable of the information. The Florida Housing staff requested the potential items be added if technology and development is available:

- ***Recommended interactive map separating the state by county.***
With organized and updated documentation, this feature could allow users to view the available programs and appropriate information in their desired areas. BowStern recommends working directly with Florida Housing’s Legislative Director on implementation and logistics for this section to ensure that the platform provides the information that constituents seek most.
- ***Testimonials showcasing the individuals that Florida Housing’s programs have helped.***
Sharing their stories would add a personal touch to the site and help clarify the mission of Florida Housing as a whole. In addition to implementation on this section of the site, we recommend adding this to the About Us section as well.

Lawyers

Interaction:

Following interviews with the Florida Housing team, we have identified that lawyers interact with the current Florida Housing website in the following ways:

- To review and monitor legal proceedings, file appeals, and monitor legal actions
- To review bid status results
- To review rules and board packages
- To file public records requests

Methodology:

Both the multi-family and legal teams at Florida Housing informed us that lawyers are a common and knowledgeable audience accessing the site on a regular basis. As such, the legal action section, renamed “legal proceedings” at the request of General Counsel, should be easily accessible through the “Legal and Rules” navigation. This section also houses rules and both current and past legal actions, as well as public records requests.

Vendors

Interaction:

Following interviews with the Florida Housing legal team, we have identified that vendors interact with the current Florida Housing website by accessing the contracts and solicitations sections to do business with the Corporation.

Methodology:

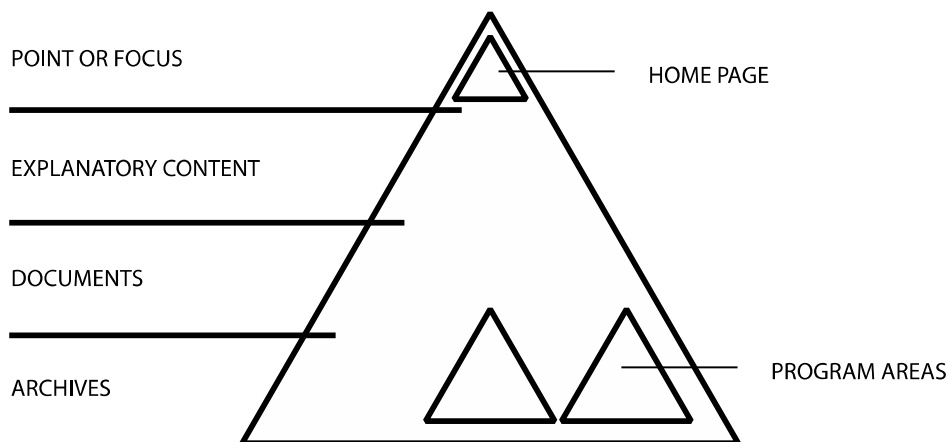
The vendors should be able to access the solicitation information, retitled “procurements” as requested by the legal team, in an easy and effective manner. This audience, made up of printers, financial industry representatives, municipal advisors, bond counselors, special counselors, and management companies, will be able to view procurements, single source announcements, and bid opportunities within the “Legal and Rules” navigation tab.

B. Proposed Architecture

The architectural approach we recommend for the new Florida Housing website can be thought of as a pyramid structure. The top of the pyramid, the point, is where you want to engage the visitor to the site. This is one focal point with which to grab their attention. As they go deeper into the site, you can expose them to more content, until they reach the bottom of the pyramid. If your site architecture is wrong, and the pyramid is upside down, you present too much information at once and the user is lost and frustrated.

In practice, a single thought or focal point on a home page is rarely possible. We try to limit it to between three and five main choices for a user. Anything that cannot be housed underneath one of those main choices must necessarily live deeper in the pyramid. There are alternative methods for accessing deep content immediately, but the guiding principle is to work within the main choices.

The pyramid concept can also be carried out on a smaller scale within the site. Areas of distinct focus (for instance, a program area) should use their own pyramid scheme of organization. Open with the key thought or thoughts and let the user funnel down as necessary.

