

**2014 Entry Form**  
**(Complete one for each entry.)**

Fill out the entry name *exactly* as you want it listed in the program.

**Entry Name** \_\_\_\_\_

**HFA** \_\_\_\_\_

**Submission Contact** \_\_\_\_\_

**Phone** \_\_\_\_\_ **Email** \_\_\_\_\_

Qualified Entries must be received by **Tuesday, July 1, 2014**.

For more information about Qualified Entries, [click here to access the 2014 Entry Rules](#).

Use this header on the upper right corner of each page.

HFA \_\_\_\_\_

Entry Name \_\_\_\_\_

Communications	Homeownership	Rental Housing	Special Needs Housing
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs
Legislative Advocacy	Management Innovation	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> State Advocacy <input type="checkbox"/> Federal Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology	<input type="checkbox"/> Special Achievement	<input type="checkbox"/> YES <input type="checkbox"/> NO

## Tennessee Housing Development Agency Foreclosure Prevention – Is it for Real?

**Are you for Real?:** With funds and counselors at the ready, THDA had to overcome skepticism and “a too good to be true” anxiety while administering the Hardest Hit Fund from the US Treasury. When people are facing overwhelming odds, they frequently turn to leaders, mentors, ‘trusted advisors’, in Tennessee that frequently means faith leaders.

With the help of Walker + Associates, a Memphis-based public relations and marketing firm, THDA gathered testimonials from religious leaders reflecting different faiths and areas of the state. We created a video and distributed it widely with a letter asking for it to be shared in meetings, one-on-one and on the congregation’s website.

The video, which won awards from industry organizations, was a key part of an overall outreach effort including targeted media buys, earned media, public presentations, social media outreach and materials distribution. Rack cards were placed with foreclosure prevention counselors, the state departments of Human Services and Labor and Work Force Development.

**Early efforts:** In a proactive effort in 2008, THDA had targeted ZIP Codes with concentrations of unemployment and mortgage payment delinquencies, sending letters to households with variable rate mortgages, offering foreclosure prevention counseling.

During the first year of Tennessee’s program, called Keep My Tennessee Home, it became obvious that success was impeded by two major obstacles: a lack of awareness and a struggle for credibility. Who believes the government is going to pay your mortgage for you? Training and instructional packets prepared employment security staff, perhaps the first government officials with contact with persons losing their jobs.

We knew that the awareness could be generated by a concentrated and comprehensive marketing campaign, but we were not as sure about establishing credibility. Despite our appearances on news talk shows and communications with elected officials, efforts by predatory opportunists to prey on and defraud homeowners was immense. In 2010 alone, Tennessee homeowners were defrauded of over \$63 million.

For help in building awareness and credibility, THDA sought a marketing partner. Walker + Associates was chosen and the planning process began for a nine-month campaign. During the many lengthy discussions, numerous methods for establishing credibility for the KMTH program were suggested and evaluated.

At the heart of it all, we knew that when people are troubled or need guidance that they go to a spiritual leader. By some estimates, there are over 700 churches in Nashville alone, as well as several religiously affiliated universities, and headquarters for multiple large religious organizations.

**Leader Testimonies:** With all of this in mind, testimonials from religious leaders to be shared through a video was designed. This video provides information about the program, presenting the evidence that foreclosure affects everyone across all walks of life on a personal level, a family level and a community level. We consciously engaged leaders from different faiths and different locations in Tennessee and chose visuals of homes in “comfortable” neighborhoods.

