



2013 Annual Awards Entry Form
(Complete one for each entry.)

Entry Name Florida Hardest-Hit Fund (HHF) Advisor Agency Download Center (Website)

HFA Florida Housing Finance Corporation

Submission Contact Cecka Rose Green, Communications Director

Phone 850-488-4197, ext. 1240 Email Cecka.Green@floridahousing.org

Program Contact same

Phone same Email same

Entry form with description, check(s), and visual aids (optional) must be received by NCSHA by **Monday, July 1, 2013. (Spoke to Lovely on 6/28/13; she said the check could follow, but the entries should be in by the deadline)**

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

HFA Florida Housing Finance Corporation

Entry Name Florida HHF Download Center Website

Communications	Homeownership	Legislative Advocacy	Management Innovation
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input checked="" 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"/> Federal Advocacy <input type="checkbox"/> State Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology
Rental Housing	Special Needs Housing	Special Achievement	Are you providing visual aids?
<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	<input type="checkbox"/> Special Achievement	<input checked="" type="checkbox"/> YES with entry <input type="checkbox"/> NO

Florida Hardest-Hit Fund (HHF) Advisor Agency Download Center (Website)

In February 2010, US Treasury (Treasury) created the “Housing Finance Agency (HFA) Innovation Fund for the Hardest-Hit Housing Markets” (HFA Hardest-Hit Fund) and allocated funds under the Emergency Economic Stabilization Act of 2008 (EESA) to five states: Arizona, California, Florida, Michigan and Nevada. The funds were allocated to these initial states because of their excessive housing market depreciation and to assist in foreclosure prevention efforts. By September 2010, the program was extended to include a total of 18 states and the District of Columbia, with total funding allocation of \$7.6 billion.

Florida received three allocations of funding that totals \$1.01 billion. As directed by Treasury, Florida Housing Finance Corporation (Florida Housing) used a portion of these funds for targeted unemployment programs—Unemployment Mortgage Assistance Program (UMAP) and Mortgage Loan Reinstatement Payment (MLRP) program—that provide temporary assistance to eligible homeowners. Collectively, they are known as the Florida Hardest-Hit Fund (HHF) program.

Eligibility determination for applicants to and quarterly certification of program participants in the Florida HHF program are performed by a network of HHF Advisor Agencies (mostly HUD-approved local housing counseling agencies). Additionally, these agencies are charged with performing marketing and outreach in their local/regional communities to solicit homeowners who may be experiencing challenges with paying their mortgage. To assist these agencies with their efforts and to ensure the messaging for the Florida HHF Program is consistent across all the agencies, Florida Housing’s Communications unit established the **Florida Hardest-Hit Fund Download Center Website** (www.HHFDownload.com).

Innovation

Websites and the Internet have long been used by various companies as a way for consumers to customize and purchase printed items ranging from business cards to large displays. Florida Housing decided to use this same concept to provide various media for the unlimited use by our HHF Advisor Agencies to help market and secure applicants for the Florida HHF Program. This website contains all the information these agencies need to effectively and properly market and perform outreach to their communities regarding the program.

Items on the download center include marketing/outreach guidelines and policies, and materials such as brochures, flyers, display ads and radio spots scripts. This one-stop center helps to ensure that the HHF program in Florida has a consistent and credible look and feel, as well as universal messaging across all the Advisor Agencies. All forms and materials are posted in downloadable PDF format with customizable fields and/or JPGs. Radio scripts are posted in Microsoft Word format.

Marketing materials are available in color and black/white, and in English, Spanish and Haitian Creole. Advisor Agencies may contact Florida Housing’s Communications office to get approval to have materials translated into other languages, at their discretion.

Replication

The HHF Download Center can be adapted for use by HFAs for just about any effort that requires assistance from outside organizations or entities (such as lenders, Realtors®, community groups, etc.). Placing all materials, forms, guidelines, etc., in a single location to ensure the messaging and image of a program just makes sense and allows HFAs to maximize efforts in marketing its housing programs.

In September 2012, Treasury asked staff from Florida Housing to give a presentation on the HHF Download Center at its Hardest-Hit Fund Summit that fall. Additionally, for one of Treasury's most recent projects, the Making Home Affordable® Outreach and Intake Project, a version of a "download center" was established to assist local housing counseling agencies with their marketing and outreach efforts, which we believe developed and implemented from the blueprint established by the HHF Download Center.

