



ADVERTISING

As seen and heard on...



COMMUNICATIONS: CREATIVE MEDIA

First-Time Homebuyer Campaign

Doug Garver, Executive Director

Arlyne Alston, Director of Communications and Marketing

Jim Durham, Director of Homeownership

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

2014 NCSHA Award Nomination

HFA: Ohio Housing Finance Agency
Category: Communications – Creative Media
Entry Name: First-Time Homebuyer Campaign

Doug Garver, Executive Director

Arlyne Alston, Director of Communications and Marketing

Jim Durham, Director of Homeownership

A harsh Ohio winter and a tight inventory of homes kept many buyers away from the market in the opening months of 2014 – Ohio Housing Finance Agency (OHFA) first-time homebuyers included. OHFA’s Board and senior team collaborated on several initiatives designed to promote the First-time Homebuyer (FTHB) program and the shared mission to provide an affordable place to call home.

The objectives of the comprehensive approach are to:

- Increase consumer awareness of OHFA products by effectively advertising the FTHB program
- Inform current renters and adults of their home-buying potential with OHFA products
- Drive traffic to the OHFA website and subsequently to lender and real estate partners to increase loan production

The campaign strategies included a partner engagement plan to strengthen and expand OHFA relationships within the lender and realtor communities; new single family products, including Mortgage Credit Certificates, Next Home loans for those who have previously owned a home, and a temporary mortgage interest rate reduction (.25%) for the first 250 loans to close during the campaign period. The most visible strategy was the introduction of OHFA’s first-ever multi-media, direct-to-consumer advertising campaign promoting the FTHB program targeted to Franklin and Montgomery county metropolitan areas – from April 28, 2014 to August 3, 2014. These two markets, home to Columbus and Dayton respectively, cover 32 counties and were selected based upon historic mortgage volume trends, renters’ household income and demographics. The campaign targeted adults in the media demographic of 25-39, concentrating on those born between the years 1980 and 1994, or the “Millennial” generation.

Across the state, a digital (online and social media) advertising effort promotes OHFA products on social music and social media sites. Millennials are additionally exposed to the FTHB message through traditional search engines. All of the advertising points consumers to a new FTHB-focused landing page, www.MyOhioHome.org designed to simplify the process for the today’s first-time homebuyer.

In-house Team

All FTHB campaign elements including research, copywriting, digital advertising, website design and media buying were executed in-house, with the exception of videography by the Offices of Communications and Marketing, Affordable Housing Research and Strategic Planning, and Information Technology with input from the Office of Homeownership.

Media Strategy

The Office of Communications and Marketing maximized advertising dollars by concentrating its efforts on the most influential media for the target audience, primarily television and digital communications.

Television – The television budget was split between cable network (including A&E; ESPN; HGTV; FX; Spike; Discovery Channel; TNT; History Channel, MTV and Fox Sports Ohio) and traditional network (CBS, NBC and Fox) programming. Millennial favorites including Duck Dynasty, Criminal Minds,

House Hunters, Teen Mom, Modern Family, Big Bang Theory, The Voice, and major league Cincinnati Reds baseball were included.

Digital Communications – Digital advertising featured a two-tiered approach. Tier one involved digital banner and audio advertising on internet radio/streaming music sites including Pandora and Spotify; a thirty-second commercial on YouTube, and banner ads on Realtor.com. Tier two represented a statewide digital campaign utilizing behavioral targeting and keyword activation through Facebook, and Google, Yahoo and Bing search engines.

Radio – A small amount of the budget was dedicated to two 50,000 watt “powerhouse” radio stations located in Dayton and Columbus. All advertising contained a call-to action to the new myohiohome.org website or the OHFA toll-free number.

Media Relations

In addition to the paid media advertising, the team developed a detailed editorial calendar designed to gain earned media in the Franklin and Montgomery county markets. The media plan employed a combination of news releases, articles and letters to the editor focusing on a variety of topics throughout the campaign. Additionally, the plan included outreach through the Agency’s social media channels – specifically Facebook and Twitter.

The Agency received earned media placements in the Columbus Dispatch and the Dayton Daily News. Moreover, the Agency was featured discussing the FTHB program in an interview with local radio station WRFD as well as in a segment on Daytime Columbus, a program on Columbus’ NBC affiliate. The Agency’s social media presence has been amplified through the campaign with an increase of more than 50 Facebook fans and more than 20 new Twitter followers within the first month, increasing the Agency’s engagement and reach substantially.

MyOhioHome.org

Today’s mobile-oriented consumer has little patience for complex, tab-heavy websites, however well designed. To answer the call for simplicity, the OHFA team designed a landing page specific to the needs of the first-time homebuyer. The site features OHFA’s signature homebuyer products, daily mortgage rates and links to OHFA-approved lenders and other resources in an easy to navigate, clean layout.

Stakeholder Communication

In order to educate and engage OHFA stakeholders, custom letters were sent to OHFA partners, the lender community and hundreds of real estate agents across the state announcing the advertising campaign. Internally, posters were created and a memo was sent to all employees to announce the launch of the campaign. It’s been a positive investment in organizational culture to hear from so many employees who are proud of OHFA and its advertising investment.

Campaign Evaluation

Success of the campaign is based upon the following:

- Web analytics
- Survey results from the landing page (“How did you hear about us?”)
- Loan reservation comparisons by county
- Call volume

Because the campaign continues through August 3, 2014 this nomination contains information on the success of the campaign only through June 30, 2014.

Campaign Results (May through June 2014)

Since the launch of the FTHB advertising campaign on April 28, OHFA has received 1,849 phone calls. The Agency's telephone operators report 45% of the calls (an average of 19 per day) have related to the First-Time Homebuyer program. When asked how they heard about OHFA's program, homebuyers point to their lender, OHFA's website, TV ads and word of mouth the most.

MyOhioHome.org

Throughout the month of May, 6,320 unique visitors came to the new consumer-focused website 7,426 times. The demographics of the visitors were aligned with the targeted marketing – 29% of visitors were between the ages of 25 and 39; 29% were between the ages of 25 and 34, and 26% of the visitors were aged 35 and 44.

June delivered similar results with an additional 5,571 new users browsing the site 6,594 times with about half of the visitors in the targeted demo range of 25 to 44. From May to June, the percentage of returning visitors increased 3.5%, users stayed on the site longer and viewed more content.

The majority of the users were direct visitors (76%) in May and June, while others were referred from search engines including Google, Bing and Yahoo. Realtor.com was the leading source for referrals to the website followed by OHFA's website, YouTube.com, Pandora.com and Facebook. Additional web analytics are included with supplemental materials.

Loan Volume

Two hundred and forty six first-time homebuyer loans were reserved in May – 111 in the Columbus metropolitan area and 12 in the Dayton market. In the following month, 187 were loans reserved – 85 in the Columbus metropolitan area and 15 in the Dayton market. In all, 433 loans were reserved in May and June.

The advertising campaign, combined with several community outreach events throughout the state, promises to benefit those we serve with incentives such as down payment and closing cost assistance, competitive mortgage rates, and mortgage tax credits to put home buying within reach for low-to-moderate-income Ohioans.

Attachments: Board Presentation
FY2014 Advertising Proposal
Memo to the OHFA Board: First-Time Homebuyer Program Strategy and Marketing Plan
Memo to OHFA Staff: First-Time Homebuyer Advertising Campaign Begins Today
Summary of Market Selection Analysis
Emails to Partners, Lenders and Realtors
Screen Shots of MyOhioHome.org and Social Media
News Release (5.5.14)
Media Placement: Columbus Dispatch (5.11.14)
Ad Creative
Office Posters
Google Analytics
TV Ad
Radio Ad



OHIO HOUSING
FINANCE AGENCY

www.ohiohome.org | 888.362.6432



WE OPEN THE DOORS
TO AN **AFFORDABLE** PLACE
TO CALL **HOME**

Presentation to the OHFA Board
Arlyne Alston
Office of Communications and Marketing
April 9, 2014

Coordinated Marketing Effort

- Partner Engagement Plan
- New Products
- Consumer Advertising
 - Increase consumer awareness by effectively advertising the First-Time Homebuyer Program
 - Inform current renters and adults of their home buying potential with OHFA products
 - Drive traffic to OHFA's website and subsequently lender and real estate partners to increase loan production

Ongoing Marketing Efforts

- Earned media – leveraging relationships with partners in local markets for media placements
- Sponsoring partner and community events
- Social Media
 - Facebook
 - Twitter
 - YouTube channel
 - Blog
- Constant Contact

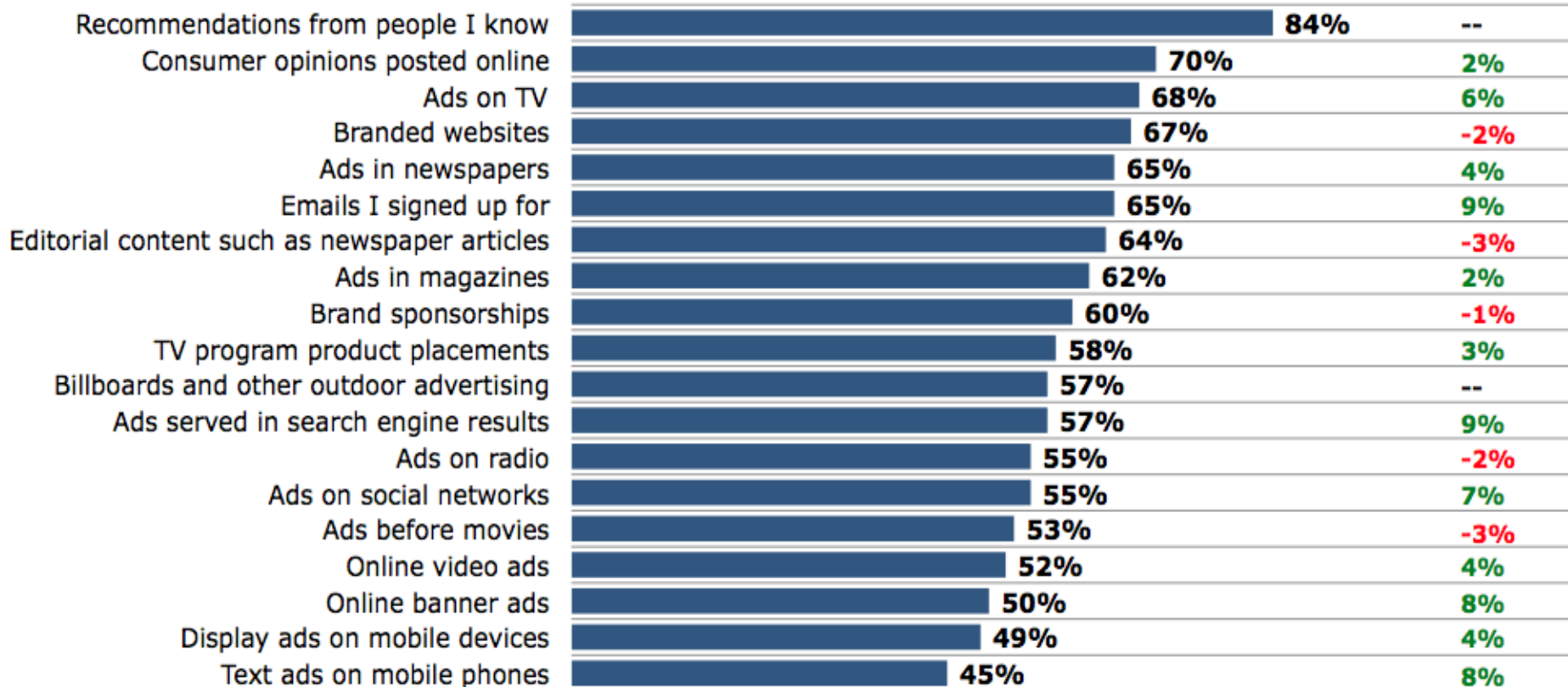
OHFA's First-Time Homebuyer

- Average Age – 34 (born in 1980) Millennial/Generation Y
- Annual Household Income - \$43,557
- Household Size – 64% 1-2 persons
- Average Loan - \$97,500
 - Franklin County - \$103,150
 - Montgomery County - \$99,988