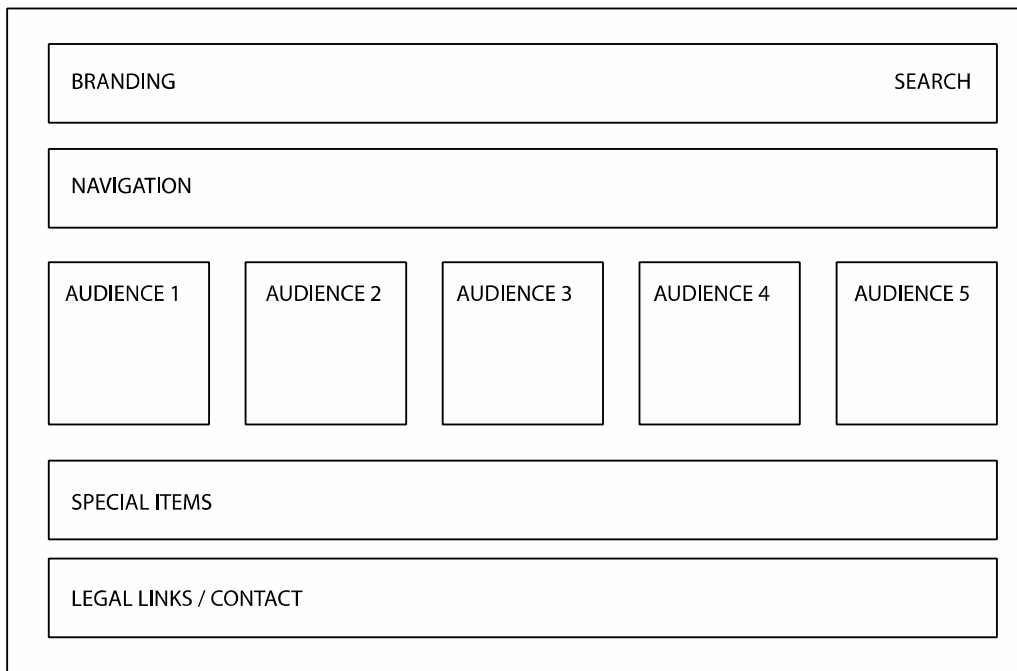


At all times you want to convey to the user where they are within the structure. This means providing enough context for a user to be able to make informed navigational decisions without having to go all the way back to the main page and start over. This doesn't necessarily mean breadcrumbs or exposing the full navigational trail. Navigational breadcrumbs can often make it more confusing if they describe the literal placement of content, and the site is using a contextual design to make content available in multiple places.

Home Page Wireframe

The home page is a special-case page where you must present to the user a succinct overview of their choices and simultaneously provide as much access to as much content quickly, without overwhelming them. The main site navigation is at your disposal, but most of the real estate on the page is designed to

direct the user. Our recommendation is to use this space to target five key channels. These five channels are the top of our pyramid approach.



Within these five target channels, we suggest including three to six bullets (as appropriate) that link the user directly to content and also provide general explanation of the topics a user can find in that area. This will help define those five distinct topics in the user’s mind, and allow them to self-identify. The following titles and introductory links/bullets are recommended for the Florida Housing homepage.

Homebuyers & Renters	Homeowners	Realtors® & Lenders	Developers & Prop. Managers	Investors
<ul style="list-style-type: none"> • Affordable Housing Programs • Home Buying Wizard • Find Rental Housing 	<ul style="list-style-type: none"> • Financial Assistance • Disaster Relief • Special Needs Housing 	<ul style="list-style-type: none"> • Training and Course Resources • Marketing Tools • Become a partner 	<ul style="list-style-type: none"> • Requests for Application • Rules • Application Status • Compliance • Limits • Reports 	<ul style="list-style-type: none"> • Bond Buys • Single Family Bonds • EMMA • Financial Audits • Long Range Plan • Municipal Advisor Notice

Note that these five channels directly target key audiences identified earlier. Additional navigation sections, like “Legal and Rules” and “Data, Documents, and Reports,” will address the needs of several other key and secondary audiences at once. These qualified audiences are important, but are too numerous to warrant their own channels on the site, which would have made it cluttered and convoluted.

Special Items

The home page is also where you are able to provide direct access to special information, providing you can abide by certain rules. For example, 'special' can be defined as some frequently accessed information that lives deep within the site, or content of such importance that it needs immediate promotion. Florida Housing should determine a set of guidelines for what can be considered 'special' and also set a limit for the number of special items that can be included. We recommend five to ten special items; any more and the mechanism begins to break down. As you designate more items as special, the less special they become.