Audiences: Advisor Agencies and Potential Applicants

Ultimately, the goal of the HHF Program is to assist as many troubled homeowners with gaining access to federal funding to help them keep and sustain their homes. Therefore, it was important to give the Advisor Agencies a way to track the effectiveness of the marketing and outreach efforts. To this end, Florida Housing developed referral codes to be used to help with this tracking, among other things. A "referral code" is a five-digit code that an HHF applicant can input during the online HHF application process that, when typed into the space on the application labeled "Referral Code," will automatically assign that applicant to the corresponding Advisor Agency.

Referral codes were pre-assigned for each of the marketing materials posted on the Download Center for each agency. Additionally, each agency was provided with a set of referral codes that they may assign to materials used for specific events. These codes allow each agency to determine how many applications are generated by a particular marketing medium and/or outreach event; this helps the agencies know which outreach methods/materials are working best for their particular agency.

Overall, the Florida HHF Program continues to receive an average of 1,500 new applications each month since the Download Center went live mid-last year.

Results:

Of course, the materials uploaded to the Download Center are only as effective as the routine distribution/use of them is performed by the HHF Advisor Agencies. Each Advisor Agency's HHF program administrator was granted access the Center using an email address and a unique password (that is changed after initial log-in). The administrator may decide to give additional staff in the agency's office access to the site; this is usually the staff person responsible for coordinating HHF marketing and outreach activities for the agency. The HHF communications specialist at Florida Housing is responsible for the maintenance of the Download Center, with oversight from the communications director.

Within the first two weeks of the Center going live, nearly half of the 90-plus agencies had accessed the Download Center. Once the Center had been active for eight weeks, all agencies had accessed the site and were consistently downloading materials for their use in marketing the HHF program.

Benefits versus Costs:

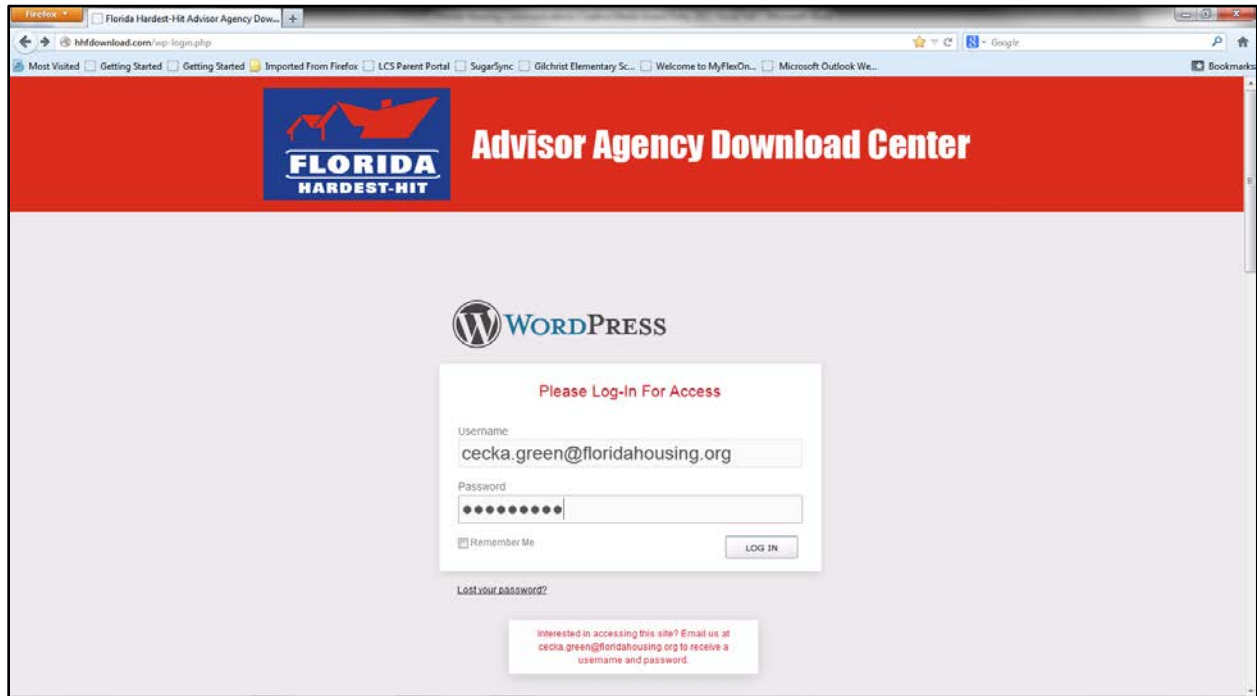
All of the marketing/PR guidelines, language and materials, in addition to the logo and website header were created in-house by staff in the Florida Housing's Communications office (sr. graphic designer). The Download Center website and marketing materials were designed by an outside vendor from Florida Housing's approved vendors list. The one-time cost for the center was approximately \$15,000, including two years of hosting and maintenance; it is approximately \$5,000 per year to host and maintain the site. Communications staff is determining whether the benefits outweigh the cost to move the hosting and maintenance in-house moving forward. However, when compared to the hundreds of thousands of