Most Influential Forms of Advertising

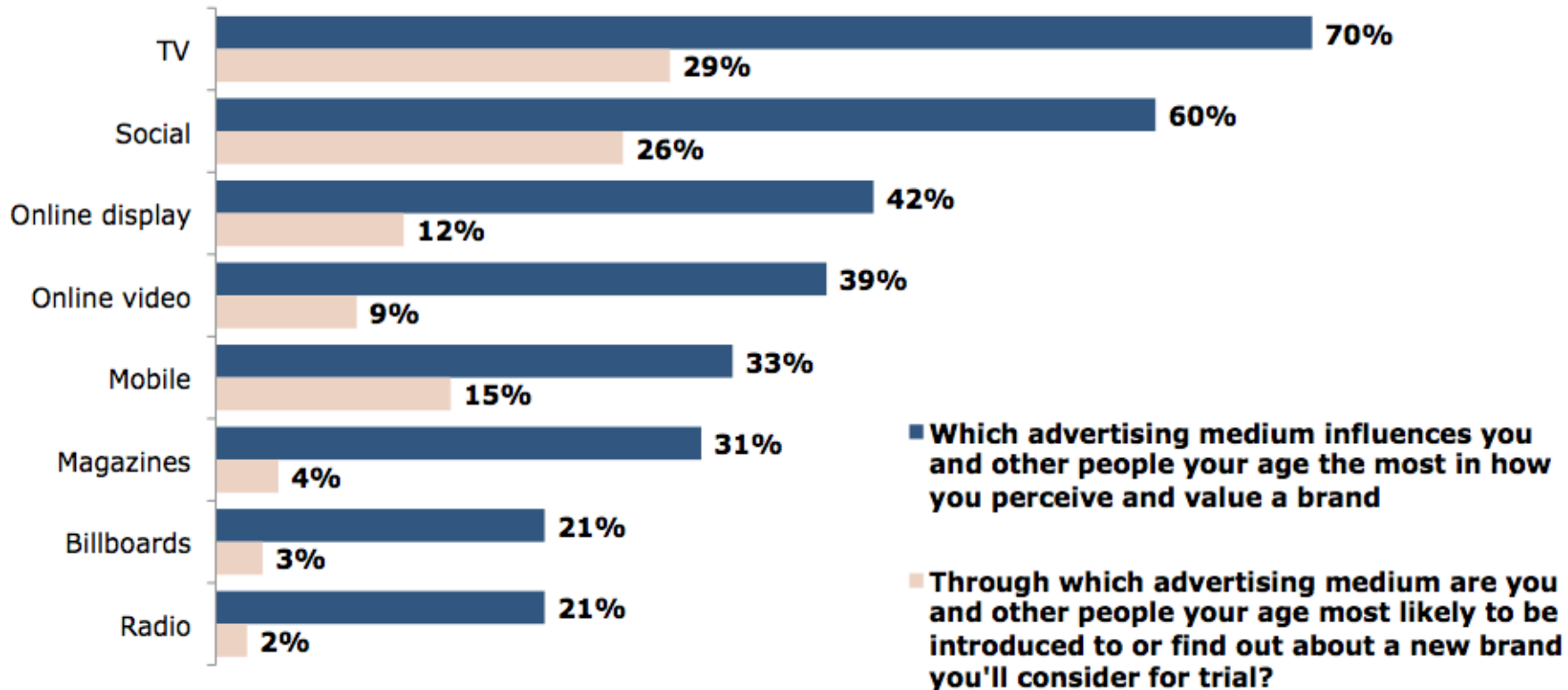
September 2013

% point change
from 2007



US Millennials' Most Influential Advertising Media

March 2014



Strategy

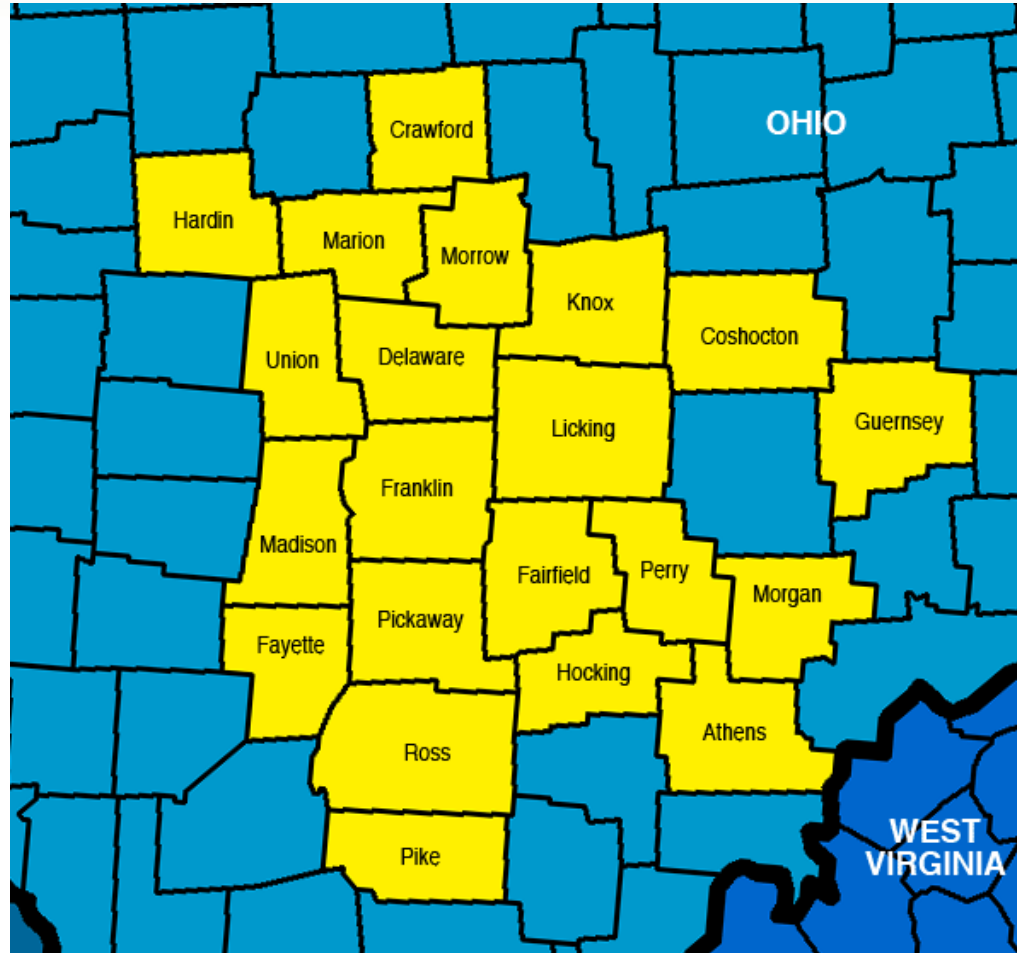
- Target advertising to Millennials during home buying season
 - April 28-July 27
- Maximize advertising dollars, concentrate efforts on TV and digital communications
- Invest dollars in Franklin County where a large number of renters are in a financial position to purchase a home
- Utilize a specialized “landing page” (MyOhioHome.org)
- Educate stakeholders, lenders and real estate agents

Advertising Placements

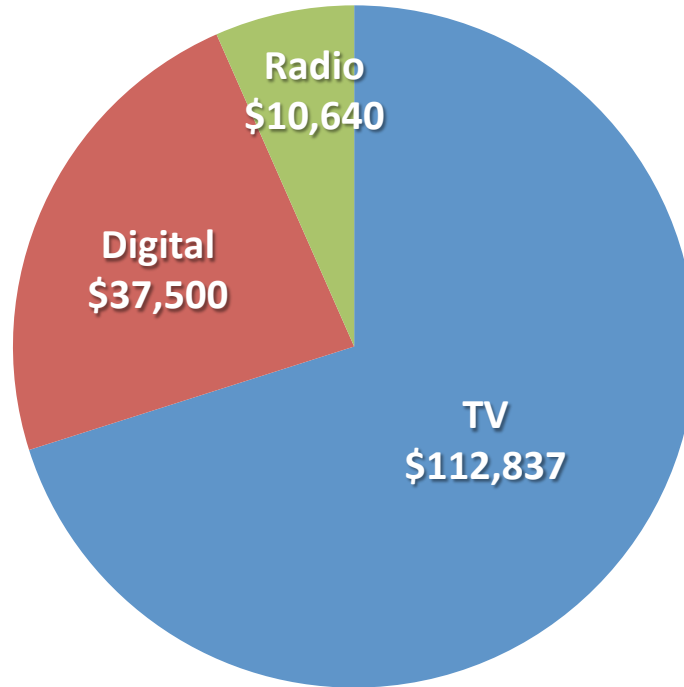
FY2014 Advertising Proposal Budget Summary

Region	Advertising Medium(s)	Cost
Franklin County	TV - \$112,907 Digital - \$37,500 Radio - \$10,640	\$161,047
Montgomery County	TV - \$55,647 Digital - \$47,580 Radio - \$11,655	\$114,882
Statewide	Digital	\$75,000

Franklin County Coverage Map



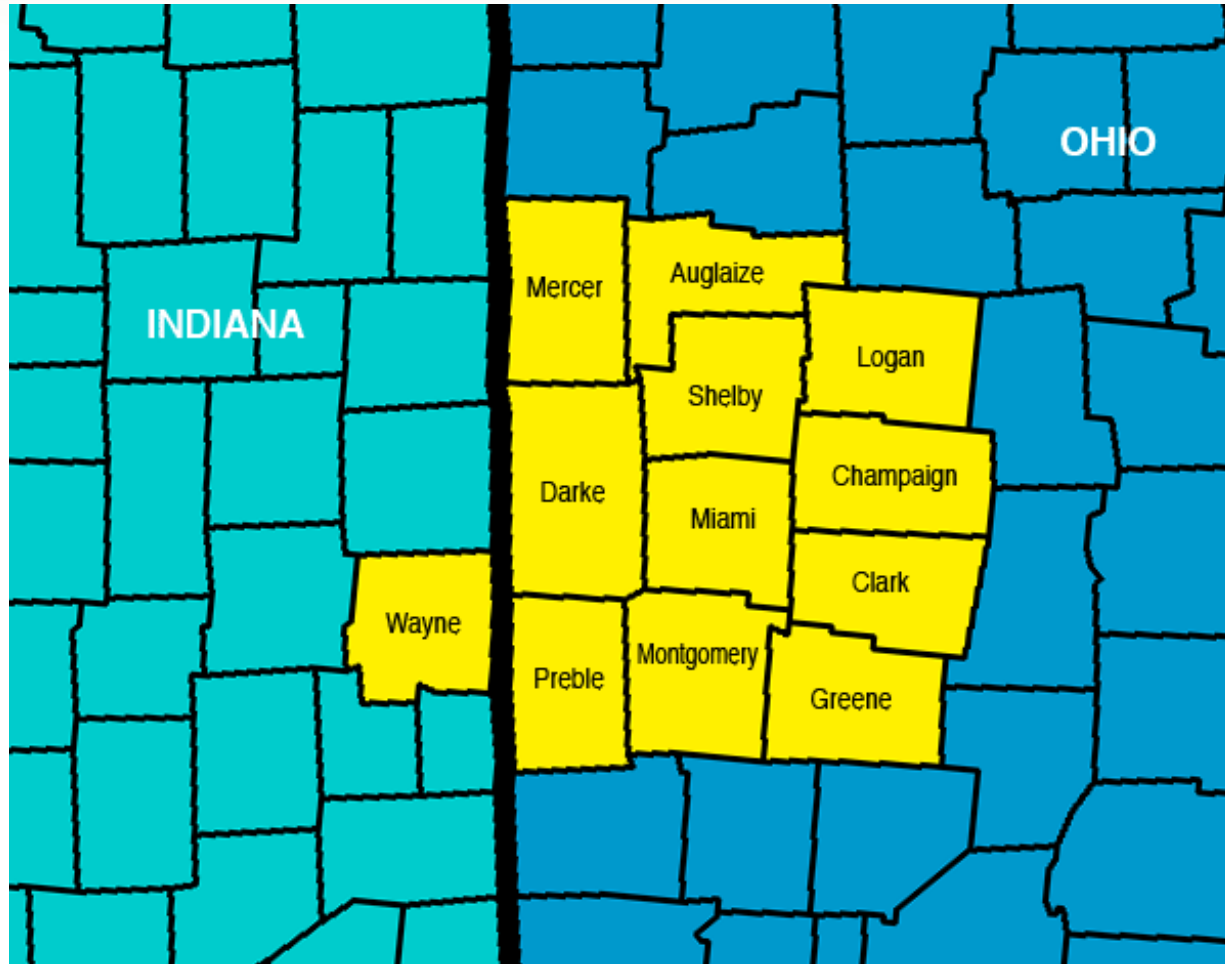
Franklin County



realtor.com®
where home happens

Spotify®

Montgomery County Coverage Map



Statewide Digital Campaign



- Spotify
- Facebook
- YouTube
- Keyword/ Behavioral
- Realtor.com



realtor.com[®]
where home happens



homes for sale lebanon ohio

Ads related to homes for sale lebanon ohio

[Clayton Homes | ClaytonHomes.com](#)
[ClaytonHomes.com](#)
Find the Manufactured home that you can really afford. Visit now

[Mobile Homes](#) [Modular Homes](#)
[Manufactured Homes](#) [Contact Us](#)

[Zillow Homes For Sale - View Properties For Sale Near You.](#)
[www.Zillow.com](#)
Contact a Local Real Estate Agent

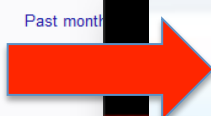
[HUD Homes for Sale - Buy HUD Homes at Huge 50% savings.](#)
[www.HUDForeclosed.com](#)

See more ads for:

[homes for sale lebanon ohio](#)
[homes for sale](#)
[re_max listings town homes for sale](#)
[salm arm b c](#)

Ads

[Lebanon OH Homes For Sale](#)
[www.HomeListingsFinder.com/Lebanon](#)
See Lebanon OH Home Listings View Maps, Photos & Detailed Info!



OHIO HOUSING FINANCE AGENCY

We Open the Doors to an Affordable Place to Call Home

Food Network Magazine • Blog • Social • Videos • Full Episodes


food network **Recipes & Cooking** Shows Chefs Restaurants Shop Food Network

Healthy Every Week Quick & Easy Healthy Eating Holidays & Parties In Season Now Recipes on TV Chef Recipes

Search Recipes, Shows & Chefs Entire site My Recipe Box • Sign In • Register

Main Cooking Tips Holidays Healthy & Fast Weeknight Dinners

QUICK & EASY



Great Food Fast
Fresh, flavorful meals like Spaghetti With Quick Turkey Chili will fit into even the busiest of schedules.
[Simple Weeknight Dinners](#)

Inside Quick & Easy

- Healty Recipes
- Simple Suppers
- Appetizers
- Quick-Fix Meals
- Kid Friendly
- Cooking Tips
- Weeknight Dinners
- Great Meals Fast
- Healthier Favorites
- Most Raved About
- Produce Guide
- Snacks

The Hunger Games trailer

Inahoop



Subscribe

1 video

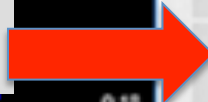
OHIO HOUSING FINANCE AGENCY

We Open the Doors to an Affordable Place to Call Home

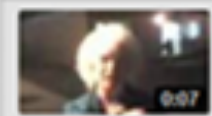
Click here for more information on down payment assistance and historically low interest rates.