Initial recommendations for special items are:

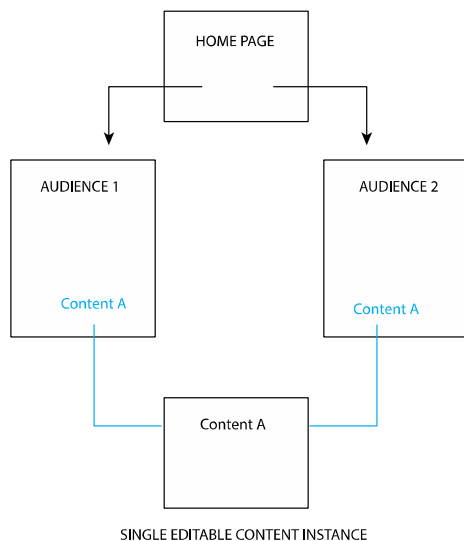
- Sign up for alerts and email updates (web board replacement)
- Latest Board Packet (dated)
- Municipal Advisor Notice
- Careers (or "Employment")

Contextual Design: Single-Source, Multi-Door Content

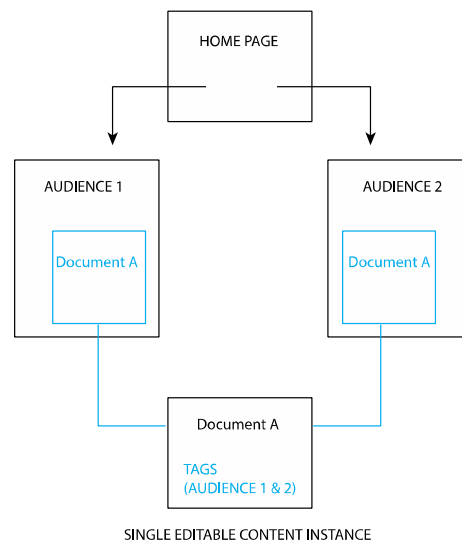
This is a key concept in complex content organization. A single piece of content (be it document, program, or description) may be of interest to a number of audiences, each of whom may not identify with the other. Therefore, you need to provide this content to each audience as if it was unique to them.

What you must avoid is duplicating content, especially documents, whenever possible. Instead, you create multiple doors to provide access to a single source. This can be done in two ways – either providing two routes to the same location, or presenting the same content in two different places. The key is that in either case, there is a single point of editing, only one instance of the content in the site database.

A: Two Routes to One Source



B: Two Instances of One Source



Program Areas

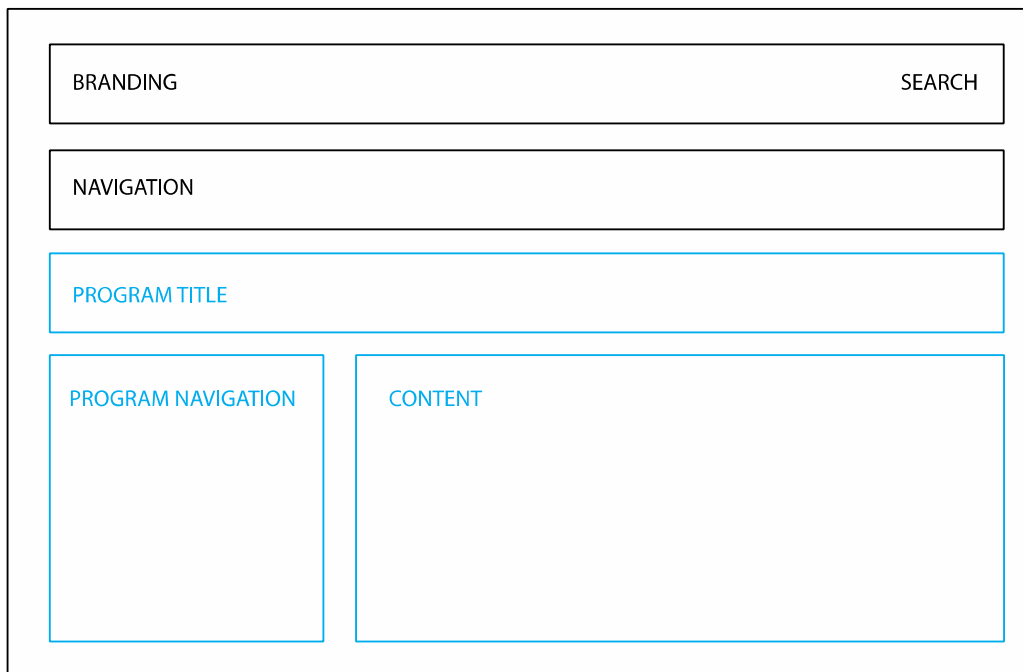
A large portion of the content on the Florida Housing site deals with specific programs. As mentioned previously, we recommend treating each program as its own mini pyramid. In terms of single-source multiple-doors, we recommend method A, where users have multiple routes to a single program main page, from which they can access all the program information.