dollars many other HHF states have spent on outreach, marketing and advertising, the establishment of the Download Center was definitely more cost effective.

The federal Hardest-Hit Fund Program is scheduled to sunset on December 31, 2017. We expect that the Download Center will be functional for the duration of the program, and may be expanded with the addition of other Florida HHF programs.

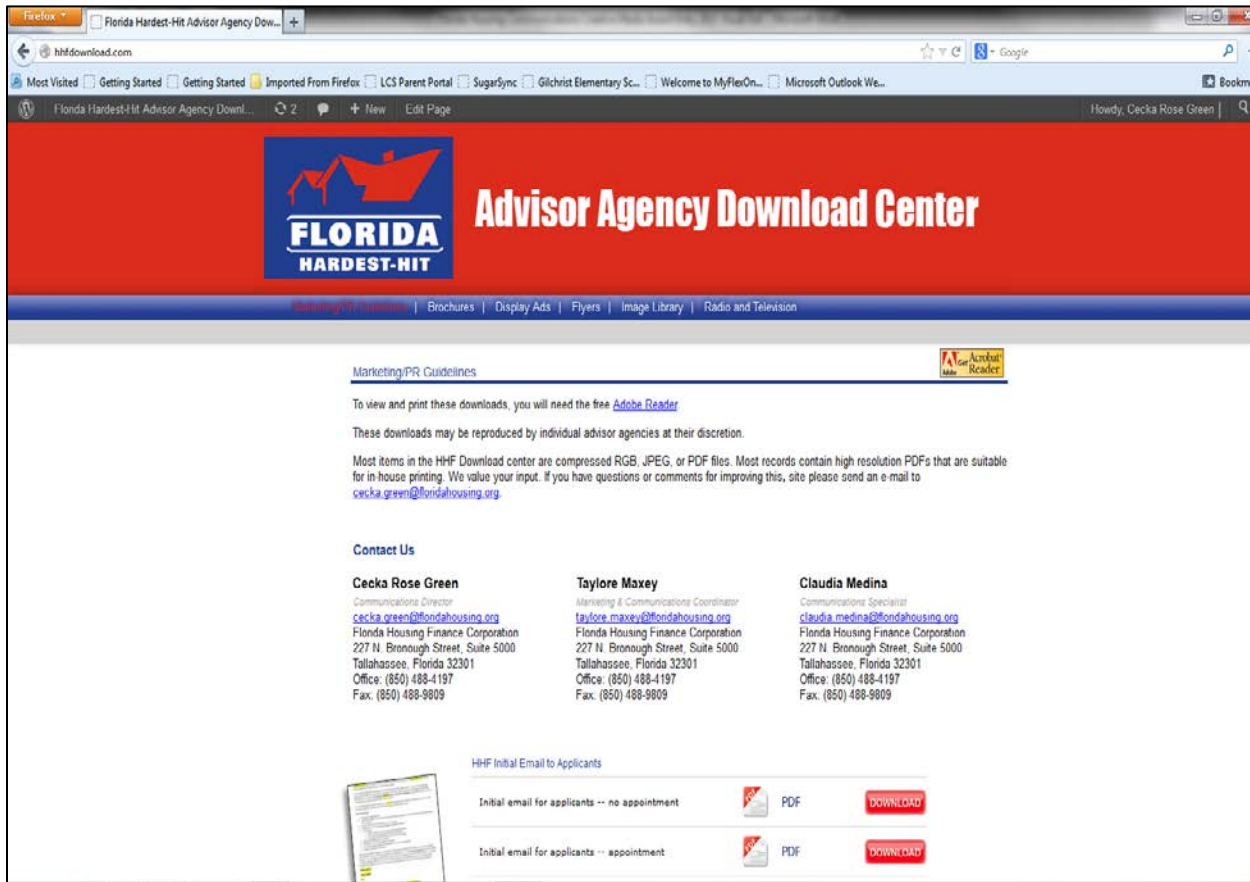
Conclusion:

The HHF Download Center has proven to be an effective tool to manage the marketing and outreach for Florida's HHF program. It standardizes the materials and messages to homeowners and applicants, while allowing the Advisor Agencies some flexibility in customizing the information for their specific communities.



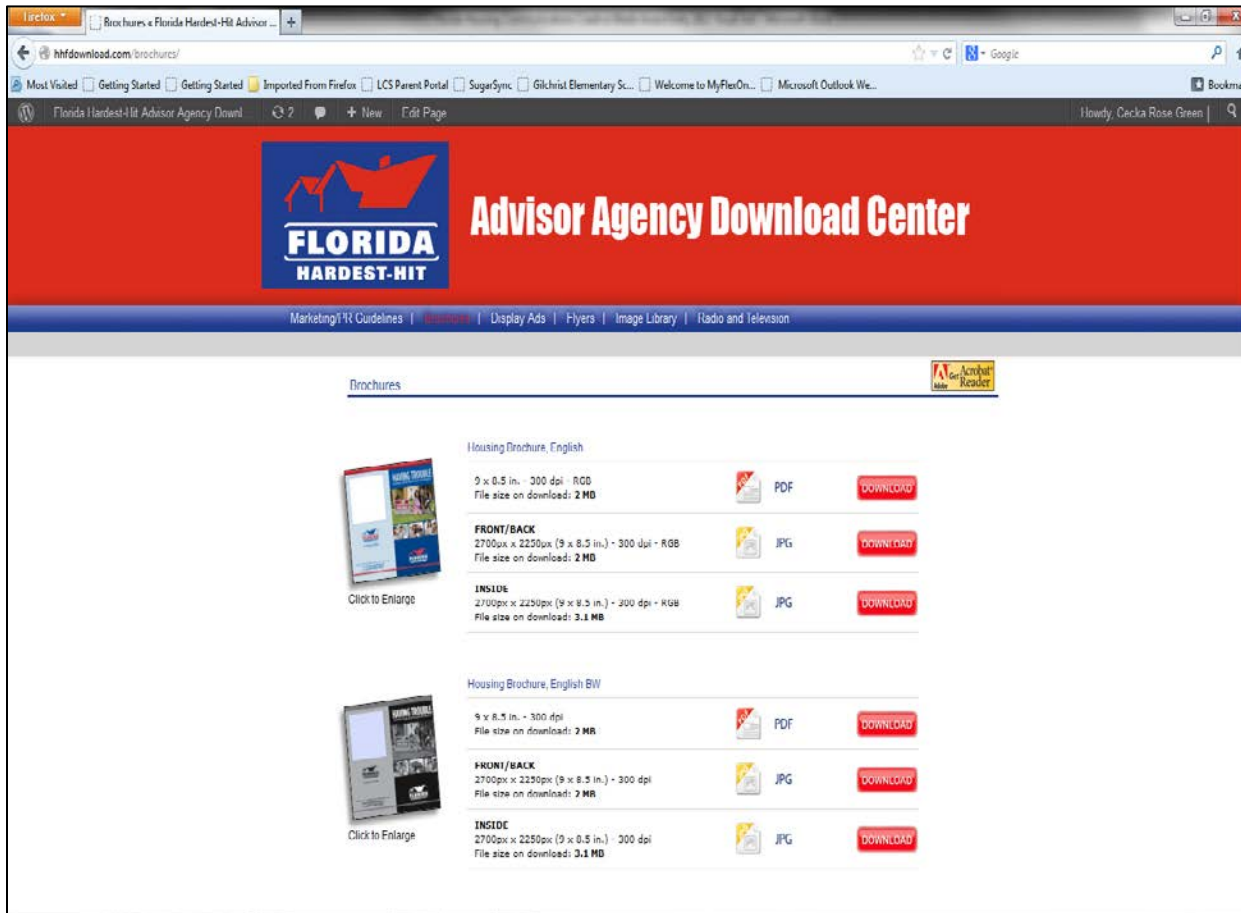
Log-in Page [email address is username]