Advertisement 0:18



More recommended videos



gangster grandma
by dudegetyocar
9,044 views



Lil Jon - Snap Yo Fingers
by orchardmusic
8,212,615 views



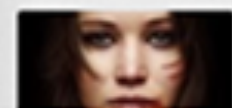
Sophia Grace and Rosie Go Shopping!
by TheEllenShow
4,707,255 views

Suggestions

OHIO HOUSING FINANCE AGENCY



The Hunger Games Official Trailer
by DaniethDirector
536,423 views



The Hunger Games Official Trailer 2011
by nogoodflx
1,478,187 views

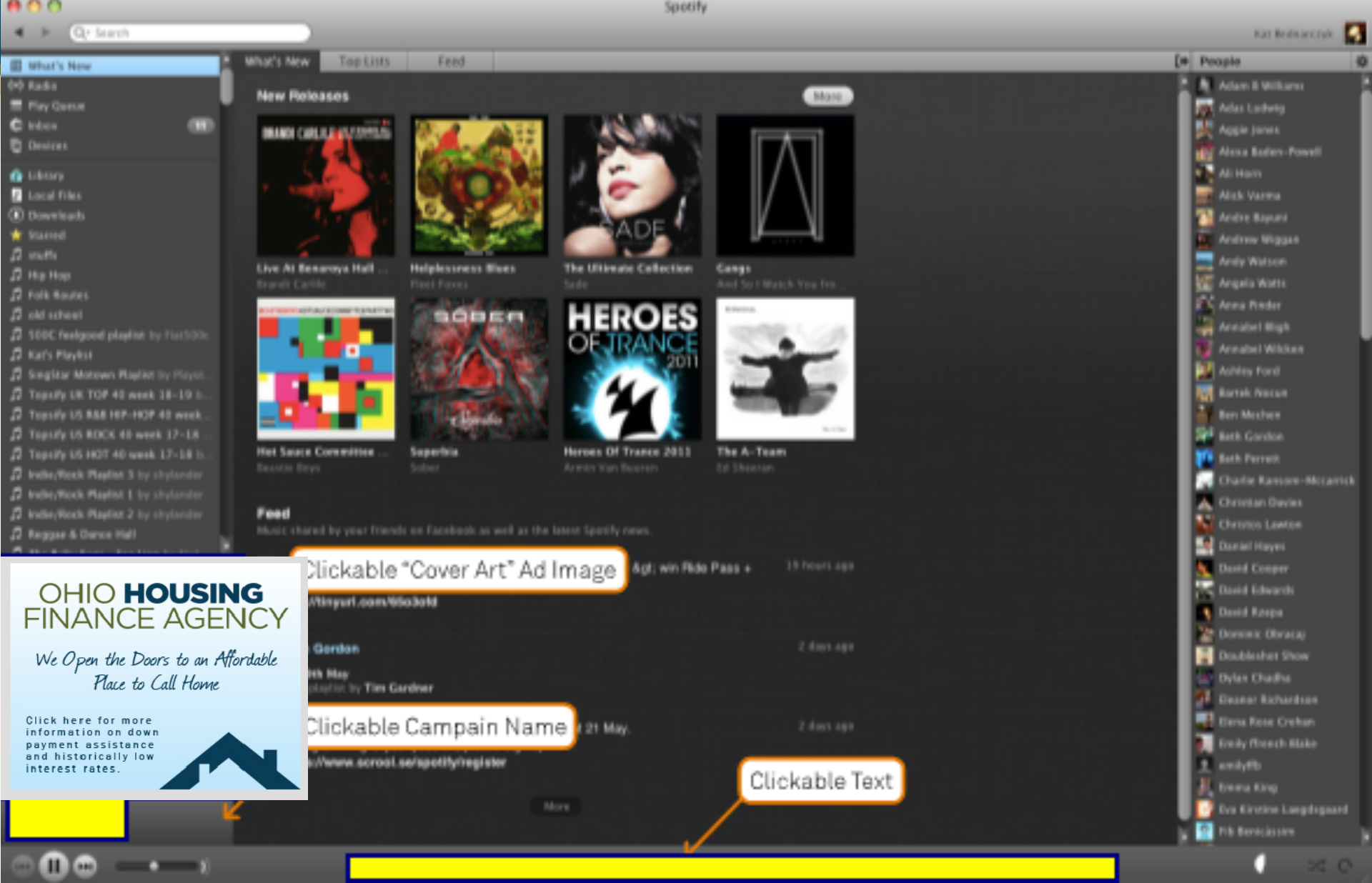
Like | Comment | Add to | Share

3,269,456

Uploaded by Inahoop on Mar 10, 2009

DISCLAIMER: I own none of it. Other than the video itself. The movies and song belong to their respective selves, and the book belongs to Suzanne Collins.

7,187 likes, 653 dislikes
As Seen On: We Are Change



OHIO HOUSING FINANCE AGENCY

We Open the Doors to an Affordable Place to Call Home

Click here for more information on down payment assistance and historically low interest rates.



Clickable "Cover Art" Ad Image

Clickable Campaign Name

Clickable Text



Design Therapy Like

Create a Page

Home/Garden



Wall



Design Therapy

Crazy about this place-



Design Therapy: Loft Love.
www.designtherapy.com

Like · Comment · Share · Yesterday at 12:02pm

10 people like this.

View 1 share



Carl Barnett ditto.
Yesterday at 1:08pm · Like



SJ Interior Designs, Inc. So simple and beautiful
7 hours ago · Like

Write a comment...



Design Therapy shared a link.



29 WAYS TO STAY CREATIVE
vimeo.com

Like · Comment · Share · Yesterday at 9:16am

You and Design Therapy

Leslie Watkins likes this.

Recommended Pages

See All



Century 21 Affiliated-Roessler

Sherri Sarbacker suggested you check out her page.
Like

Account Protection



Your account protection status:
Very Low

Increase Protection

Sponsored

See All

Closet Romantic
felvy.com



Create your online closet!



OHIO HOUSING FINANCE AGENCY

We Open the Doors to an Affordable Place to Call Home

Web Maps Shopping News Images More Search tools

About 2,260,000 results (0.49 seconds)

OH Bank Owned Properties - Homesearch.com

www.homesearch.com/Bank-Owned
REO Property Auctions End Weekly. Find Deals on Local REO Homes.
HomeSearch.com has 119 followers on Google+

Homes in Grove City, OH - shopgrovecityhomes.com

www.shopgrovecityhomes.com/
Access the Latest Homes for Sale w/ Huge Photos, Prices, Maps & More!

Grove City OH Real Estate - ParrettGroup.com

www.parrettgroup.com/
The Parrett Group - HER Realtors Selling Grove City since 1978
Our Listings - Selling - Buying - Search All Homes

Grove City OH Real Estate - 647 Homes For Sale - Zillow

www.zillow.com/grove-city-oh/
Zillow has 647 homes for sale in Grove City. View listing photos, review sales history, and use our detailed real estate filters to find the perfect place.
Grove City Houses for sale - Grove City Foreclosures - Grove City Houses For Rent

Grove City Real Estate - Grove City, OH Homes for Sale - r...

www.realtor.com/realestateandhomes.../ National Association of Realtors
Find homes for sale in Grove City, OH on realtor.com(R). Browse Grove City real estate listings that are comprehensive and easy to find.
Grove City Land - 44 - 10 - 3 Bedrooms in Grove City

Grove City Real Estate & Grove City Homes For Sale — Tr...

www.trulia.com/OH/Grove_City/
Results 1 - 15 of 778 - Find Homes For Sale in Grove City. Search Grove City, Ohio real estate, recently sold properties, foreclosures, new homes, school ...
Grove City Apartments For Rent - 43123 - Grove City Foreclosures

ERA Real Solutions Realty

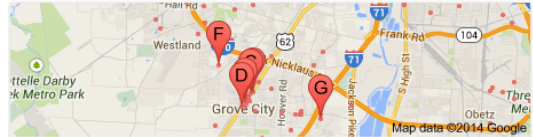
www.era.com
1 Google review · Google+ page

3656 Broadway
Grove City, OH
(614) 871-1000

Keller Williams Classic Properties Re...

www.themikelaemmleteam.com
Google+ page

3903 Broadway
Grove City, OH
(614) 594-0091



Map for homes for sale in grove city ohio

Ads

Bank Owned Homes

www.hubzu.com/Homes
It's Free to Search and Place Bids on Foreclosed Homes in Columbus

New Grove City Listings

www.onerealtyhomes.com/Homes
Fast MLS Search. Updated Daily!
Pics, Maps & Full Property Details.

Grove City Homes For Sale

www.homesourcecolumbus.com/
Free MLS Access - Register Today.
New Listings, Luxury Homes & More.

Grove City Homes For Sale

jermainefox.gmediaagent.com/
(614) 893-6525
Buying Or Selling A Grove City Home? Call Jermaine Fox Today!

Grove City, OH Homes for Sale

www.realtor.com/
Homes For Sale Near You.
Get Property & Pricing Info Today.

Homes For Sale Online

www.trulia.com/Grove-City
1) Full Grove City Home Listings
2) Photos, Prices & More - Try Now!

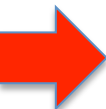


bing homes for sale in parma heights ohio

4,690,000 RESULTS Any time

Parma Heights Real Estate & Parma Heights Homes For Sale ... www.trulia.com/OH/Parma_Heights Find Homes For Sale in Parma Heights. Search Parma Heights, Ohio real estate, recently sold properties, foreclosures, new homes, school information and much more ...

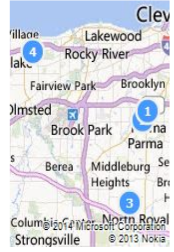
Parma Heights, OH Homes for Sale & Real Estate | Homes.com www.homes.com/for-sale/parma-heights-oh With 199 homes for sale in Cleveland, OH, Homes.com is the one stop shop for all your real estate needs. You can easily narrow down the choices by filtering by price ...



Parma Heights Real Estate - Parma Heights, OH Homes for ... www.realtor.com Homes For Sale Ohio 258 properties found Parma Heights, OH Real Estate and Homes for Sale

Homes For Sale near Parma Heights, Ohio

Bing Local



- 1 Regal Realty Inc - (440) 888-2727 5325 Ridge Rd, Cleveland - Directions
- 2 Zabor Funeral Home Inc - (440) 884-5035 5680 Pearl Rd, Cleveland - Directions
- 3 Ryan Homes - (440) 582-0380 9781 Bentley Dr, North Royalton - Directions
- 4 Prudential Lucien Realty - (440) 835-1216 24481 Detroit Rd, Westlake - Directions

More listings

Parma Heights OH Real Estate - 186 Homes For Sale - Zillow

www.zillow.com/parma-heights-oh Zillow helps you find the newest Parma Heights real estate listings. By analyzing information on thousands of houses for sale in Parma Heights, Ohio and across the ...

Parma Heights Real Estate - Homes for Sale in Parma ...

www.realtor.com Homes For Sale Ohio Cleveland 102 properties found Parma Heights, Cleveland, Ohio Real Estate and Homes for Sale

Parma, OH Homes for Sale & Real Estate | Homes.com

Related searches

- City of Parma Heights
- Zillow Parma Heights
- Zillow Parma Ohio
- Zillow Parma HTS
- Parma OH Real Estate

Ads related to homes for sale in parma heights ohio

Parma Heights Cheap Homes www.CheapHomesDirectory.com Search Our Extensive Database Of Cheap Homes In Parma Heights

manufactured homes www.newgenerationbuildgreen.com High Quality Homes at Great Prices See Floor Plans & Picture Gallery.

Homes for Sale BankForeclosedListings.com View Homes for Sale by Owner Near You. Quick and Easy Search by Zip.

Parma Homes For Sale http://www.only10khomes.com Parma Homes For Sale for under \$10,000.

HUD Homes For Sale HudHouses.com Find HUD Homes Listings Below Market Value. Search Now Free! See your ad here

Connect with Facebook See what your friends know. Learn more

Location 44017	Price No Min Max: \$250,000	Beds & Baths All Beds All Baths	Property Status Homes For Sale	Property Type Single Family Home 2 More...	Square Feet Any	Features Any	More
-------------------	-----------------------------------	---------------------------------------	-----------------------------------	--	--------------------	-----------------	------

99 properties found 44017 Real Estate and Homes for Sale [Save Search](#)



Sponsored Listings [See More...](#)



Berea, OH
\$74,900
3 Bd | 2 Ba



Berea, OH
\$174,000
3 Bd | 2 Ba



Berea, OH
\$54,900
3 Bd | 1 Ba



Berea, OH
\$189,900
3 Bd | 4 Ba
Tour



OHIO HOUSING FINANCE AGENCY

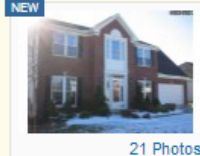
We Open the Doors to an Affordable Place to Call Home

Click here for more information on down payment assistance and historically low interest rates.



Sort Price: High to Low

1 | 2 | 3 | 4 | 5 | ... | 10 | Next >



NEW
101 Slate Dr
Berea, OH 44017
\$244,900 4 Bd | 3 Ba | 2,504 Sq Ft | 0.31 Acres
Single Family Home | Brokered by: RE/MAX Crossroads Properties
[Save Listing](#)



What can I afford in 44017?

Change Location

Single Family Home

Get Your Report





OHIO HOUSING FINANCE AGENCY

We Open the Doors to an Affordable Place to Call Home

CLICK HERE FOR MORE INFORMATION ON DOWN PAYMENT ASSISTANCE AND HISTORICALLY LOW INTEREST RATES.

Join | Sign In | Mobile Apps | For REALTORS®

REALTOR.com

Homes

Rentals

Mortgage

Find REALTORS®

Advice

Moving

More

For Sale

Akron, OH



REALTOR.com > Homes For Sale > Akron, OH > 2044 Rolling Meadows Ln

Listings Refreshed: 10 Minutes Ago

2044 Rolling Meadows Ln

Akron, OH 44312



Photo 1 of 2

Larger Photos

\$174,900

Estimate My Monthly Payment

Get Prequalified Today

Check Mortgage Rates

Status: **Active**

House Size: **3,296 Sq Ft**

Lot Size: **1.08 Acres**

Year Built: **1998**

Check Your Credit Score

Share on

Send Print Save Listing

Open House Details

No scheduled open houses
Request a private showing

Tell Me More About This Property

Message

I would like more information regarding the property at 2044 Rolling Meadows Ln in Akron.