Key audiences on the home page who would need to access programs would direct users to the necessary program page. The program is truly housed in the “Programs” tab and everything links to it. These programs live in their own space and operate in their own pyramid scheme.

We also recommend implementing a different page template for programs, as they are distinct types of content with their own needs. One of these needs is the need to provide the correct context of navigation. Once the user has arrived at a program, the main site navigation becomes of secondary importance while the user focuses on the program. Therefore the template must accommodate program-specific navigation and not try to continue the original context (channel) that the user came from.

One advantage of this approach is it allows for, and even provides a framework for, deviations based on the needs of the program, without compromising the overall site integrity.

One technique we like from reviewing other state sites is the use of tabs within a page. Programs seem like a part of the site where Florida Housing could benefit from a tab system for certain general content.



C. Navigation

Using the architectural approach previously described, we have created a plan for the Florida Housing site. The plan organizes content by sense and also by channel/audience. The plan includes instances of single-source material, as indicated by color key.

The plan does not list every single page or document that may eventually be housed on the Florida Housing site. For example, we have identified each program that needs to be included. Within each program, staff can determine which pages and documents need to be contained, applying the same pyramid principles to organization.

Below is the recommended primary navigation chart for the new Florida Housing website. On the following page is a more detailed navigation, including programs.

Buyers & Renters	Homeowners	Realtors® & Lenders	Developers & Property Managers	Investors	Legal & Rules	Programs	Data, Documents & Reports	About FL Housing	Press	Contact
------------------	------------	---------------------	--------------------------------	-----------	---------------	----------	---------------------------	------------------	-------	---------

Document Archives

Florida Housing faces a challenge with making documents available. Extensive archives might meet legal requirements but can be hard for users to navigate. We recommend doing as much organization as possible, and using multiple pages and tabs within pages to limit the amount of documents that a user has to scan. If documents are collected by subject and by year, this system will allow for sustainable growth of documents.

During the process of content migration, Florida Housing should also take the opportunity to remove any unnecessary documents; a potentially painful process but one that should aid both user experience and future maintenance.