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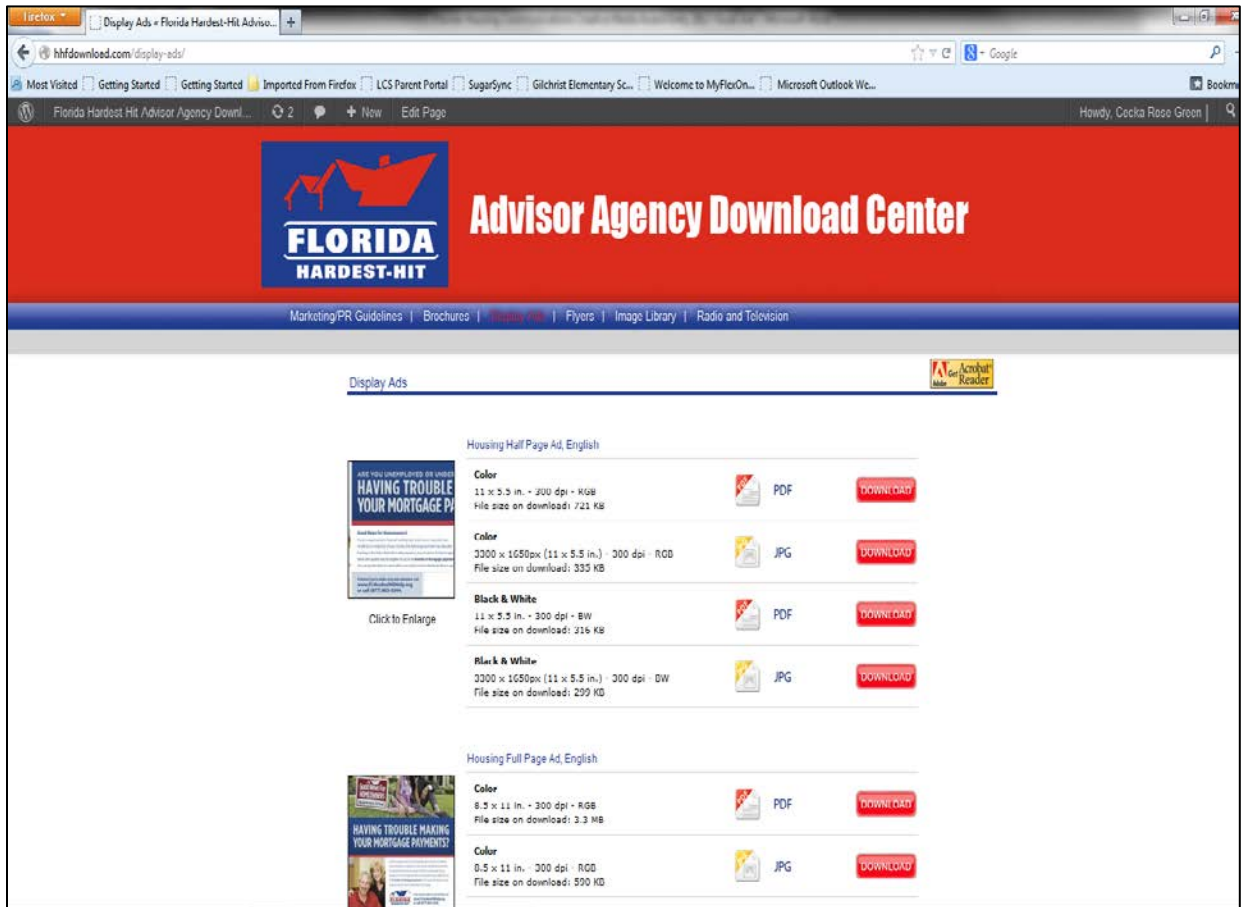
Marketing/PR Guidelines Tab

- This section of the center provides downloadable PDFs for marketing/outreach guidelines, the HHF program presentation, media protocol, and other important information related to messaging and program updates. The page also lists contact information for Florida Housing Communications staff.
- In the upper right corner, there is a link to download the most recent version of Acrobat Reader for free in the instance the user does not have the current version of the software; Reader is required to view and/or customize the marketing materials.
- This page contains a download to the HHF Program Speaking Request/Outreach Event form that is used by agencies to notify the Communications office of specific events for which they want approval from Florida Housing to participate.