First Name

Last Name

Email

Phone Number

optional

Save this listing

Request More Details

Presented by

Katherine Bartlett



Exceeding Your Service Expectations!
Mobile: (330) 858-0257
Email Agent
View Agent's Website
Agent's Other Listings

OHIO HOUSING FINANCE AGENCY
We Open the Doors to an Affordable Place to Call Home
CLICK HERE FOR MORE INFORMATION ON DOWN PAYMENT ASSISTANCE AND HISTORICALLY LOW INTEREST RATES.

Join or Sign In Mobile Apps ▼ For REALTORS® ▼

CHANGE MY MORTGAGE SCENARIO

This mortgage scenario will let you
See your monthly payment for each home you view Quickly find the latest mortgage rates and offers

Loan Type

- 30 Year Fixed
- 15 Year Fixed
- 5 Year ARM
- Interest Only 5 Year ARM
- Other loan types... ▼

Down Payment

\$120,000 (20%)

Points

0 Points ▼
What are points?

Based on recent rates, your monthly payment for this scenario would be around **\$2,230** [Get Prequalified Today](#)

Advertisement

OHIO HOUSING FINANCE AGENCY
We Open the Doors to an Affordable Place to Call Home
CLICK HERE FOR MORE INFORMATION ON DOWN PAYMENT ASSISTANCE AND HISTORICALLY LOW INTEREST RATES.

Photo 1 of 8

Share on

Send Print Save Listing

Serviced by a real estate professional [Privacy Policy](#)

THE ONLINE MBA

Smart Phone Placement



Creative

- MyOhioHome.org
- [TV Commercial](#)

Campaign Evaluation

- Homebuyer Education Survey completed by housing counselors
- Web analytics will measure activity on the landing page and OHFA's website
- Survey results from the landing page
 - How did you hear about us?
- Loan reservation comparisons by county

<i>FY2014 Advertising Proposal</i>					
		Number of Ads/Digital Impressions	Target Audience Reach	Frequency	Cost
Franklin County					
	TV (70% of the buy)				
	<i>CBS/WBNS</i>	69	38.10%	3.4	\$38,930
	<i>Time Warner Cable</i>	365	68%	3.3	\$22,007
	<i>FOX/WTTE</i>	63	57.91%	3.08	\$20,000
	<i>NBC/WCMH</i>	66	56.30%	3.2	\$20,000
	<i>Fox Sports</i>	100	22.40%	2.6	\$11,900
	Subtotal	663			\$112,837
	Digital (23% of the buy)				
	<i>Spotify</i>	300,000			\$12,000
	<i>Keyword/Behavioral</i>	1,000,000			\$10,000
	<i>Realtor.com</i>	1,284,000			\$7,500
	<i>YouTube</i>	12,500			\$5,000
	<i>Facebook</i>	3,000,000			\$3,000
	Subtotal	5,596,500			\$37,500
	Radio (7% of the buy)				
	<i>WNCI</i>	56	22.40%	2.8	\$10,640
	Subtotal	56	22.40%	2.8	\$10,640
	Total				\$160,977
Montgomery County					
	TV (49% of the buy)				
	<i>NBC/WDTN</i>	81	87.90%	3.4	\$20,220
	<i>Time Warner Cable</i>	294	85%	3.1	\$20,052
	<i>CBS/WHIO</i>	64	72.10%	3	\$15,375
	Subtotal	294			\$55,647
	Digital (41% of the buy)				
	<i>Spotify</i>	300,000			\$12,000
	<i>Pandora</i>	840,000			\$10,080
	<i>Keyword/Behavioral</i>	1,000,000			\$10,000
	<i>Realtor.com</i>	1,368,000			\$7,500
	<i>YouTube</i>	12,500			\$5,000
	<i>Facebook</i>	3,000,000			\$3,000
	Subtotal	6,520,500			\$47,580
	Radio (10% of the buy)				
	<i>WHKO</i>	81	41.80%	4.7	\$11,655
	Subtotal	81	41.80%	4.7	\$11,655
	Total				\$114,882
Statewide					
	Digital (100% of the buy)				
	<i>Keyword/Behavioral</i>	2,300,000			\$23,000
	<i>YouTube</i>	50,000			\$20,000
	<i>Spotify</i>	300,000			\$12,000
	<i>Facebook</i>	10,000,000			\$10,000
	<i>Realtor.com</i>	1,662,977			\$10,000
	Total	14,312,977			\$75,000
	Total Investment				\$350,858

Ohio Housing Finance Agency

To: OHFA Board
From: Arlyne Alston and Cindy Flaherty
CC: Doug Garver and Sean Thomas
Re: First-Time Homebuyer Program Strategy and Marketing Plan
Date: 4/4/14

Situation Analysis

As noted in OHFA's 2014 Annual Plan, the first strategic priority is to "grow the First-Time Homebuyer Program with attractive and financially sound lending products for low- to moderate-income homebuyers." Information presented to the Finance Committee on March 19 illustrated a 47 percent decline in loan reservations for the First-Time Homebuyer Program (compared to the same time last year). OHFA expected to see an increase in loan volume at the start of the home buying season, but we're projecting that volume will continue to decrease. This is due to several factors, including a weaker than expected first-time homebuyer market, regulatory changes that cause lenders to be more conservative about high loan to value products, and a lack of home inventory. With an interest rate comparable to other loan products, OHFA's main competitive advantage is down payment assistance.

The Offices of Homeownership, Communications and Marketing, and Affordable Housing Research (OAHHR) worked together to identify characteristics of first-time homebuyers and viable areas to launch a targeted marketing campaign as part of a coordinated effort to increase loan reservations. This comprehensive approach to expand our marketing efforts will include new products, a partner engagement plan to encourage new business with lenders and real estate agents, and consumer advertising.

New Products

- *Mortgage Credit Certificates* – The Board authorized a new MCC program that will be open for loan reservations May 1. For the first time, homebuyers will be able to use MCCs with OHFA loans, including down payment assistance. We are projecting an additional 300 market rate loans in FY 2015 with the addition of this program, which will only be available through OHFA.
- *Next Home* – Targeted to low- and moderate-income homebuyers who have previously owned a home, Next Home is now available for both conventional loans through US Bank and government loans through 360 Mortgage. We are projecting 400 loans in FY 2015 through this program, and OHFA will be the only source of this type of loan with down payment assistance.
- *New conventional product* – We are developing a new conventional loan product with pre-paid mortgage insurance. The interest rate would be higher, but the monthly payment would be lower. If lenders provide positive feedback about this product, it could be rolled out by June 1. We are not making a volume projection for the product at this time.
- *Fresh Start* - We are delaying the rollout of Fresh Start to allow more time to develop the financial education and post purchase counseling features, since My Money Path is no longer available. Fresh Start's primary goal is to meet OHFA's mission; it is not projected to be a high volume program.

Partner Engagement Plan

- *Increase Production From Participating Lenders* – We will focus on the top 20 lenders, meet with their teams to ensure that they understand OHFA’s products, and that we understand their business goals.
- *Engage New Lenders* – OHFA has enrolled eleven new participating lenders since October 2013. We will target depository lenders who do not participate in OHFA’s program at this time. We are also updating our Mortgage Origination and Sale Agreement to allow lenders who are licensed in Ohio to participate even if they do not have a brick and mortar presence.
- *Outreach to Real Estate Agents* – We will continue to offer our popular continuing education classes to real estate agents and will enhance communications with real estate boards and associations. OHFA will begin tracking the license numbers of agents on our loans and will recognize the top performers.
- OHFA will build a more robust database for participating lenders in order to track and analyze the type of lender (depository, mortgage bank), product offerings, market area, and production. This database will facilitate updates on the website in real time and customize strategies for each lender or segment.

Consumer Advertising

OHFA does not directly originate mortgage loans and depends on lenders and real estate agents to make consumers aware of our products. Staff recommends expanding our marketing approach by including the consumer in our advertising efforts to increase awareness about OHFA’s products, a strategy already implemented by several housing finance agencies.

Market Evaluation

OHFA considered five counties based on loan volume and projections to identify geographic regions for potential advertising efforts: Hamilton, Lucas, Montgomery, Stark and Summit. At the Board’s request, we also evaluated Franklin County. Hamilton County was excluded because of a new down payment assistance program offered by the Port of Greater Cincinnati Development Authority. Advertising in this region would confuse consumers and hinder the evaluation of advertising. Stark and Summit Counties were also excluded from consideration, as they are a part of the Cleveland media market. Advertising in this area is expensive and would impair the ability to target Stark and Summit Counties. Of the remaining three counties, staff concluded that Franklin County should be the primary focus of a targeted advertising campaign, with Montgomery County as a secondary market.

Several factors were examined to inform this decision including mortgage volume, renter’s household income, and age. According to OAHF’s research, there were 675 home sales per 100,000 residents in Franklin County over six months (August to January), compared to 615 in Montgomery County and 498 in Lucas County. A second consideration was the median household income of renters, the customer base for first-time homebuyer products. In Franklin County, this figure was \$31,481 in 2012, compared to \$24,811 in Montgomery County and \$20,457 in Lucas County. Franklin County also has a younger consumer base, with roughly one in six residents between the ages of 25 and 34 versus one in eight in the other counties considered. Overall, Lucas County’s economic distress could impact marketing results, with an unemployment rate of 8.5 percent and a poverty rate of 22 percent.

Recommendation

Staff recommends a targeted advertising campaign in Franklin and Montgomery Counties from April 28 to August 3 to complement OHFA’s efforts to develop new products and engage partners. The campaign will primarily target adults in the media demographic of 25 to 39. The objectives of the campaign are:

- Increase market awareness by effectively advertising the First-Time Homebuyer Program
- Inform current renters and adults ages 25 to 39 of their home buying potential with OHFA products
- Drive traffic to OHFA’s website and subsequently lender and real estate partners to increase First-Time Homebuyer Program loan production

Staff is requesting up to \$350,000 for this advertising campaign. Staff will maximize advertising dollars by concentrating efforts on the most influential mediums for the target audience with primarily TV and digital advertising (i.e. social media, online video, music and display). This media mix accurately reflects the viewing and online habits of adults aged 25 to 39.

FY2014 Marketing Plan Budget Summary

Region	Advertising Medium(s)	Cost
Franklin County	TV - \$112,837 Digital - \$37,500 Radio - \$10,640	\$160,977
Montgomery County	TV - \$55,647 Digital - \$47,580 Radio - \$11,655	\$114,882
Statewide	Digital	\$75,000

A complete media schedule will be presented to the Board on April 9 including station and programming selections, audience reach, and the frequency in which consumers will be exposed to OHFA’s message.

The effectiveness of the campaign will be evaluated after its conclusion in August. Monthly updates will be shared with the Board in the Communications and Marketing report.

If you have any questions about the advertising strategy, feel free to contact Arlyne at aalston@ohiohome.org. Thank you for your consideration.

Ohio Housing Finance Agency

To: OHFA Staff
From: Arlyne Alston
Subject: First-Time Homebuyer Advertising Campaign Begins Today
Date: 4/28/14

If you're a regular reader of Doug's message, you know that the harsh winter and a tight inventory of homes kept many buyers away from the market – OHFA first-time homebuyers included. The senior team and OHFA Board have worked intently over the past few weeks on several initiatives designed to sustain the First-Time Homebuyer program.

Our comprehensive approach includes a partner engagement plan to strengthen and expand OHFA relationships within the lender and realtor communities; new homeownership products, including Mortgage Credit Certificates, Next Home loans for those who have previously owned a home, a new conventional loan product which includes pre-paid mortgage insurance, and a temporary mortgage interest rate reduction (.25%) for the first 250 loans to close during the campaign period.

The most visible strategy is the introduction of the *first-ever* multimedia, direct-to-consumer advertising campaign promoting the First-Time Homebuyer program. The campaign is scheduled to run in Franklin and Montgomery Counties from April 28 to August 3. These counties were selected based upon several factors including mortgage volume trends and renters' household income.

The objectives of the advertising campaign are:

- Increase consumer awareness of OHFA products by effectively advertising the FTHB program
- Inform current renters and adults of their home-buying potential with OHFA products
- Drive traffic to the OHFA website and subsequently to lender and real estate partners to increase loan production

OHFA's first-time homebuyer averages 34 years old and is a member of the "Millennial or Generation Y" age group. So, if you are between the ages of 25 and 39 years old (our target audience), you'll most likely see OHFA advertising in Columbus on NBC4, Fox 28 and WBNS 10TV. You may also see our ads on popular cable networks like A&E, HGTV, ESPN and MTV if you subscribe to Time Warner Cable. OHFA is also a Fox Sports television sponsor of Cincinnati Reds baseball in the Columbus and Dayton markets. Take a look at [OHFA's TV commercial](#).

Across the state, a digital (online and social media) marketing effort will provide more than 25 million impressions of OHFA products on streaming music sites such as Spotify and Pandora, and social media sites including Facebook and YouTube. Millennials will additionally be exposed to the FTHB message through searches on Yahoo, Google and Bing. We've also purchased a radio schedule in Columbus on WNCI.

All of the advertising points consumers to a new FTHB-focused landing page, www.MyOhioHome.org designed to simplify the home buying process for the today's Millennial buyer.

The advertising schedule, combined with several community events throughout the state, promises to benefit those we serve with incentives such as down payment assistance averaging \$2,500, competitive and temporarily discounted mortgage rates, and mortgage tax credits to put home buying within reach for low-to moderate-income Ohioans.

It's important to note that other HFAs, faced with the same market challenges as OHFA, have already had success with direct-to-consumer advertising, including Michigan and South Carolina.

This significant investment heightens our current and ongoing marketing efforts on OHFA's social media platform which includes [Facebook](#), [YouTube](#), and [Twitter](#) and the recently introduced [OHFA blog](#).

Focus Group

We invite all OHFA Millennials born between 1977 and 1995 (and staff of any age who might be interested) to join us in an upcoming focus group to discuss both the advertising campaign and your personal media habits for possible consideration in our future planning. Stay tuned for additional details.