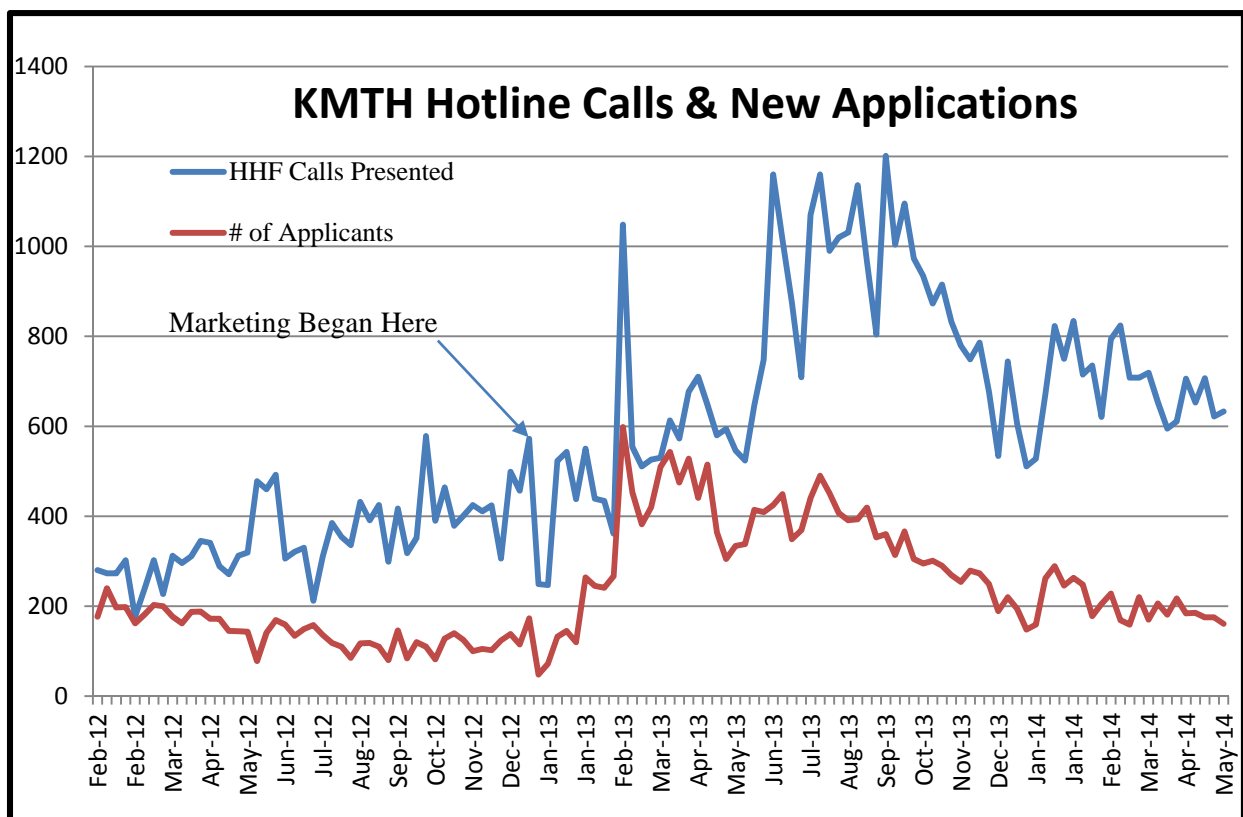
The testimonials supported the basic premises we wished to establish and presented the overarching message of hope- hope that troubled homeowners were not alone, hope that this program offered assistance they could trust, and hope that with a “hand up”, they could get through this crisis.

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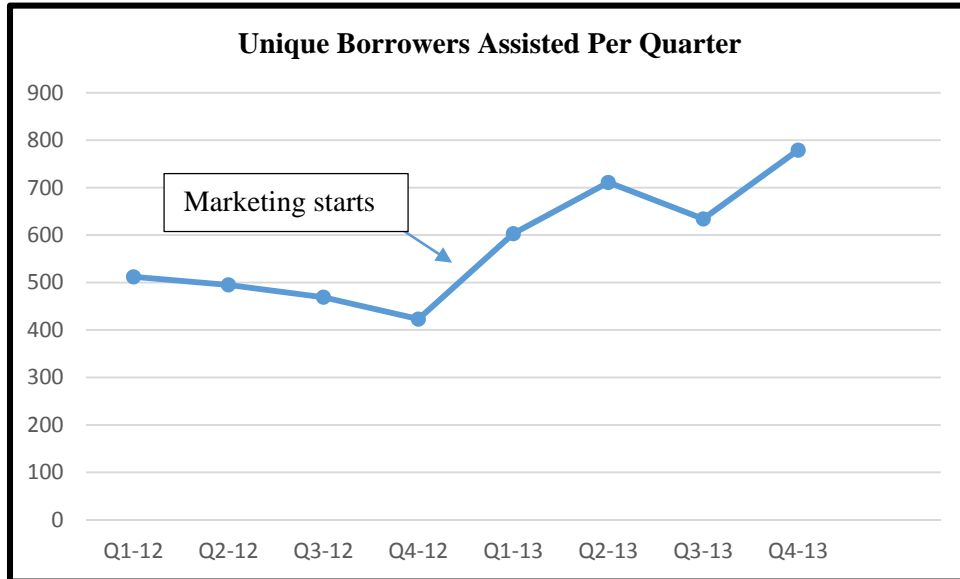
DVDs of the 3:30-minute video were made and distributed to 8,000 religious organizations across the state with a letter of introduction and a plea for its use in group meetings or personal conversations.