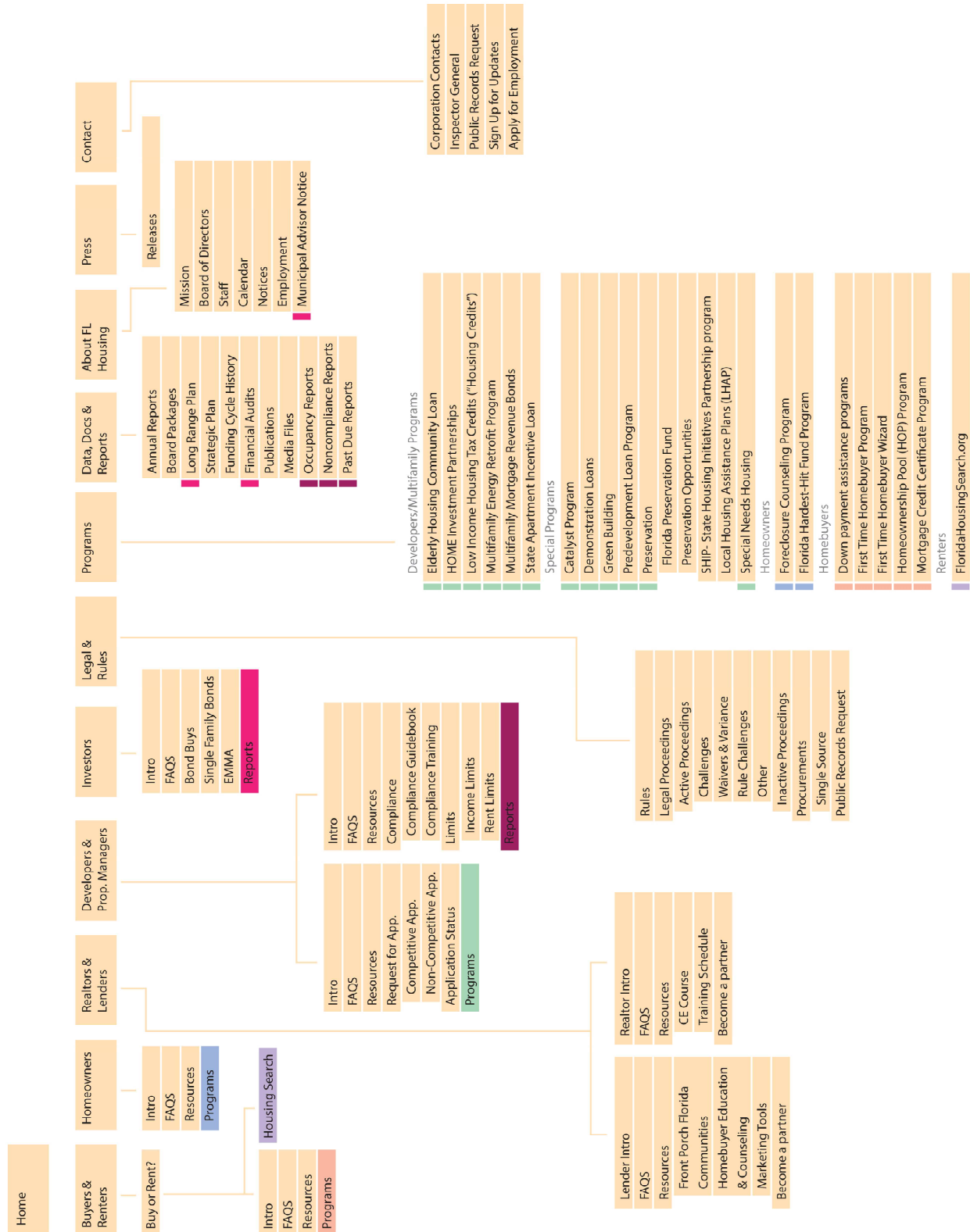
Home Page Navigation

The home page navigation system is designed to funnel the primary audiences identified to their desired locations. Qualified, or secondary, users will also find easy use of the site in the remaining navigation structure, which include the following outlets.

- **Legal & Rules** – Although this is at the top of the pyramid, it’s not truly an audience group in and of itself. This section addresses the files subject to the legal department, including proceedings, legal actions, rules, business procurements, and public records requests. Various audiences access these items on a regular basis and need one logical location to keep all of this information.
- **Programs** – All programs will be housed in this section. Acting as the primary page for each program, various audience groups can access this information through guidance from the main home page or by going directly to the programs listing to find the information they seek.

- **Data, Documents, & Reports** – Numerous documents and reports are accessed on a daily basis by Florida Housing’s audiences. With one location housing all of these crucial documents, users will know exactly where to go and Florida Housing staff will know exactly what to update. This section includes annual reports, board packets, long range and strategic plans, histories, publications, and financial audits. BowStern recommends that the archiving function also reside in this section, as these systems are the most likely to need long-term archiving.
- **About Florida Housing** – This section should provide all crucial details about Florida Housing Finance Corporation, from a clear introduction and mission statement, to calendars and notices. This location also houses potential employment information for new hires, as requested by the Human Resources department.
- **Press** – Press will have their own audience channel here, so they can easily access releases and notices pertaining to their needs.
- **Contact** – In many organizations, a Contact page is just an address and phone number, but Florida Housing deals with many audiences that need to contact the Corporation in various ways. For this reason, we recommend the typical general contact page, but also readily available pages for the Inspector General, public records requests, and a sign up for updates (currently the web board system). Each of these would have their own page with instructions so that both new and experienced users will understand how to best meet their needs.

Navigation Chart



D. Technical Needs and Best Practices

Content Management

The site should be supported by technology that provides a range of content management capabilities to allow Florida Housing to distribute content editing through the corporation. The technology should also complement Florida Housing's general technology policies and protocols. The most specific requirements determined to help support the architectural design are as follows:

- *Single Instances of Content and Documents*
Many elements of the Florida Housing content apply to several audiences. In some instances these pages or documents are duplicated on the current site. It is important that the content management tools allow pages and documents to be marked or tagged so that they can be accessed from several directions on the site without physically being duplicated.
- *Ease of Use*
This simply means the CMS should be usable and accessible to all staff, and use straightforward procedures. If the tools require complicated training or expertise, Florida Housing staff will find it hard to maintain the site.
- *Multi-level Permissions*
Florida Housing would benefit from allowing staff members to make edits to content without funneling every change through IT. The CMS should allow for different authoring levels, and the ability to review and approve content edits. Florida Housing can then improve efficiency, and more easily accommodate last-minute or emergency changes. Exact protocol and permissions levels would be dependent on management's comfort level and staff ability.
- *Bi-lingual Capabilities*
There are two main options for providing bi-lingual content: an automated site-wide translator, such as Google Translate, or a manual translation using duplicate pages. Automated translation is easier to implement, and is on-demand, meaning any content on the site can be translated and translations are never stale. The disadvantage of automated translation is accuracy; often the translation is missing the mark. Manual translation provides the best accuracy and is often preferred when the content may have legal ramifications, but needs constant monitoring.