Acknowledgements

The Office of Communications and Marketing acknowledges the collaborative efforts of the OHFA Board, Director's Office, and the Offices of Homeownership, Affordable Housing Research, Information Technology, Finance and Debt Management for their expertise and assistance in supporting this advertising effort. We hope all OHFA staff will be proud of the Agency's community investment and share the details with family and friends.

If you have any questions regarding OHFA's advertising, please don't hesitate to contact me.

Thank you!

Summary of Market Selection Analysis

Housing Market	Franklin	Hamilton	Lucas	Montgomery	Stark	Summit
Delinquency Rate - January 2014	5.2%	5.4%	5.6%	5.9%	4.4%	6.6%
Delinquency Rate - January 2013	6.6%	6.7%	7.2%	7.5%	5.3%	7.7%
Foreclosure Rate - January 2014	1.8%	1.7%	2.1%	2.2%	1.6%	2.8%
Foreclosure Rate - January 2013	3.0%	2.7%	3.5%	3.2%	2.4%	4.1%
Sales Index* (August '13-January '14)	675	588	498	615	579	630
Mean Price (August '13-January '14)	\$131,630	\$130,403	\$76,860	\$76,747	\$96,934	\$103,943
Percentage of Housing Stock Listed	2.3%	3.4%	2.0%	3.4%	n/a**	1.7%
Percentage of Housing Stock REO	0.5%	0.7%	0.9%	0.6%	0.5%	0.8%
Share of Homes with Negative Equity	18.6%	29.4%	23.3%	23.3%	19.4%	22.5%
Demographics						
Resident Population Aged 25-34	190,763	108,115	55,943	67,089	41,437	64,539
Percentage of Population Aged 25-34	16.4%	13.5%	12.7%	12.5%	11.0%	11.9%
Population Change (2000-2010)	8.8%	-5.1%	-2.9%	-4.3%	-0.7%	-0.2%
Median Household Income of Renters	\$31,481	\$23,054	\$20,457	\$24,811	\$27,035	\$24,882
Share of Population Earning \$25-49K	25.0%	22.3%	24.7%	27.6%	28.6%	24.6%
Federal Poverty Rate	18.0%	19.8%	22.7%	18.6%	14.7%	15.9%
Unemployment Rate	6.2%	7.1%	8.5%	8.0%	7.5%	7.2%
* The sales index is the number of homes sold within the time period specified per 100,000 county residents.						
**The National Association of Realtors does not track statistics within the Canton-Massillon Metropolitan Area.						

- Rates of delinquency and foreclosure are generally highest in Summit and lowest in Stark among counties under consideration. Franklin is second-best in January 2014 delinquency rate and third-best in January 2014 foreclosure rate.
- Unsurprisingly, Franklin has the highest sale volume, both overall and relative to its population, with 675 sales per 100,000 residents. Lucas has the lowest rate, with only 498 sales per 100,000 residents.
- Of homes that have sold in the last six months, the most expensive have been in the largest counties (Franklin and Hamilton, both averaging above \$130,000), while the cheapest have been in Lucas and Montgomery (\$77,000). Summit and Stark are both around \$100,000, near the price of the average home with an OHFA mortgage.
- Franklin and Stark have the lowest rates of homes with negative equity loans (19% each), while Hamilton has the most by far (29%).
- Franklin has the most people in the age 25-34 bracket that is the source of a great deal of OHFA's business (16%), while other counties are between 11% and 14%. Franklin is also the only county that added people between the 2000 and 2010 Censuses.
- Franklin has the most renters that are in a financial position to buy a home, with a median household income among renters of over \$31,000. Stark is second at just over \$27,000, while Lucas is below \$21,000.
- In the population at large, Stark has the largest share of residents that fall in the \$25,000-\$50,000 range comprising much of OHFA's business (29%), followed by Montgomery (28%). Hamilton is lowest at 22%.
- Lucas and Summit have the lowest percentages of housing stock that is currently listed, while Hamilton and Montgomery have the most. While low inventory might be a sign of a hot market, nearly half of the inventory in both Lucas and Summit is REO listings, indicating markets are still damaged from the crash.
- In 2013, Franklin had by far the lowest unemployment rate of the six, nearly a full percentage point better than Hamilton and more than two better than Lucas, which had the highest unemployment rate. Lucas also had the highest poverty rate, but the lowest was in Stark with Summit not far behind.

Actual and Projected Loan Reservation Activity, October 2012-June 2015

MONTH	Franklin	Hamilton	Lucas	Montgomery	Summit	Stark	Statewide
Oct-12	45	20	6	5	18	4	204
Nov-12	37	11	1	7	21	11	195
Dec-12	34	6	0	6	10	3	135
Q4 2012	116	37	7	18	49	18	534
Jan-13	42	18	0	10	23	5	203
Feb-13	54	17	2	4	32	5	259
Mar-13	73	35	3	6	41	6	398
Q1 2013	169	70	5	20	96	16	860
Apr-13	70	21	2	10	39	9	300
May-13	86	21	0	10	45	10	352
Jun-13	127	38	10	11	50	18	506
Q2 2013	283	80	12	31	134	37	1158
Jul-13	61	14	5	9	17	8	269
Aug-13	68	23	2	6	31	10	282
Sep-13	31	14	1	3	12	9	168
Q3 2013	160	51	8	18	60	27	719
Oct-13	27	11	1	2	11	4	137
Nov-13	19	8	0	3	14	1	87
Dec-13	31	7	0	3	13	5	104
Q4 2013	77	26	1	8	38	10	328
Jan-14	46	7	1	0	9	2	114
Feb-14	34	12	2	3	8	3	126
Mar-14	32	24	2	4	16	6	164
Q1 2014	112	43	5	7	33	11	404
Apr-14	46	14	1	4	19	6	158
May-14	57	14	0	4	22	6	185
Jun-14	84	25	5	4	24	11	266
Q2 2014	187	53	6	12	65	23	609
Jul-14	40	9	3	4	8	5	141
Aug-14	45	15	1	2	15	6	148
Sep-14	21	9	1	1	6	6	88
Q3 2014	106	33	5	7	29	17	377
Oct-14	33	12	1	3	12	4	127
Nov-14	25	9	1	2	10	3	98
Dec-14	23	9	1	2	9	3	91
Q4 2014	81	30	3	7	31	10	316
Jan-15	30	11	1	2	11	3	115
Feb-15	35	13	1	3	13	4	136
Mar-15	50	18	2	4	19	6	194
Q1 2015	115	42	4	9	43	13	445
Apr-15	49	14	2	3	16	7	164
May-15	57	16	2	4	19	8	192
Jun-15	82	24	3	5	27	11	276
Q2 2015	188	54	7	12	62	26	632

% reduction thru 6 mos.	34%	36%	50%	61%	51%	38%	47%
-------------------------	------------	------------	------------	------------	------------	------------	------------

Projections Method

To generate estimates of loan reservations through the end of Fiscal Year 2015, two different techniques were used. It is worth noting that these are extremely rough projections based on the past 18 months of data and should be considered to have large margins of error, particularly at the county level, due to changes in external economic and political factors.

- For the period April 2014 through September 2014 (in blue), it is assumed that existing seasonal patterns will hold and that reservations volume will be reduced as much as they have been in the first six months of the market rate program (in grey). This is the row of percentages below the main chart – the extent to which October 2013 through March 2014 have performed worse than the same months in the prior year.
- For October 2014 through March 2015 (in green), it is assumed that (a) loan volume will increase by 4% over the same period in the previous year, based on the fact that the National Association of REALTORS™ projects that national home sales will grow by that amount in 2015, and (b) the average of the statewide seasonal pattern from the prior two years will dictate the month-to-month distribution of loans in all counties. This is essentially a projection of a projection and is therefore little more than a solid guess.
- Data for April 2015 through June 2015 (in orange) were projected in the same manner detailed above but lack any actual prior year data and are therefore more dubious.

Summary of Results

- In the first six months of the market rate program, loan reservations are down 47% statewide and 40% across the counties considered (ranging from 34% in Franklin to 61% in Montgomery) versus the same time last year under the previous bond program.
- OAHRS projects there will be 609 loan reservations statewide in the final quarter of the current fiscal year. Of these, 187 (31%) will be in Franklin County, with 159 (26%) more in the other five counties considered as marketing target areas. After the seasonal peak in June, 377 loan reservations will be made in the third quarter, of which 106 (28%) will be in Franklin and another 91 (24%) in the other candidate counties.
- In total, for FY 2015, a total of 1,770 loan reservations will be taken, down 14% from the projection of 2,060 for FY 2014. Franklin will see 490 reservations in FY 2015, or 28% of the statewide total, with the other five areas seeing 444 reservations (25%) in FY 2015.



Dear Real Estate Brokers, Agents and Realtors:

The harsh winter and a tight inventory of homes kept many buyers away from the market - prompting the [Ohio Housing Finance Agency](#) (OHFA) to provide you with an attractive toolbox to assist your low- to moderate-income buyers.

OHFA's homebuyer programs help qualified, first-time buyers in Ohio with:

- Up to \$10,000 in [down payment assistance](#) (\$2,500 on average);
- Mortgage tax credit certificates up to 40%;
- 203(k)s loans up to \$35,000 toward the purchase-rehabilitation of a "fixer-upper";
- Special mortgage rates for recent graduates, direct patient caregivers, EMTs, paramedics, teachers, firefighters, police and correction officers, and men and women of the military;
- A **temporarily-discounted mortgage interest rate** (reduction of .25% available on a first-come, first-served basis for 250 loans) through OHFA-approved lenders;
- Generous [purchase price](#) and [income limits](#); and
- Homebuyer education courses through OHFA and HUD-approved counseling agencies.

New! OHFA's [Next Home](#) loan offers a program for buyers who want to move up but lack equity, and includes down payment assistance equal to 2.5% of the home purchase price.

To spread this good news for buyers, OHFA is launching a consumer advertising campaign targeted to adults 25-39 this week featuring television, radio and a statewide digital media campaign including [www.realtor.com](#). We've also designed a new and streamlined web page, [www.MyOhioHome.org](#) to simplify the process for today's homebuyer. Please click [here](#) and [here](#) for a graphic available for use on your website.

Please tell your clients about the many financial benefits of an OHFA loan. To add OHFA products to your selling toolbox, information on all of the above programs are available for download and customization at [www.ohiohome.org](#).

The Ohio Housing Finance Agency has worked to develop affordable housing opportunities for Ohioans since 1983. We invite you to follow us on [Facebook](#), [YouTube](#), and [Twitter](#), join our [email list](#), or subscribe to our [blog](#) to stay abreast of new products, programs and trends that may be of benefit to your business. We value our partnership with you.



Message from the Executive Director



Dear Valued Partner:

I want to make you aware of OHFA's *first-ever* multimedia, direct-to-consumer advertising campaign promoting the First-Time Homebuyer (FTHB) program. The campaign is scheduled to run in Franklin and Montgomery Counties from April 28 to August 3.

OHFA's first-time homebuyer averages 34 years old and is a member of the "Millennial or Generation Y" age group. If you are between the ages of 25 and 39 years old (our target audience), you'll most likely see our ads over the next few months.

Across the state, a digital (online and social media) marketing effort will provide more than 25 million impressions of OHFA products on streaming music sites such as Spotify and Pandora, and social media sites including Facebook and YouTube. Millennials will additionally be exposed to our message through searches on Yahoo, Google and Bing.

All of the advertising points consumers to a new FTHB-focused landing page, www.MyOhioHome.org designed to simplify the home buying process for the today's Millennial buyer.

The advertising schedule, combined with several community events throughout the state, promises to benefit those we serve with incentives such as down payment assistance averaging \$2,500, competitive and temporarily discounted mortgage rates, and mortgage tax credits to put home buying within reach for low-to moderate-income Ohioans.

This investment heightens our current and ongoing marketing efforts on OHFA's social media platform which includes [Facebook](#), [YouTube](#), and [Twitter](#) and the recently introduced [OHFA blog](#). If you haven't joined the conversation on OHFA's social media, I encourage you to do so. It's a great way to get regular updates on the Agency's programs and industry trends which may be beneficial to your business.

Thank you for being a respected collaborator as we continue our work to *Open the Doors to an Affordable Place to Call Home*.

Regards,

Douglas A. Garver
Executive Director

[Forward email](#)

[SafeUnsubscribe](#)

This email was sent to aalston@ohiohome.org by cproebstl@ohiohome.org | [Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).



Dear OHFA Preferred Lender:

The harsh winter and a tight inventory of homes kept many buyers away from the market - prompting the [Ohio Housing Finance Agency](#) (OHFA) to provide you with an attractive toolbox to assist your low- to moderate-income buyers.

OHFA's homebuyer programs help qualified, first-time buyers in Ohio with:

- **New!** HFA Preferred, with attractive MI pricing;
- Up to \$10,000 in [down payment assistance](#) (\$2,500 on average);
- Mortgage tax credit certificates up to 40%;
- 203(k)s loans up to \$35,000 toward the purchase-rehabilitation of a "fixer-upper";
- Special mortgage rates for recent graduates, direct patient caregivers, EMTs, paramedics, teachers, firefighters, police and correction officers, and men and women of the military;
- **A temporarily-discounted mortgage interest rate** (reduction of .25% available on a first-come, first-served basis for 250 loans) through OHFA-approved lenders like you;
- Generous [purchase price](#) and [income limits](#); and
- Homebuyer education courses through OHFA and HUD-approved counseling agencies.

New! OHFA now offers a loan program for those buyers looking for their [next home](#), which includes down payment assistance equal to 2.5% of the home purchase price.

To spread this good news for buyers, OHFA is launching a consumer advertising campaign targeted to adults 25-39 this week featuring television, radio and a statewide digital media campaign including [realtor.com](#). We've also designed a new and streamlined web page, [www.MyOhioHome.org](#) to simplify the process for today's homebuyer which contains a link to *your* mortgage services. Please click [here](#) and [here](#) for a graphic to available for use on your website.

Please tell your clients about the financial benefits of an OHFA loan. To add OHFA products to your selling toolbox, information on all of the above programs are available for download and customization at [www.ohiohome.org](#).

