

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

CalHFA Hero Marketing Campaign

Following on the heels of the worst mortgage crisis in the country's history, CalHFA, much like a comic book hero, was eager to give a helping hand to the underdog our first-time homebuyers. With new products developed, all we needed was to get the word out. We initiated a marketing campaign to share the news and seek help in promoting the programs through the help of the real heroes of homebuyers – the loan officers and realtors.

BACKGROUND

As one of the states hit hard by steep home price declines and unemployment, the rippling effects impacted CalHFA's ability to provide safe, low-interest first mortgages to those with low and moderate incomes. Also, potential borrowers were impacted by the changing landscape. As the state's economics improved and home prices were more affordable than ever, first-time homebuyers were hopeful that they could finally live the American dream. But instead, they found that the lending rules had changed. The banks and lending institutions made loan programs inaccessible to many low and moderate income borrowers by raising credit score minimums, increasing down payment requirements and eliminating mortgage options.

CalHFA, excited to save the day, developed and prepared to deliver new first mortgage loan options in the marketplace. The Hero marketing campaign was created to get the word out that CalHFA was ready and able but needed the help of the real heroes to promote the product. The Hero campaign was rolled out to realtors and loan officers.

OBJECTIVES

The most important objective was to get lenders on board and ready to write the new loans on their platforms. We were ready to reestablish ourselves and had a clear picture of our target audiences, lenders, loan officers, realtors & first-time homebuyers and we started talking to them.

STRATEGIES

Direct Mail

We wanted to be sure that the new program information was getting to our realtor audience. We created and mailed 78,000 postcards.

Outreach Events

We participated in panels, workshops and speaking engagements whenever possible. We promoted our new programs at tradeshow, conventions and through local meetings of statewide organizations. We even took the opportunity to present and train invited realtors, loan officers and brokers to one of six informational forums up and down the state.

Public Relations/Earned Media

With limited marketing budgets, we knew that using press releases and the resulting news articles would help to promote the interest in our product and used these opportunities.

Website

Being the primary stop for program details, our website was updated with the latest information and ready to go when the new program announcements were made. We promoted the new products with revolving banners for all website visitors to see.

Public Service Announcements

Through a special agreement with the California Broadcasters Association, CalHFA ran a set of English and Spanish public service announcements on radio stations in the key markets. These spots ran at a fraction of the cost of normal advertising and always aired between the hours of 5:00 a.m. and midnight.

Online Ads

Targeting real estate and mortgage specific websites, we ran online advertising on Trulia and Zillow websites for 1 ½ months.

