



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

**Entry Name** MassHousing's Co-Branding with Multiple Listing Service

**HFA** MassHousing

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Entry form with description, check(s), and visual aids (optional) must be received by NCSHA by **Monday, July 1, 2013**.

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

HFA \_\_\_\_\_

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

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 <input type="checkbox"/> NO

## **Communications - Creative Media**

### **MassHousing's Co-Branding with Multiple Listing Service**

Sometimes, the simplest ideas are the most effective. Such might be said of a collaborative co-branding effort between MassHousing and the Multiple Listing Service to make prospective homebuyers and Realtors aware of the Agency's affordable mortgage programs.

#### **Background**

MLS Property Information Network (MLS PIN) is the largest MLS system in New England, currently boasting a subscriber base of nearly 29,000 Realtors and listings of nearly 39,000 properties for sale. MLS PIN is owned by the Massachusetts Association of Realtors, with whom MassHousing maintains a strong relationship. Homebuyers searching the MLS are given access to the system by their Realtor.

In May 2012, MassHousing and the MLS PIN launched a collaborative co-branding effort to help increase awareness of MassHousing's affordable mortgage loans among both real estate professionals and would-be homebuyers. The idea was simple enough: display a MassHousing icon on MLS PIN search results pages for qualifying homes for sale. Clicking the icon would bring the user to a customized page on the MassHousing website that provides information and links related to the Agency's products and programs for homebuyers.

There was no cost by either MassHousing or the MLS PIN to enable this collaboration. MassHousing only needed to supply the MLS PIN with our loan limits by geographic area, and build a landing page on our website.

#### **How it Works**

A homebuyer is given access to the MLS PIN by a Realtor. The consumer is able to narrow properties based on a number of criteria, including location, price, and number of bedrooms. Properties that match the user's search criteria are listed. Then – from MassHousing's perspective comes the important part. When potential homebuyers click for more information on a particular property, they see the MassHousing icon if the property meets MassHousing's loan limits for the given city or town and the Realtor representing the property opts in to display the icon.

The icon is displayed alongside other icons for such actions as search, mapping and mortgage calculator. No other mortgage lender icons are present.

If the user clicks the icon, a new browser window opens and a customized page on MassHousing's website is displayed. The page contains unique messaging targeted to visitors from the MLS PIN site, and includes links to more information on the Agency's affordable mortgage programs, partner lenders and homebuyer education providers.

This change is not insignificant. As many HFAs know – there is often a misconception among moderate-income homebuyers that there isn't a lot of inventory that would fall within the acquisition limits for MassHousing financing. This change has helped to reinforce the point that there is in fact a significant inventory of "affordable" homes for working families in Massachusetts – and most importantly – that MassHousing is here and ready to help them with all of their financing needs.

### **Goals and Results**

The goal of the co-branding effort was to increase awareness of MassHousing's affordable mortgage programs among homebuyers and Realtors, and to drive traffic to the custom splash page.

Since it was launched, the splash page for the MLS co-branding partnership has been viewed **28,500** times!

One of every three listings in the MLS PIN was marked as being MassHousing-eligible. As a result, both homebuyers and Realtors became more aware that MassHousing serves a broad market and helps a wide range of potential homebuyers.

During calendar 2012, MassHousing increased its production volume by 237% over 2011, providing more than \$1 billion in mortgage financing. In addition, the Agency increased the number of cities in which MassHousing mortgages were made from 224 in 2011 to 287 in 2012.

The combination of increased consumer awareness and new product offerings has resulted in a dramatic increase in the number of homebuyers choosing MassHousing. While we continue our efforts to reach low-income borrowers, the collaboration with MLS PIN has increased market understanding that MassHousing also helps moderate income homebuyers. Such partnerships have been a key factor in MassHousing's recent success in homeownership lending.

### **A Note on Attachments**

Attached, please find a screenshot of an MLS search results page featuring the MassHousing icon. Access to the MLS online search is password protected and available only to homebuyers working with a Realtor who subscribes to the service. The splash page on MassHousing's website can be viewed at

[https://www.masshousing.com/portal/server.pt/community/mls\\_splash/381](https://www.masshousing.com/portal/server.pt/community/mls_splash/381).



**MLS # 71541569 - New Single Family - Detached**

**4 Olivia Ln** List Price: **\$349,900**  
**Rutland, MA 01543-1944**  
**Worcester County**  
Style: **Colonial** Total Rooms: **7**  
Color: Bedrooms: **3**  
Grade School: **Naquag/Glenwood** Bathrooms: **2f 1h**  
Middle School: **Central Tree** Master Bath: **Yes**  
High School: **Wachusett** Fireplaces: **1**  
Handicap Access/Features:  
Directions: **122A to Naquag to Kalloch to Mary right onto Olivia**

◀ 25 Photos ▶

**Remarks**

**Fantastic opportunity to move into a one of a kind neighborhood, just over the Holden line. Great cul de sac location, loaded with upgrades and extras inside and out. 26' eat-in kitchen opens to great room w/vaulted ceiling and brick fireplace w/pellet stove insert. Formal dining room w/hardwoods. Central A/C, finished basement, professionally landscaped yard with wide granite steps, decorative lighting, large composite deck, vinyl fence, storage shed & irrigation system. Town water/sewer.**