The Ohio Housing Finance Agency has worked to develop affordable housing opportunities for Ohioans since 1983. We invite you to follow us on [Facebook](#), [YouTube](#), and [Twitter](#), join our [email list](#), or subscribe to our [blog](#) to stay abreast of new products, programs and trends that may be of benefit to your business. We value our partnership with you.

Sincerely,

Douglas A. Garver

MYOHIOHOME.ORG

myohiohome.org

OHIO HOUSING FINANCE AGENCY
We Open the Doors to an Affordable Place to Call Home.

Homeownership Products | Homebuyer Incentives | Mortgage Rates | Contact Us

OHIO HEROES

Are you a member of the military or a veteran seeking affordable housing options? Get a competitive interest rate and down payment assistance with OHIO HEROES. You deserve it!

Welcome Home!

We're glad you're here. Please let us know how you heard about us.

Buying a home is easier than you think with assistance from the Ohio Housing Finance Agency! OHFA's homeownership products offer qualified buyers:

- **Down payment assistance** – equal to 2.5% of the home's purchase price
- **Competitive mortgage rates** – 30-year, fixed-rate mortgage options
- **Mortgage Credit Certificate** – receive a credit toward your income tax liability during the life of the loan
- **Generous income and purchase price limits**

Am I Eligible? | FAQs | Get Started | Find A Lender | Success Stories

myohiohome.org

Homeownership Products | Homebuyer Incentives | Mortgage Rates | Contact Us

HOMEOWNERSHIP PRODUCTS

MYOHIOHOME.ORG
OHIO HOUSING FINANCE AGENCY

Which homeownership product is right for you?

- First-Time Homebuyer**
Offers competitive interest rates and mortgage options on 30-year, fixed-rate mortgage loans that make it affordable for qualifying buyers to purchase a home. Buyers must be first-time homebuyers or qualified military veterans.
- Grants for Grads**
Provides recent graduates down payment and closing cost assistance (equal to 2.5% of the home's purchase price). Borrowers are required to be recent graduates (within the last 24 months) with an associate's, bachelor's, master's, doctorate or other postgraduate degree.
- Ohio Heroes**
Provides a special .25% discount off OHFA's current interest rate to Ohio's heroes who work in critical professions including active military, active reserve or veterans; firefighters, EMTs or paramedics; licensed practicing direct patient careworkers; police and correction officers and teachers.
- Target Area Loan**
Helps revitalize federally-designated target areas by making affordable loan products and competitive interest rates available to qualifying buyers purchasing a home in an area designated by the U.S. Department of Housing and Urban Development. Non-first-time homebuyers are eligible.
- 203(k)s Loan**
Allows buyers to combine a repair loan and mortgage loan into one long-term, fixed-rate mortgage to finance the purchase and rehabilitation of a property.
- Next Home**
Not a first-time homebuyer? OHFA's Next Home loan is available for Ohio homebuyers who currently own a home, or have owned a home in the past three years and are ready to purchase a new home.

myohiohome.org

Homeownership Products | Homebuyer Incentives | Mortgage Rates | Contact Us

FIND A LENDER

Click on each region for the complete list of lenders.

- Keep in Mind**
Income limits vary depending on the number of people in your family and whether or not your home is in a target or non-target area.
- Purchase Price & Income Limits**
The purchase price limits included in the map above are for single-family residences.
- Meet the Qualifications?**
Contact a participating lender in your area to discuss OHFA programs, obtain loan program information, and begin the application process.

myohiohome.org

Homeownership Products | Homebuyer Incentives | Mortgage Rates | Contact Us

SUCCESS STORIES

Join these homeowners and share your journey!

Contact Us

OHFA has incentives for future homeowners. If you have any questions, please write us using the form below.

Name: Email Address: Subject:

OHFA SOCIAL MEDIA

FACEBOOK

https://www.facebook.com/OhioHFA

Ohio Housing Finance Agency (OHFA)

MYOHIOHOME.ORG
OHIO HOUSING FINANCE AGENCY

Ohio Housing Finance Agency (OHFA) ohiohome.org full of information on OHFA's Government Organization

Timeline

PEOPLE

938 likes
64 visits

Katie Dodson, Megan Ruetsch and 2 others like this.

Invite your friends to like Ohio Housing Finance Agency

Amanda H. Enlow Invite
Bailey Quillin Cooper Invite
Marty Cooper Invite

ABOUT

We open the doors to an affordable place to call home by helping Ohioans with low- to moderate-income purchase homes or find quality, affordable housing.

http://www.ohiohome.org/

Ohio Housing Finance Agency (OHFA)
June 20 · 1h

Congratulations to Youngstown Neighborhood Development Corporation who was honored with OHFA's 2014 Spirit of Homeownership Excellence Award (SHEA) on Wednesday. The SHEAs were created by OHFA to highlight quality initiatives that promote h... See More

Safe drivers save 45% or more with Allstate. Quote now & see how much you could save.

TWITTER

Twitter, Inc. [US] https://twitter.com/ohiohousing

Home Notifications Discover Me

MYOHIOHOME.ORG
OHIO HOUSING FINANCE AGENCY

Are you interested in buying a home? Check out OHFA's new website www.myohiohome.org full of information on OHFA's homebuyer products!

ohfa

TWEETS 239 PHOTOS/VIDEOS 35 FOLLOWING 116 FOLLOWERS 1,039 FAVORITES 17 More

Follow

Ohio Housing Finance
@OhioHousing

We Open the Doors to an Affordable Place to Call Home by helping low- to moderate-income Ohioans purchase homes or find quality, affordable housing.

Ohio
ohiohome.org
Joined April 2009

Tweet to Ohio Housing Finance

35 Photos and videos

Tweets Tweets and replies

Pinned Tweet

Ohio Housing Finance @OhioHousing · Apr 29

Buying a home in #Ohio? Let #OHFA show you what we have to offer on our new #homebuyer-centered site myohiohome.org!

Ohio Housing Finance @OhioHousing · Jun 20

Congrats to #Youngstown Neighborhood Dev. Corp., winner of #OHFA's Spirit of #Homeownership Excellence Award!

Who to follow - Refresh · View all

CNN @CNN · Follow

Paul Irish @paul_irish · Follow

WSJ 125 @WSJ · Follow

Popular accounts · Find friends

Trends · Change

#riskeverything
Promoted by Nike Soccer

Hobby Lobby
Rolf Harris
#DW_GMF
#SCOTUS
#Design
Supreme Court
Young Money
Lionel Richie



Media Contact: Arlyne Alston
Email: aalston@ohiohome.org
Phone: 614.387.2863
Mobile: 614.557.3924

John R. Kasich Governor of Ohio | Douglas A. Garver Executive Director

IMMEDIATE RELEASE

May 5, 2014

OHFA Gives First-Time Buyers More Leverage to Achieve Home Ownership

Down payment assistance, discounted interest rate and mortgage tax credit available for government and conventional loans

COLUMBUS – The Ohio Housing Finance Agency (OHFA) encourages first-time buyers to take advantage of multiple savings through the Agency’s First-Time Homebuyer program. Qualified buyers receive down payment assistance of up to 2.5 percent of the home’s purchase price, a new mortgage tax credit, and a special interest rate reduction of .25 percent on all home loans. The special mortgage rate is limited to the first 250 loans reserved through a participating OHFA lender.

“It’s our mission to design affordable home loan products that promote sustainable home ownership,” said OHFA Executive Director Doug Garver. “OHFA’s First-Time Homebuyer program may be the best kept secret in the housing market.”

Down Payment Assistance

OHFA offers down payment assistance of up to \$10,000, equal to 2.5 percent of the home’s purchase price (the average OHFA first-time homebuyer receives \$2,500 toward a \$100,000 home). The money can be used for pre-ownership expenses such as down payment or closing costs. “Many people believe they can’t qualify for a mortgage loan because student loans or other debt prevents them from saving enough for a down payment,” Garver said. “OHFA’s programs make home buying much easier for Ohioans by reducing the amount of out-of-pocket expenses needed to purchase a home.”

Free homebuyer education is required, whether through a HUD-approved housing counseling agency or OHFA’s Streamlined Homebuyer Education program.

Mortgage Rate Reduction

OHFA is also supporting homebuyers with an interest rate reduction of .25 percent. The discount is available for the first 250 closed loans. For example, a reduced mortgage rate of 4.3 percent, even with down payment assistance, will save borrowers about \$5,200 on a \$100,000 loan and reduce their monthly payment by more than \$15.

The benefits of the special rate reduction are even greater for “Ohio Heroes”

including police, firefighters, teachers, direct patient caregivers, military and veterans, who receive an additional .25 percent rate discount and optional down payment assistance. The mortgage rate for Ohio Heroes with down payment assistance is currently 4.1 percent. Another program, “Grants for Grads,” rewards graduates who have received a degree within the last 24 months with down payment assistance and OHFA’s discounted mortgage rate, currently at 4.0 percent.

OHFA partners with a variety of lenders including banks, mortgage companies and credit unions. Buyers should visit www.myohiohome.org to find an OHFA-approved lender in their area, current interest rates, and more information on OHFA’s homeownership programs.

Mortgage Tax Credit

OHFA’s Mortgage Credit Certificate for the First-Time Homebuyer provides a direct federal tax credit on a portion of the mortgage interest. The certificate can lower the homebuyer’s federal tax liability by 40 percent with a maximum of \$2,000 per year for the life of the mortgage.

For example, an OHFA First-Time Homebuyer who purchases a \$100,000 home at a special reduced interest rate of 4.25 percent will receive a tax credit of \$1,787 after the first year. The mortgage credit is in addition to the home mortgage interest deduction on IRS Schedule A.

“Despite the effects of the harsh winter on the housing market, it’s promising to see Ohio’s market experiencing an upswing,” Garver said. “While home prices remain steady, OHFA offers competitive interest rates and incentives to help homebuyers transitioning from renting to buying their first home.”

###

About the Ohio Housing Finance Agency

OHFA is a self-supporting quasi-public agency governed by an eleven member board. The Agency uses federal and state resources to provide housing opportunities for families and individuals through programs designed to develop, preserve and sustain affordable housing throughout the state of Ohio. OHFA is also the administrator of the state's foreclosure prevention program, Save the Dream Ohio.

At Home

Section H • The Columbus Dispatch • Sunday, May 11, 2014

Buyer incentives offered

The Ohio Housing Finance Agency has rolled out new incentives to help first-time buyers afford a house.

In addition to the agency's usual options, OHFA is offering a 0.25 percent mortgage interest rate reduction to qualified buyers. The discount is available for the first 250 loans closed under the program.

Other OHFA incentives for first-time buyers include down-payment assistance of up to 2.5 percent of the purchase price (up to \$10,000); a mortgage credit certificate, which allows first-time buyers to take an additional amount off their federal income tax liability; an additional mortgage interest rate reduction for police, firefighters, teachers, veterans and other "Ohio heroes"; and additional down-payment and mortgage assistance for buyers who have graduated from college within the past 24 months.

Visit www.myohiohome.org for details and to find an OHFA-approved lender.

OHFA DIGITAL ADVERTISING

REALTOR.COM & RETARGETING CAMPAIGN




Buying a Home is Easier than You Think!

Receive an average of \$2,500 in down payment assistance and a mortgage tax credit from the Ohio Housing Finance Agency.




Find out if you qualify!



BUYING A HOME IS EASIER THAN YOU THINK!

Receive an average of \$2,500 on down payment assistance and a mortgage tax credit from the Ohio Housing Finance Agency!

Find out if you qualify!




BUYING A HOME IS EASIER THAN YOU THINK!

- Competitive Interest Rates
- \$2,500 Average Down Payment Assistance
- Mortgage Tax Credit


Find out if you qualify!





BUYING A HOME IS EASIER THAN YOU THINK!

Receive an average of \$2,500 in down payment assistance and a mortgage tax credit from the Ohio Housing Finance Agency.



Find out if you qualify!

Competitive Mortgage Rates

Down Payment Assistance




The image shows a smartphone screen with a news feed. Overlaid on the screen are two advertisements for the Ohio Housing Finance Agency (OHFA). The first ad is for 'Competitive Mortgage Rates' and the second is for 'Down Payment Assistance'. The background news feed includes headlines from CNN and other sources, such as 'CNN Breaking News' and 'Dem Triumph in South Carolina'.

OHFA TELEVISION ADVERTISING



888.362.6432 | MyOhioHome.org

The Ohio Housing Finance Agency provides 2.5% of the home purchase price for down payment assistance or closing costs. The average amount of assistance is \$2,500 per household.

OHFA DIGITAL ADVERTISING

SPOTIFY

The screenshot shows the Spotify desktop application interface. At the top, there is a search bar and navigation options. The main area displays a playlist with the following tracks:

TRACK	ARTIST	TIME	ALBUM	ADDED
Everybody's Got Somebody But Me	Frankie Ballard	3:52	Helluva Life	2013-11-01
Helluva Life	Frankie Ballard	3:52	Helluva Life	2013-11-01
Don't Let Me Be Lonely	The Band Perry	4:11	Pioneer	2013-11-01
Sunny and 75	Joe Nichols	3:27	Crickets	2013-11-01
Sweet Annie	Zac Brown Band	4:39	Uncaged	2013-11-01
The Outsiders	Eric Church	4:14	The Outsiders	2013-11-01
It Goes Like This	Thomas Rhett	3:07	It Goes Like This	2013-11-01
Titanium - feat. Sia	David Guetta	4:05	Nothing But the Beat ...	Mon Nov...
Twenty-One	Corey Smith	3:30	The Broken Record	Wed Dec...
If I Could Do It Again	Corey Smith	3:32	The Broken Record	Wed Dec...
Maybe Next Year	Corey Smith	3:34	The Broken Record	Wed Dec...
Drinkin' Again	Corey Smith	3:03	In The Mood	Wed Dec...
Carolina	Corey Smith	3:09	The Broken Record	Wed Dec...
Red Light	David Nail	4:06	I'm About To Come A...	Tue Dec...
I Let It Rain	David Nail Sarah R	3:42	I Let It Rain	Tue Dec...

