



PLAIN WRITING ACT
COMPLIANCE REPORT 2024



Overview

This report describes the Federal Housing Finance Agency’s (FHFA) compliance with the Plain Writing Act of 2010 (Act). The purpose of the Act is to improve the effectiveness and accountability of federal agencies to the public by promoting clear government communication that the public can understand and use. The Act also defines the kinds of documents that are subject to the Act’s requirements as follows:

(2) The term ‘covered document’—

(A) means any document that—

- (i) is necessary for obtaining any Federal Government benefit or service or filing taxes;
- (ii) provides information about any Federal Government benefit or service; or
- (iii) explains to the public how to comply with a requirement the Federal Government administers or enforces;

(B) includes (whether in paper or electronic form) a letter, publication, form, notice, or instruction; and

(C) does not include a regulation.¹

Effective writing is an FHFA priority, and the Agency is committed to publishing documents that are clear, concise, and well organized.

Plain Writing Act Compliance

FHFA has taken a number of steps to enhance the quality and clarity of writing that the Agency produces:

- **Prioritizing Clear and Effective Writing in FHFA Documents:** Senior FHFA leadership prioritizes and regularly communicates the importance of clear and effective writing in all FHFA documents, both those for internal use and those issued or available to the public. Agency policies highlight FHFA’s commitment to producing documents that reflect strong analysis, collaboration, and clear writing.

¹ 5 U.S.C. § 301 note



- **Offering Writing Training for Staff:** To improve the ability of staff to write clearly and effectively, FHFA offers a variety of internal courses related to effective writing:
 - **Effective Business Writing Courses:** Throughout 2024, several FHFA Divisions provided writing training courses to assist their examination staff with improving their business writing skills. For example, the Division of Enterprise Regulation (DER) offered three training modules that covered the key traits of business writing, general versus technical writing, and the four phases of the writing process.
 - **Individual Business Writing Coaching:** In 2024, FHFA managed a contract with a vendor to provide optional Individual Business Writing Coaching to help exam staff improve the quality of their exam-related documents and reports. This coaching service targeted employees who produced written work products in the Agency and wanted to increase the quality of first drafts and minimize subsequent revisions.
 - **FHFA Self-Editing Workshop:** Staff within one FHFA Division developed and delivered a custom five-week Self-Editing Workshop during 2024. This workshop helped participants focus on minor issues in writing that could add up to major stumbling blocks for readers. Course topics included document structure, improving readability, non-debatable grammar, tables, and assorted other grammar mistakes. While there were many participants in the program, three employees completed the program from beginning to end.
 - **FHFA Learning Journey (Leading Self Track):** FHFA offered a self-paced learning program where program participants completed a variety of professional and leadership training courses through the Franklin Covey All Access Pass. This curriculum included online videos/courses and performance support tools related to the development of written products and presentations. The content from this program comes from Franklin Covey’s Writing for Results and Presentation Advantage Training courses and provides guidance on developing various types of clear documents (e.g., e-mails, reports, memos, presentations, etc).
 - **Written Communication Courses through Talent365:** In 2024, FHFA continued to make improvements to its learning management system (Talent365), which includes online courses and resources. A section of the on-demand learning catalog is dedicated to written communication skills and contains hundreds of learning titles on



various aspects of written communication, including writing e-mails, drafting reports, various levels of business writing skills, grammar, editing, and punctuation. FHFA continued to leverage its Writing Playlist which included recommended courses that could be taken in sequence to improve writing skills. Courses taken with the available library included Effective Business Writing, Keep Your Writing Short, and Introduction to Government Writing.

- **Online Course Library:** In 2024, the Agency significantly expanded its online learning offerings, increasing the number of available courses from approximately 4,000 to about 20,000. All FHFA employees had access to on-demand writing training and employees completed a wide range of courses focused on writing, communication, and documentation skills. Course completions included Careful Communication at Work (4 employees), Better Business Communication: The Essential Elements of Effective Verbal Communication (7 employees), Clear Communication Is Inclusive Communication (6 employees), Communication Toolkit: Communication Is Critical (4 employees), Introduction to Communication (7 employees), and Improving Your Leadership Communications (3 employees). These courses supported the development of effective communication skills across the Agency.
- **2024 DER Document Management:** This course provided an overview of key updates to document management practices introduced in 2024 and reinforced the Document Management Standard Operating Procedures for the Office of Fannie Mae Exam Team and the Office of Freddie Mac Exam Team. Participants reviewed how to apply these procedures in their day-to-day work to support compliance requirements and improve efficiency in document handling. The training helped ensure staff remain current on procedural expectations and consistent in document management practices across examination teams. Thirty users completed the online training.
- **Providing information on www.fhfa.gov:** FHFA works to communicate information to the public in a clear and effective manner on the Agency's website, www.fhfa.gov. The website integrates visual information and video communications along with clear written descriptions of FHFA initiatives and materials.



Contact Information for Plain Writing at FHFA

Samuel Frumkin, Executive Secretary, is the Senior Agency Official for Plain Writing and can be reached at plainlanguage@fhfa.gov. FHFA has posted information about Plain Writing on the Agency's website.