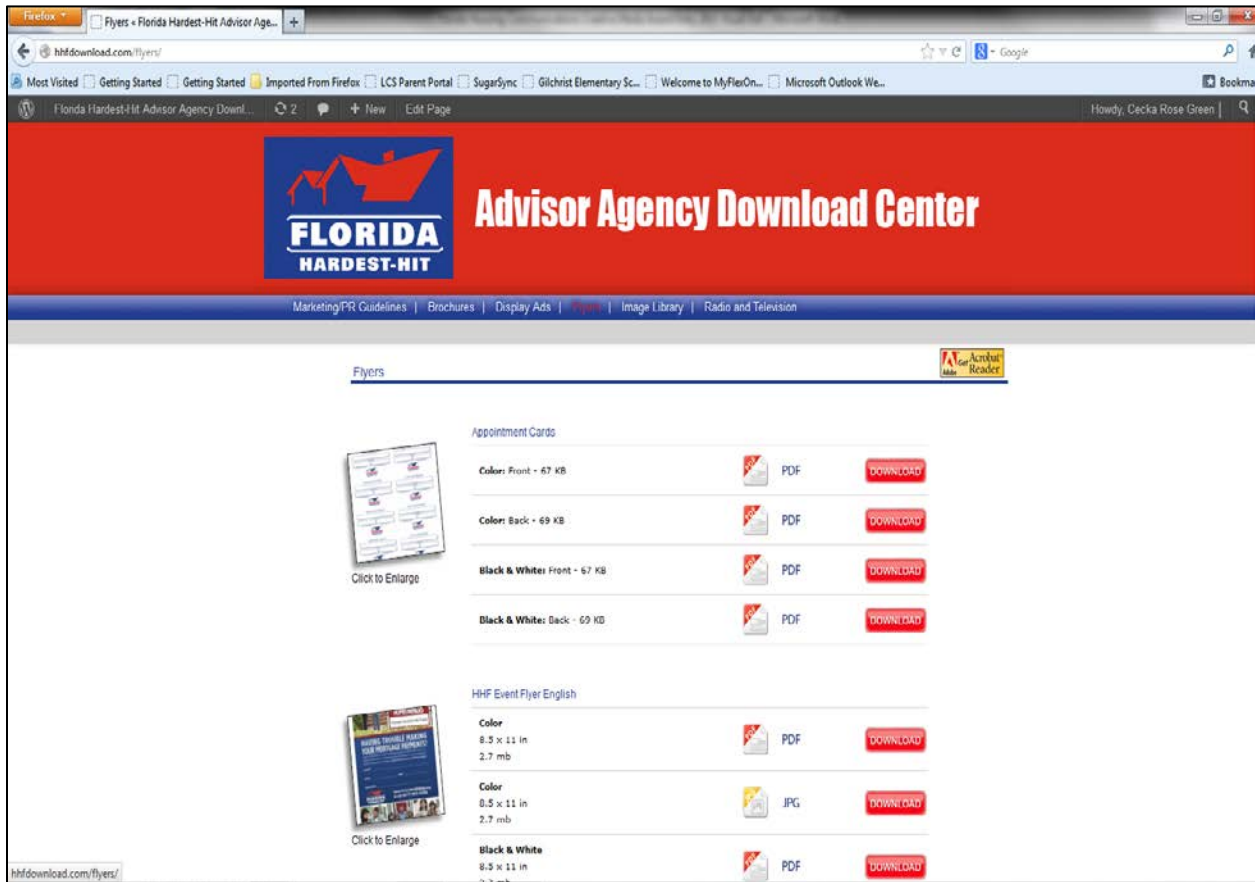
Brochures Tab

- Contains Florida HHF brochures approved for marketing the program.
- Available in color and black/white, in English, Spanish and Haitian Creole.
- Advisor agencies may contact the Communications office to get approval to have the marketing information translated into other languages, at their expense.



Display Ads Tab

- Contains Florida HHF display ads for newspaper print advertising.
- Full-page and half-page.
- Available in color and black/white, in English, Spanish and Haitian Creole.
- Advisor agencies may contact the Communications office to get approval to have the marketing information translated into other languages, at their expense.