An advertisement for Ohio Housing Finance Agency is visible on the left side of the interface. The ad features the text: "BUYING A HOME IS EASIER THAN YOU THINK!" and lists benefits such as "Competitive Interest Rates", "\$2,500 Average Down Payment Assistance", and "Mortgage Tax Credit". The Ohio Housing Finance Agency logo and name are also present.

PANDORA

The screenshot shows the Pandora desktop application interface. The main area displays a music station titled "Thomas Rhett Radio". The interface includes a "Now Playing" section, a "Music Feed" section, and a "My Profile" section. An advertisement for Ohio Housing Finance Agency is prominently displayed in the center of the interface. The ad features the text: "BUYING A HOME IS EASIER THAN YOU THINK!" and lists benefits such as "Competitive Interest Rates", "\$2,500 Average Down Payment Assistance", and "Mortgage Tax Credit". The Ohio Housing Finance Agency logo and name are also present.

OFFICE POSTERS



OHIO HOUSING
FINANCE AGENCY

ADVERTISING

As seen and heard on...



Spotify

PANDORA

WNCI97.9
COLUMBUS' HIT MUSIC



realtor.com®
where home happens



facebook



CHECK OUT OUR NEW FIRST-TIME
HOMEBUYER WEBSITE!



May 1, 2014 - May 31, 2014

Demographics: Age

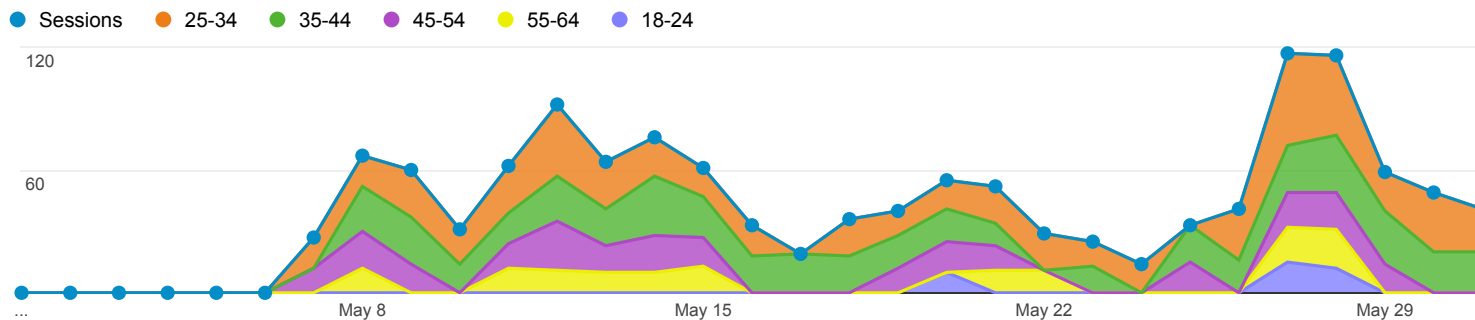
Some data in this report may have been removed when a threshold was applied. [Learn more](#)

All Sessions
100.00%

+ Add Segment

Explorer

Summary



Age	Acquisition			Behavior			Conversions		
	Sessions	% New Sessions	New Users	Bounce Rate	Pages / Session	Avg. Session Duration	Goal Conversion Rate	Goal Completions	Goal Value
	1,722 % of Total: 23.19% (7,426)	79.56% Site Avg: 84.37% (-5.70%)	1,370 % of Total: 21.87% (6,265)	81.30% Site Avg: 85.20% (-4.58%)	1.34 Site Avg: 1.26 (6.11%)	00:01:17 Site Avg: 00:00:58 (34.26%)	0.00% Site Avg: 0.00% (0.00%)	0 % of Total: 0.00% (0)	\$0.00 % of Total: 0.00% (\$0.00)
1. 25-34	501 (29.09%)	77.64%	389 (28.39%)	82.83%	1.26	00:01:09	0.00%	0 (0.00%)	\$0.00 (0.00%)
2. 35-44	449 (26.07%)	82.41%	370 (27.01%)	86.41%	1.26	00:01:04	0.00%	0 (0.00%)	\$0.00 (0.00%)
3. 45-54	292 (16.96%)	77.05%	225 (16.42%)	75.34%	1.43	00:01:35	0.00%	0 (0.00%)	\$0.00 (0.00%)
4. 55-64	220 (12.78%)	83.64%	184 (13.43%)	75.45%	1.50	00:01:46	0.00%	0 (0.00%)	\$0.00 (0.00%)
5. 18-24	171 (9.93%)	77.19%	132 (9.64%)	84.21%	1.37	00:01:23	0.00%	0 (0.00%)	\$0.00 (0.00%)
6. 65+	89 (5.17%)	78.65%	70 (5.11%)	75.28%	1.45	00:00:56	0.00%	0 (0.00%)	\$0.00 (0.00%)

Rows 1 - 6 of 6

May 1, 2014 - May 31, 2014

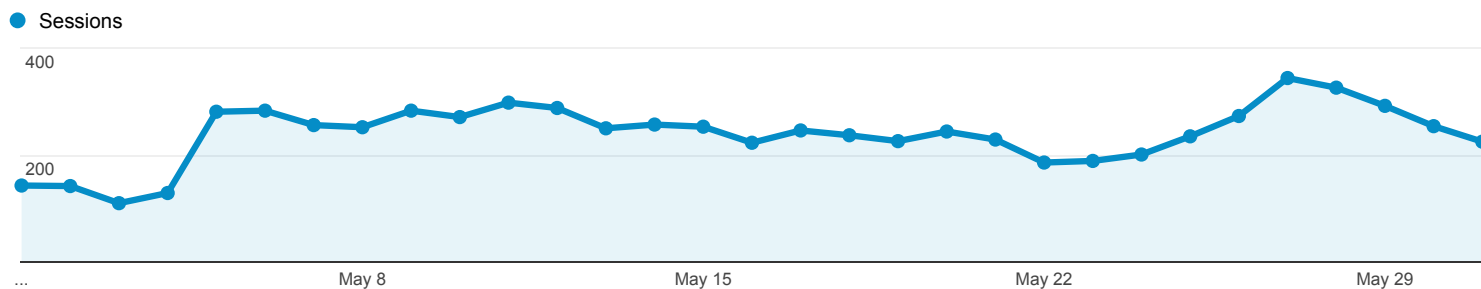
Overview

All Sessions
100.00%

+ Add Segment

Explorer

Summary



Device Category	Acquisition			Behavior			Conversions		
	Sessions	% New Sessions	New Users	Bounce Rate	Pages / Session	Avg. Session Duration	Goal Conversion Rate	Goal Completions	Goal Value
	7,426 % of Total: 100.00% (7,426)	84.37% Site Avg: 84.37% (0.00%)	6,265 % of Total: 100.00% (6,265)	85.20% Site Avg: 85.20% (0.00%)	1.26 Site Avg: 1.26 (0.00%)	00:00:58 Site Avg: 00:00:58 (0.00%)	0.00% Site Avg: 0.00% (0.00%)	0 % of Total: 0.00% (0)	\$0.00 % of Total: 0.00% (\$0.00)
1. mobile	3,459 (46.58%)	82.65%	2,859 (45.63%)	90.46%	1.15	00:00:34	0.00%	0 (0.00%)	\$0.00 (0.00%)
2. desktop	2,453 (33.03%)	86.18%	2,114 (33.74%)	76.15%	1.48	00:01:37	0.00%	0 (0.00%)	\$0.00 (0.00%)
3. tablet	1,514 (20.39%)	85.34%	1,292 (20.62%)	87.85%	1.19	00:00:50	0.00%	0 (0.00%)	\$0.00 (0.00%)

Rows 1 - 3 of 3

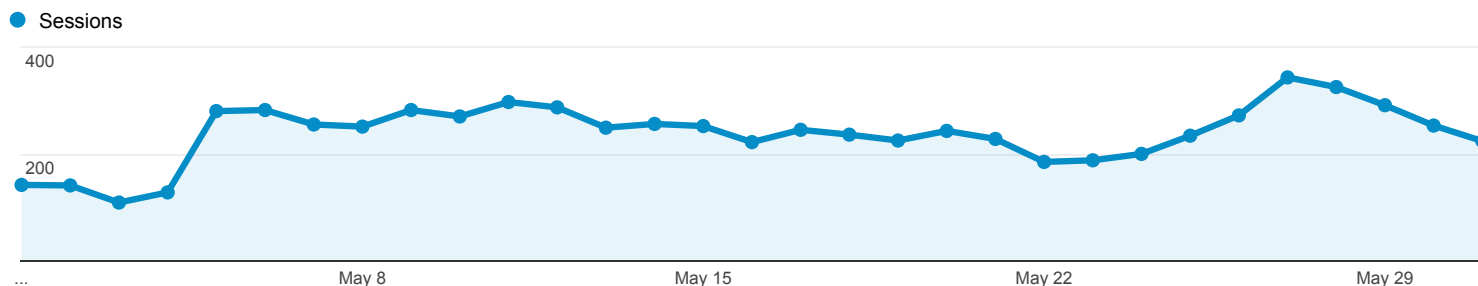
May 1, 2014 - May 31, 2014

Audience Overview

All Sessions
100.00%

+ Add Segment

Overview



Sessions
7,426

Users
6,320

Pageviews
9,392

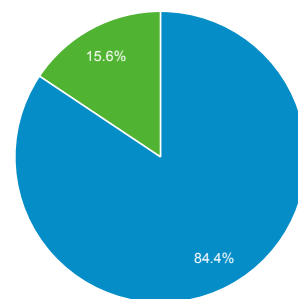
Pages / Session
1.26

Avg. Session Duration
00:00:58

Bounce Rate
85.20%

% New Sessions
84.37%

■ New Visitor ■ Returning Visitor



Language	Sessions	% Sessions
1. en-us	7,129	96.00%
2. en	198	2.67%
3. es-us	25	0.34%
4. es-es	17	0.23%
5. en-gb	13	0.18%
6. en_us	10	0.13%
7. pt-br	7	0.09%
8. es	4	0.05%
9. zh-tw	4	0.05%
10. ar	3	0.04%

All Traffic

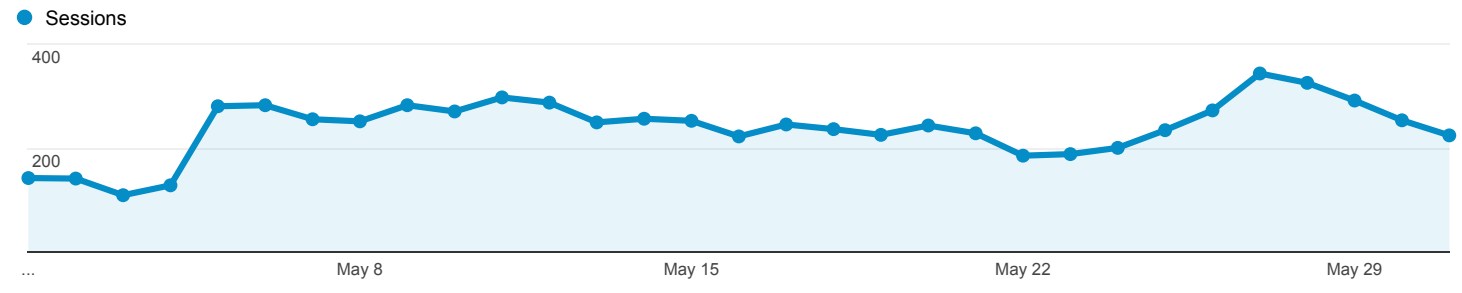
May 1, 2014 - May 31, 2014

All Sessions
100.00%

+ Add Segment

Explorer

Summary



Source / Medium	Acquisition			Behavior			Conversions		
	Sessions	% New Sessions	New Users	Bounce Rate	Pages / Session	Avg. Session Duration	Goal Conversion Rate	Goal Completions	Goal Value
	7,426 <small>% of Total: 100.00% (7,426)</small>	84.37% <small>Site Avg: 84.37% (0.00%)</small>	6,265 <small>% of Total: 100.00% (6,265)</small>	85.20% <small>Site Avg: 85.20% (0.00%)</small>	1.26 <small>Site Avg: 1.26 (0.00%)</small>	00:00:58 <small>Site Avg: 00:00:58 (0.00%)</small>	0.00% <small>Site Avg: 0.00% (0.00%)</small>	0 <small>% of Total: 0.00% (0)</small>	\$0.00 <small>% of Total: 0.00% (\$0.00)</small>
1. (direct) / (none)	5,672 (76.38%)	83.97%	4,763 (76.03%)	86.55%	1.24	00:00:53	0.00%	0 (0.00%)	\$0.00 (0.00%)
2. realtor.com / referral	400 (5.39%)	91.75%	367 (5.86%)	81.75%	1.34	00:00:59	0.00%	0 (0.00%)	\$0.00 (0.00%)
3. google / organic	394 (5.31%)	73.86%	291 (4.64%)	74.37%	1.48	00:01:54	0.00%	0 (0.00%)	\$0.00 (0.00%)
4. googleads.g.doubleclick.net / referral	258 (3.47%)	94.19%	243 (3.88%)	84.50%	1.22	00:00:27	0.00%	0 (0.00%)	\$0.00 (0.00%)
5. ohiohome.org / referral	98 (1.32%)	45.92%	45 (0.72%)	71.43%	1.61	00:02:32	0.00%	0 (0.00%)	\$0.00 (0.00%)
6. youtube.com / referral	86 (1.16%)	100.00%	86 (1.37%)	89.53%	1.16	00:00:07	0.00%	0 (0.00%)	\$0.00 (0.00%)
7. bing / organic	59 (0.79%)	74.58%	44 (0.70%)	64.41%	1.78	00:03:49	0.00%	0 (0.00%)	\$0.00 (0.00%)
8. yahoo / organic	58 (0.78%)	93.10%	54 (0.86%)	55.17%	1.95	00:03:27	0.00%	0 (0.00%)	\$0.00 (0.00%)
9. vrbo.com / referral	53 (0.71%)	88.68%	47 (0.75%)	96.23%	1.04	00:00:01	0.00%	0 (0.00%)	\$0.00 (0.00%)
10. dictionary.reference.com / referral	43 (0.58%)	95.35%	41 (0.65%)	97.67%	1.02	00:00:00	0.00%	0 (0.00%)	\$0.00 (0.00%)