A content management system that allows for multi-lingual pages would be beneficial. Such a system allows an editor to see all the versions of a page, and allows the user to change the presentation language to any that are available. Florida Housing can then target key pages to translate and monitor for changes, and allow users to view these if they desire. Pages that have been translated can contain language choice navigation. If an English page is updated and the translation is unavailable, the translation can be retired instead of being out of date, until an update is available.

- *Search Tool*
The site needs a search capability that will include indexing the content of PDF and other documents. Search results should indicate if the result is a page or a document. Options to include or exclude documents from the search would also be beneficial.
- *Internal/External Assets*
Some CMS tools allow for making content and documents public or private. Florida Housing could benefit from a system that allows an internal document repository to publish documents externally, to the web. This could help limit the number of copies of a document, and in document versioning.
- *Analytics*
The new site should utilize some sort of traffic analysis (such as Google Analytics) so that future assessment can be made about the success of the new architecture, and further adjustments made based on actual usage.
- *Disclaimers*
The need to present disclaimers, or terms and conditions, before accessing certain documents should be written up as a specific technical requirement. This may require custom programming but is an essential element of the site.

Other Technical Recommendations

- *Accessibility*
The site should remain accessible under the guidelines set by Section 508 of the Rehabilitation Act of 1973, as well as being responsive for mobile platforms.
- *Document Timestamps*
Develop a consistent document presentation method that includes the file type, size, and update time. This will help users determine what and when to download.
- *Social Media*
Several other state finance agencies had social media components to bolster their online presence. In addition to the website, social platforms like Facebook and Twitter offer additional outlets for customers to interact with a brand and can increase your web presence as a whole.

Content Management Options

BowStern has considered several technical solutions, but it is the Florida Housing IT department which will determine the appropriate system.

We often deploy common open-source systems such as WordPress and Drupal, and are comfortable using them. However, the needs of Florida Housing go beyond an attractive front end. Florida Housing

needs a comprehensive solution that can address internal document storage, moderation, and public publishing. Typical front-end solutions will not be adequate.

We understand Florida Housing is considering, or is already implementing, SharePoint. This solution has potential to meet all the corporation's needs if executed properly. Other enterprise solutions may also be applicable. We recommend Florida Housing determine what connectivity should exist between the website and the internal document store. If the answer is none, then a more stand-alone solution is possible. If the answer is any more than 'a little' then an enterprise non-open-source solution will likely be more successful. We would recommend that Florida Housing either determine the technology before embarking on the next phase of the website project, or explain explicitly all the technical requirements that are required in any subsequent RFP. This is not a case where Florida Housing should be open to using other systems only because a bidding firm has limited capabilities or experience. The technology behind the site will be crucial to its success.

Florida Housing may also find that it is worth considering hiring one firm to execute the technology aspect of the project, and another to complete the visual design. While the success of this approach depends to some extent on good communications between the firms, the benefit is having two experts in their fields executing on your behalf.

BowStern staff members have previous experience with a SharePoint implementation which has influenced some of our recommendations. Tallahassee Community College (TCC) deployed SharePoint for both back-end and front-end services from 2010 to 2012. The process was divided between vendors, with one vendor providing visual design and HTML templates, and another vendor advising on technology and helping implement SharePoint.

Subsequent to the draft of this report, TCC issued an RFP for a new visual design, wherein was stated that the College is now replacing SharePoint with one of the following options: Omni Update, Hannon Hill, Terminal Four, Evoq, or Percussion. A consultation with TCC may prove useful in making a technology selection.

A possible point of contact would be:
Alice Maxwell, Marketing Director
(850) 201-6049
maxwella@tcc.fl.edu

E. Timeline

Florida Housing should allow at least six months for the design and creation of a new website. The design process itself should be faster if the architectural plan provided in this report is adopted. Six to eight weeks should be sufficient to create a visual design scheme for the site. The bulk of the time will be needed for properly creating the technical environment and migrating the content.

Based on previous experience, the project timeline below would be a good assumption.