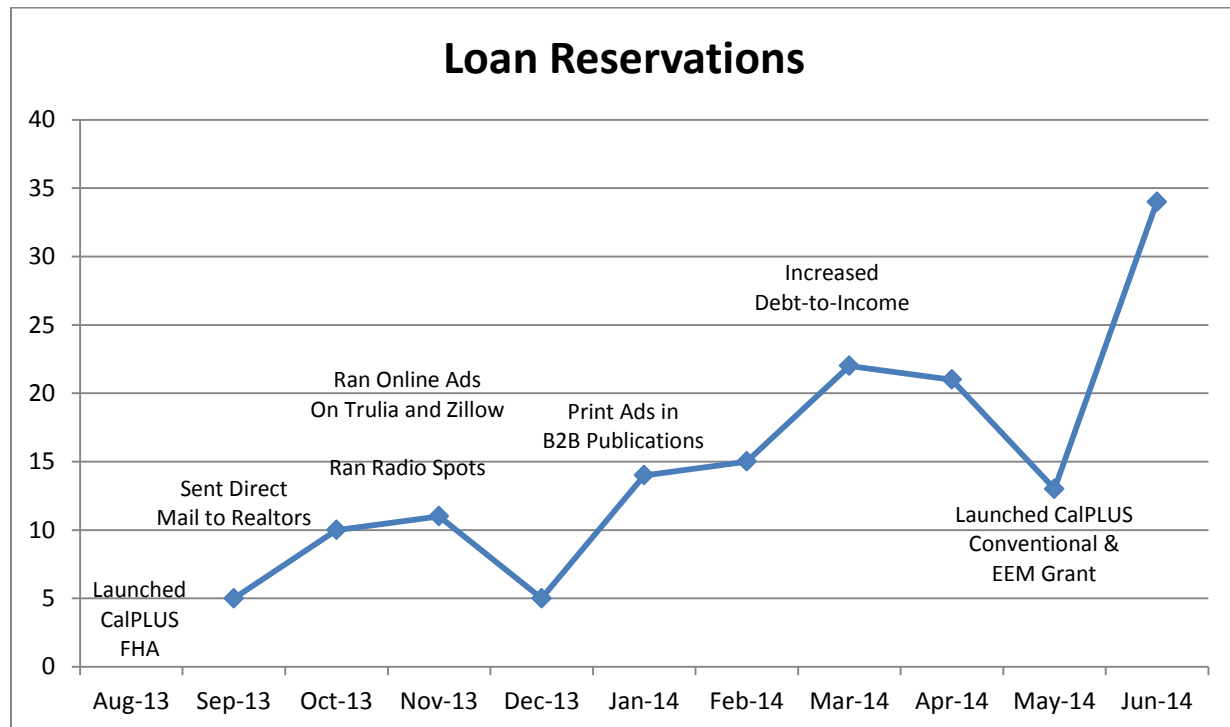
Social Media

Whether they like to “friend” or “tweet,” those interested can catch up with the latest CalHFA program news via Facebook and with tweets on Twitter.

RESULTS

Prior to the Hero marketing campaign in the summer of 2013, incoming calls were averaging 100 to 130 a day. Within 1 ½ months of the campaign launch, our customer service agents report incoming inquiries have doubled 220 to 300. Loan reservations saw a stark increase, up from approximately four per month to 35 per month. Media impressions reached 6,000,000.

As our campaign continues, we have been able to expand our programs and deliver more options in a challenging marketplace. CalHFA’s innovation and creative promotion has made the dream of homeownership a reality for many low and moderate first-time homebuyers who couldn’t have done it without a hero on their side.



Finally, A LOAN THAT WORKS FOR 1ST-TIME HOMEBUYERS
Introducing THE NEW **CALPLUS**

CLICK HERE
TO LEARN MORE



728 x 90px Web Banner

Finally, A LOAN THAT WORKS
FOR 1ST-TIME HOMEBUYERS

CLICK HERE
TO LEARN MORE

320 x 50px Web Banner

Finally, A LOAN THAT WORKS
FOR 1ST-TIME HOMEBUYERS

CLICK HERE
TO LEARN MORE

300 x 50px Web Banner

Finally, A LOAN THAT WORKS
FOR 1ST-TIME HOMEBUYERS!

Introducing THE NEW
CALPLUS

CLICK HERE
TO LEARN MORE



300 x 250px Web Banner

Finally,
A LOAN THAT WORKS
FOR 1ST-TIME
HOMEBUYERS!

Introducing
THE NEW
CALPLUS

3.5% Down Payment
Assistance –
with Zero Interest

Lower Tax Liability
when combined
with MCC

Streamlined processing
and quick turnaround

CLICK HERE
TO LEARN MORE



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3.5% Down Payment Assistance –
with Zero Interest

Lower Tax Liability *when*
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Streamlined processing
and quick turnaround

CLICK HERE
TO LEARN MORE



160 x 600px Web Banner

300 x 600px Web Banner

*You don't need
a cape to be a*

HERO.

== *Just* ==

CALPLUS.SM

Introducing CalPLUS:
the best option for your
1st-time homebuyers.



Direct Mail Postcard

*You don't need
a cape to be a*

HERO.

== *Just* ==
CALPLUS.SM

Introducing CalPLUS: the best option for your 1st-time homebuyers.

Many of your clients are struggling with the dream of home ownership. Now with CalHFA, you can help save the day. How? With our new CalPLUS loan. It offers built-in DPA of 3.5%, which you can team up with CalHFA's other DPA programs for more homebuying power. Plus, you can combine it with MCC to reduce their tax liability.

For your low-to-middle-income clients, CalPLUS is ready do a lot of the heavy-lifting to get them into their first home. So choose CalPLUS. And be your homebuyer's hero.

To find out more, go to calhfa.ca.gov or call 1.877.9CalHFA (922.5432)

The business of bringing more Californians home.