Rows 1 - 10 of 110

Jun 1, 2014 - Jun 29, 2014

Demographics: Age

Some data in this report may have been removed when a threshold was applied. [Learn more](#)

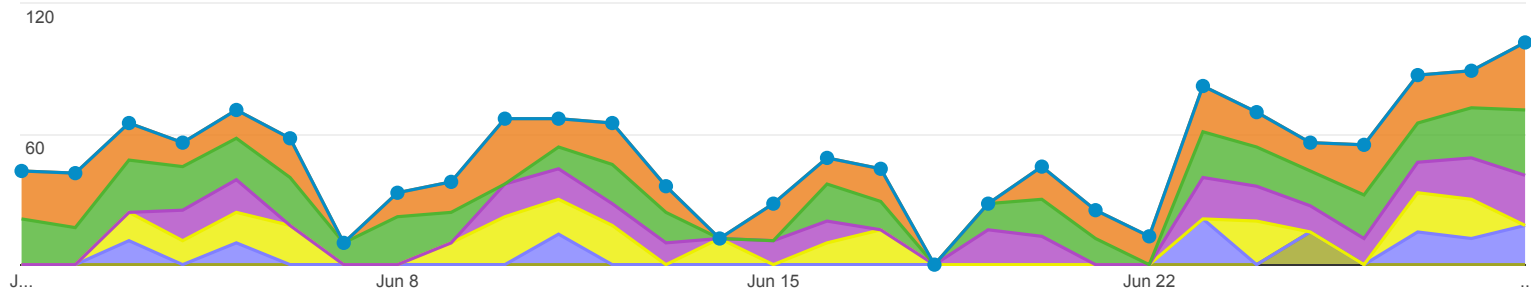
All Sessions
100.00%

+ Add Segment

Explorer

Summary

Sessions 25-34 35-44 55-64 45-54 18-24 65+



Age	Acquisition			Behavior			Conversions		
	Sessions	% New Sessions	New Users	Bounce Rate	Pages / Session	Avg. Session Duration	Goal Conversion Rate	Goal Completions	Goal Value
	1,993 % of Total: 30.22% (6,594)	75.01% Site Avg: 80.86% (-7.23%)	1,495 % of Total: 28.04% (5,332)	79.13% Site Avg: 84.32% (-6.16%)	1.39 Site Avg: 1.28 (8.51%)	00:01:32 Site Avg: 00:01:01 (50.23%)	0.00% Site Avg: 0.00% (0.00%)	0 % of Total: 0.00% (0)	\$0.00 % of Total: 0.00% (\$0.00)
1. 35-44	474 (23.78%)	74.89%	355 (23.75%)	77.64%	1.40	00:01:49	0.00%	0 (0.00%)	\$0.00 (0.00%)
2. 25-34	469 (23.53%)	76.76%	360 (24.08%)	82.73%	1.31	00:01:06	0.00%	0 (0.00%)	\$0.00 (0.00%)
3. 55-64	339 (17.01%)	71.68%	243 (16.25%)	77.58%	1.40	00:01:25	0.00%	0 (0.00%)	\$0.00 (0.00%)
4. 45-54	332 (16.66%)	69.88%	232 (15.52%)	76.20%	1.52	00:01:39	0.00%	0 (0.00%)	\$0.00 (0.00%)
5. 18-24	246 (12.34%)	73.98%	182 (12.17%)	80.08%	1.34	00:01:53	0.00%	0 (0.00%)	\$0.00 (0.00%)
6. 65+	133 (6.67%)	92.48%	123 (8.23%)	81.20%	1.33	00:01:26	0.00%	0 (0.00%)	\$0.00 (0.00%)

Rows 1 - 6 of 6

Jun 1, 2014 - Jun 29, 2014

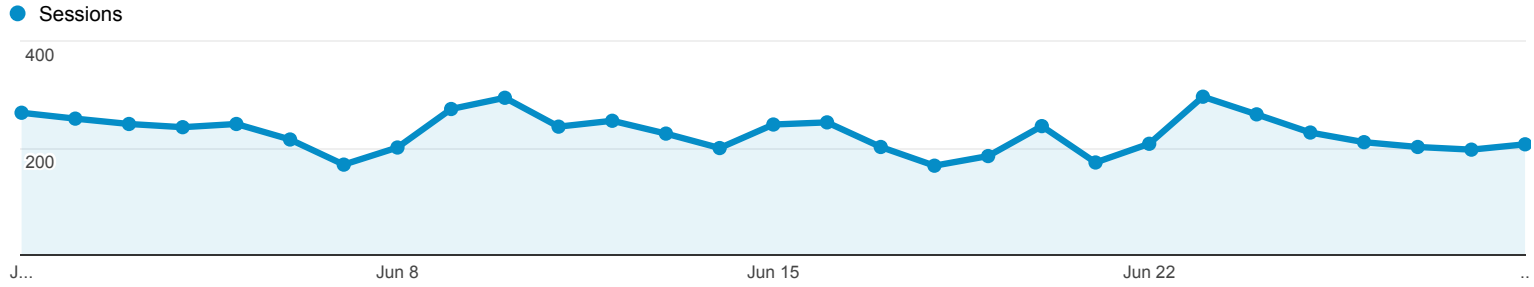
Overview

All Sessions
100.00%

+ Add Segment

Explorer

Summary



Device Category	Acquisition			Behavior			Conversions		
	Sessions	% New Sessions	New Users	Bounce Rate	Pages / Session	Avg. Session Duration	Goal Conversion Rate	Goal Completions	Goal Value
	6,594 % of Total: 100.00% (6,594)	80.89% Site Avg: 80.86% (0.04%)	5,334 % of Total: 100.04% (5,332)	84.32% Site Avg: 84.32% (0.00%)	1.28 Site Avg: 1.28 (0.00%)	00:01:01 Site Avg: 00:01:01 (0.00%)	0.00% Site Avg: 0.00% (0.00%)	0 % of Total: 0.00% (0)	\$0.00 % of Total: 0.00% (\$0.00)
1. mobile	3,024 (45.86%)	78.04%	2,360 (44.24%)	88.06%	1.18	00:00:41	0.00%	0 (0.00%)	\$0.00 (0.00%)
2. desktop	2,175 (32.98%)	85.98%	1,870 (35.06%)	77.38%	1.46	00:01:37	0.00%	0 (0.00%)	\$0.00 (0.00%)
3. tablet	1,395 (21.16%)	79.14%	1,104 (20.70%)	87.03%	1.22	00:00:50	0.00%	0 (0.00%)	\$0.00 (0.00%)

Rows 1 - 3 of 3

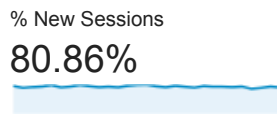
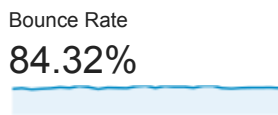
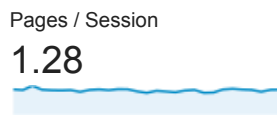
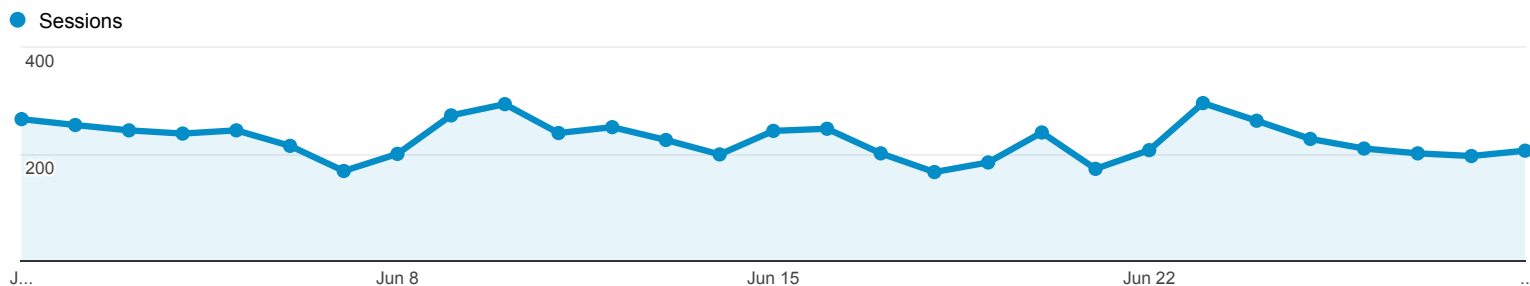
Jun 1, 2014 - Jun 29, 2014

Audience Overview

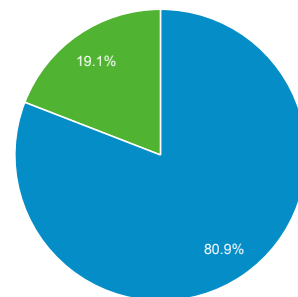
All Sessions
100.00%

+ Add Segment

Overview



■ New Visitor ■ Returning Visitor



Language	Sessions	% Sessions
1. en-us	6,352	96.33%
2. en	153	2.32%
3. es-us	20	0.30%
4. es-es	14	0.21%
5. en-gb	9	0.14%
6. pt-br	9	0.14%
7. en_us	6	0.09%
8. ar-ae	4	0.06%
9. fr-fr	3	0.05%
10. zh-cn	3	0.05%

All Traffic

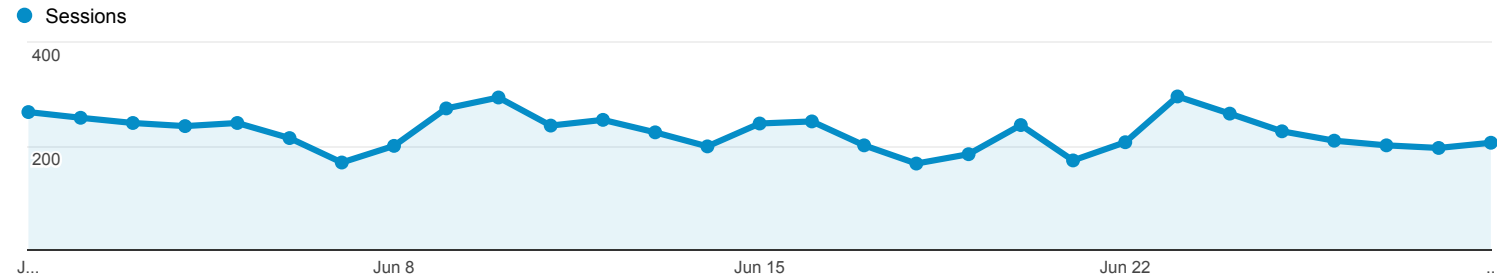
Jun 1, 2014 - Jun 29, 2014

All Sessions
100.00%

+ Add Segment

Explorer

Summary



Source / Medium	Acquisition			Behavior			Conversions		
	Sessions	% New Sessions	New Users	Bounce Rate	Pages / Session	Avg. Session Duration	Goal Conversion Rate	Goal Completions	Goal Value
	6,594 <small>% of Total: 100.00% (6,594)</small>	80.89% <small>Site Avg: 80.86% (0.04%)</small>	5,334 <small>% of Total: 100.04% (5,332)</small>	84.32% <small>Site Avg: 84.32% (0.00%)</small>	1.28 <small>Site Avg: 1.28 (0.00%)</small>	00:01:01 <small>Site Avg: 00:01:01 (0.00%)</small>	0.00% <small>Site Avg: 0.00% (0.00%)</small>	0 <small>% of Total: 0.00% (0)</small>	\$0.00 <small>% of Total: 0.00% (\$0.00)</small>
1. direct / (none)	4,386 (66.52%)	79.02%	3,466 (64.98%)	86.25%	1.24	00:00:54	0.00%	0 (0.00%)	\$0.00 (0.00%)
2. google / organic	567 (8.60%)	70.37%	399 (7.48%)	72.13%	1.61	00:02:19	0.00%	0 (0.00%)	\$0.00 (0.00%)
3. googleads.g.doubleclick.net / referral	411 (6.23%)	97.81%	402 (7.54%)	86.37%	1.16	00:00:18	0.00%	0 (0.00%)	\$0.00 (0.00%)
4. realtor.com / referral	405 (6.14%)	87.16%	353 (6.62%)	82.47%	1.29	00:01:06	0.00%	0 (0.00%)	\$0.00 (0.00%)
5. themediatrust.com / referral	154 (2.34%)	100.00%	154 (2.89%)	88.96%	1.11	00:00:00	0.00%	0 (0.00%)	\$0.00 (0.00%)
6. ohiohome.org / referral	99 (1.50%)	59.60%	59 (1.11%)	60.61%	1.89	00:03:15	0.00%	0 (0.00%)	\$0.00 (0.00%)
7. yahoo / organic	83 (1.26%)	72.29%	60 (1.12%)	65.06%	1.66	00:01:51	0.00%	0 (0.00%)	\$0.00 (0.00%)
8. youtube.com / referral	75 (1.14%)	97.33%	73 (1.37%)	92.00%	1.09	00:00:06	0.00%	0 (0.00%)	\$0.00 (0.00%)
9. bing / organic	59 (0.89%)	72.88%	43 (0.81%)	55.93%	1.64	00:03:32	0.00%	0 (0.00%)	\$0.00 (0.00%)
10. vrbo.com / referral	24 (0.36%)	100.00%	24 (0.45%)	95.83%	1.04	00:00:22	0.00%	0 (0.00%)	\$0.00 (0.00%)

Rows 1 - 10 of 135

Television Ad: <https://www.youtube.com/watch?v=7dyazzbnH8Y>

Radio Ad: https://www.ohiohome.org/Pandora_OHFA.mp3