As we approach the wind-down of the KMTH program three years ahead of schedule, we know that the production and distribution of this video was vital to the success of this program and instrumental in saving nearly 8,000 Tennesseans from losing their homes. We invite you to view the video here: <http://youtu.be/8XoeMeTyyQ4>.

The video was part of a comprehensive campaign. Walker + Associates guided information dissemination through media releases on the “Keep My Tennessee Home” website and mobile site. Brochures were produced in three different languages (English, Kurdish and Spanish). Thousands were distributed through our network of foreclosure prevention counselors and employment offices. We produced and aired a 30-second television commercial (in English and Spanish) and a series of 60-second radio commercials. In addition, we launched a social media campaign and orchestrated multiple media tours (television, radio and print) to promote key program messages and drive applications. Presenting the crisis’ reality with compelling data, i.e., in Shelby County 25-30% of homeowners faced mortgage delinquencies, using the state seal for a stamp of government approval, and the faces of spiritual leaders overcame the credibility barrier.



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The three-part message brought a steady surge of applications. Active marketing has stopped. Additional funds from the AG and excess marketing funds are assigned to mortgage payments.

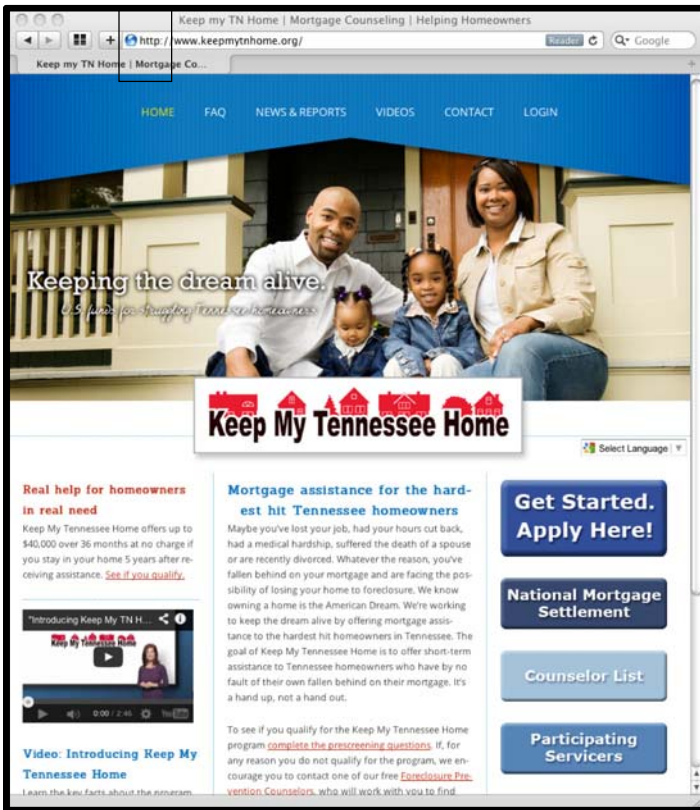
We are planning on closing the portal at the beginning of August to avoid initiating applications that cannot be fulfilled.

The results verified the original strategy. Messaging through the public media and worship centers multiplied the outreach. A visit from the US Treasury brought compliments and an invitation to produce a “white paper” on our results. Most importantly, letters to counselors and THDA staff from recipients given a chance to reclaim their lives underscore the value of the effort.

*Please see the attachments.*

Tennessee Housing Development Agency  
Foreclosure Prevention – Is it for Real?

Bright, welcoming website with instructional video



Soothing, invitational video



Clear messaging in commercials



**Tennessee Housing Development Agency  
Foreclosure Prevention – Is it for Real?**



**Aggressive media outreach**