Flyers Tab

- Contains Florida HHF appointment cards and flyers.
 - Appointment cards are to be given to homeowners at events with advisor name, email address/phone number and agency referral code.
- Event flyer is for a specific event; other generic flyers can be placed in local businesses, bank branches and other locations.
- Available in color and black/white, in English, Spanish and Haitian Creole.
- Advisor agencies may contact the Communications office to get approval to have the marketing information translated into other languages, at their expense.

HFA: Florida Housing Finance Corporation
Entry Name: Florida HHF Download Center Website Visual Aid

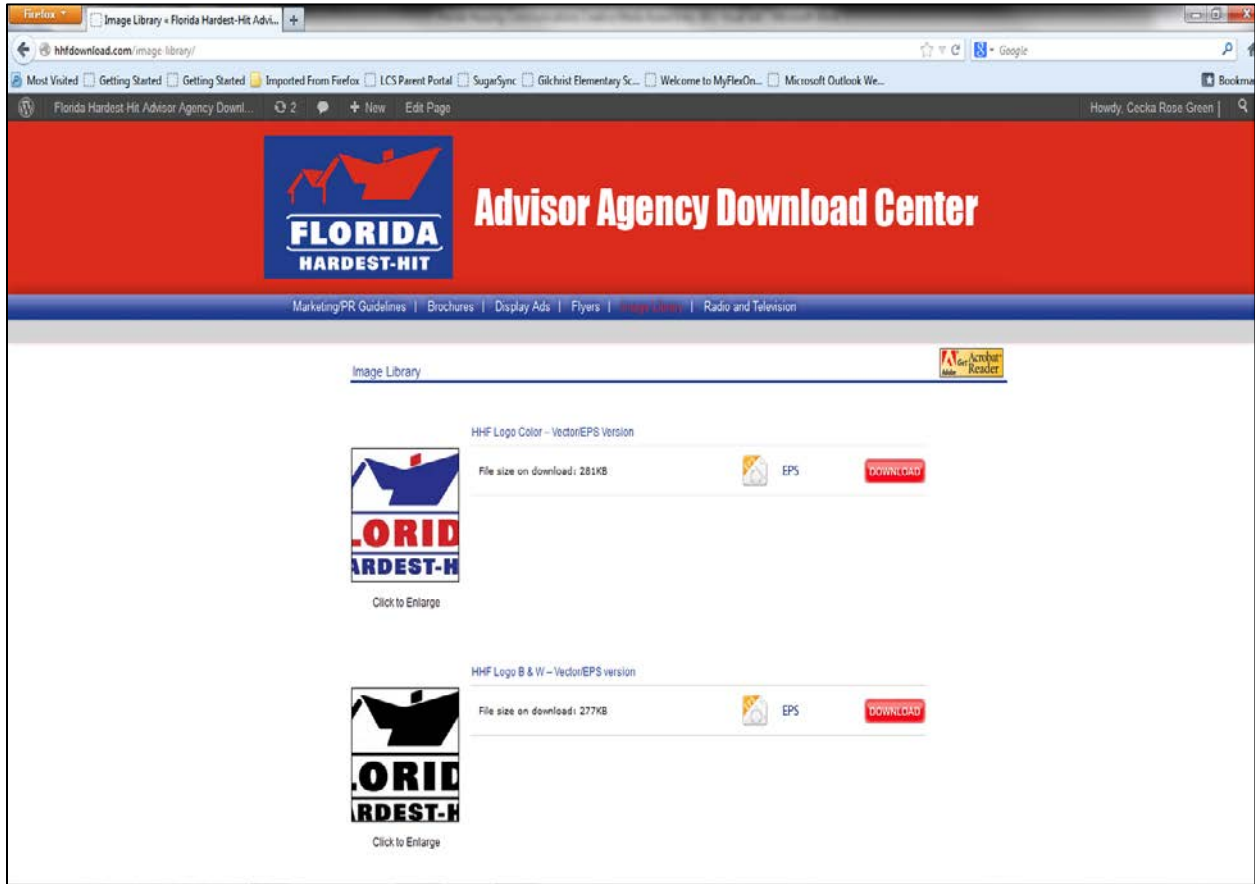
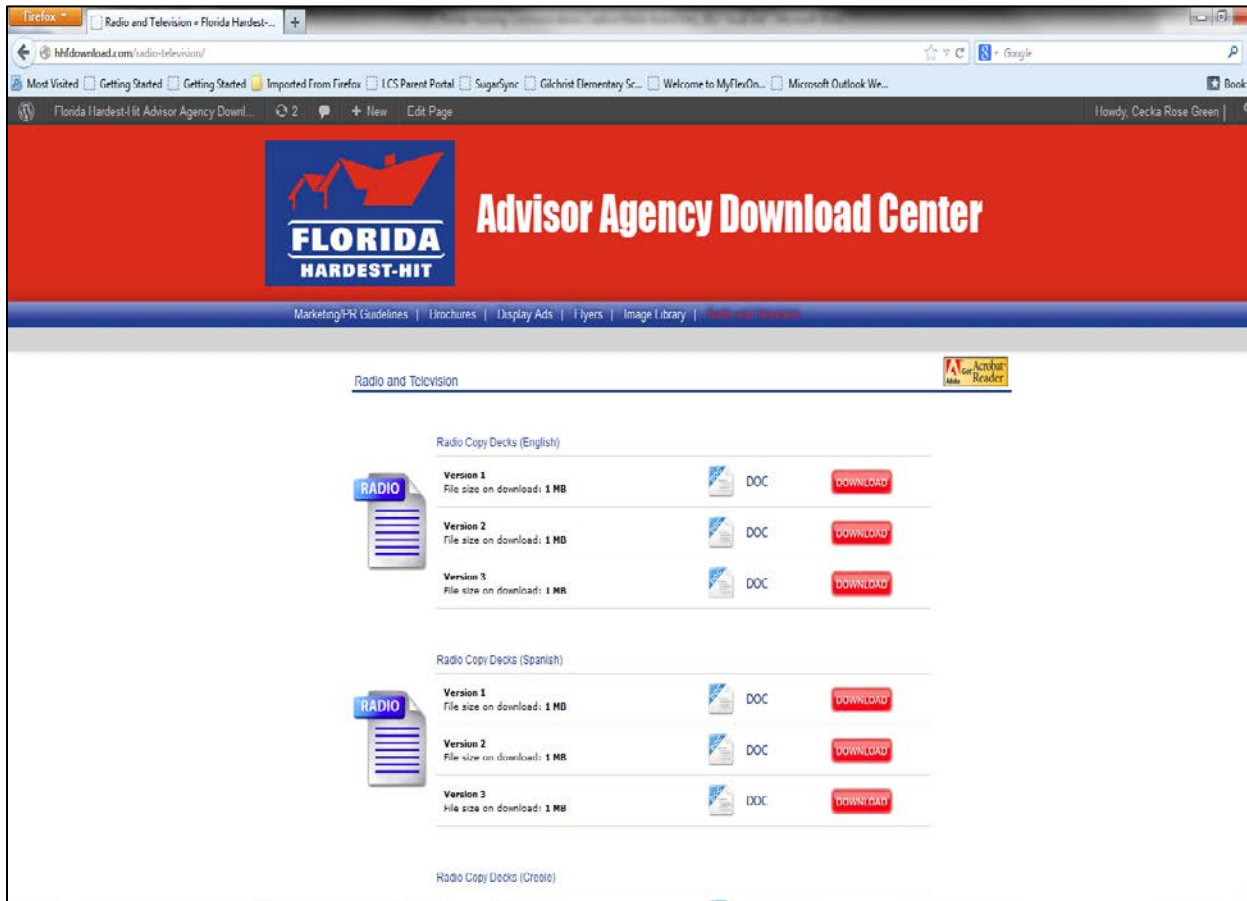


Image Library Tab

- Contains the approved Florida HHF logo, website header and style sheet for use as detailed in the Marketing Outreach Guidelines.
- Available in color and black/white.
- May be used to produce banners for the agency, as well; designs must be approved Florida Housing's Communications office.



Radio and Television Tab

- Contains approved radio scripts in Word format.
- Available in English, Spanish and Haitian Creole.
- Advisor agencies may contact the Communications office to get approval to have the scripts translated into other languages, at their expense.
- Agencies may also change the last line to insert their contact information and referral code.
- Currently, we have not done television advertising for the program.