

# NCSHA 2016 Annual Awards Entry Form

(Complete one form for each entry)

**Deadline: Wednesday, June 15, 2016**

Visit [ncsha.org/awards](http://ncsha.org/awards) to view the Annual Awards Call for Entries.

**Instructions:** Type entry information into the form and save it as a PDF. Do not write on or scan the form. If you have any questions contact [awards@ncsha.org](mailto:awards@ncsha.org) or 202-624-7710.

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

**Entry Name:**

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**HFA:**

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**Submission Contact:** (Must be HFA Staff Member)

**Email:**

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Please provide a 15-word (maximum) description of your nomination to appear on the NCSHA website.

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

**HFA:**

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**Entry Name:**

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**Select the appropriate subcategory of your entry and indicate if you are providing visual aids.**

Communications	Homeownership	Legislative Advocacy	Management Innovation
Annual Report	Empowering New Buyers	Federal Advocacy	Financial
Creative Media	Encouraging New Production	State Advocacy	Human Resources
Promotional Materials and Newsletters	Home Improvement and Rehabilitation		Operations
			Technology
Rental Housing	Special Needs Housing	Special Achievement	Are you providing visual aids?
Encouraging New Production	Combating Homelessness	Special Achievement	Yes
Multifamily Management	Housing for Persons with Special Needs		No
Preservation and Rehabilitation			

## Homeownership: Empowering New Buyers MSHDA's Own MI Home campaign

### Background

MSHDA's Own MI Home program offers up to \$7,500 in down payment assistance for qualified buyers through two different programs; MI First Home and MI Next Home. MI Next Home offers support and assistance to repeat home buyers. The MI First Home program targets new buyers that may not be able to afford the start-up costs for buying a home but are able to afford a monthly mortgage. The Own MI Home campaign objective was two-fold. We wanted to:

1. Generate interest in the program among first-time homebuyers, and
2. Drive the target audience to the website ([ownmihome.org](http://ownmihome.org)) to determine if the MI First Home loan is right for them, determine if they qualify for a MSHDA mortgage and locate an approved lender.

Our target audience for this campaign was individuals or households who would like to purchase a home but don't have enough money for the down payment. Digging deeper into the target audience, we knew they had to have a monthly income and credit score (640+, 660+ for manufactured homes) to qualify for a mortgage but saving for a down payment is keeping them out of the housing market.

In this post-recession environment, everyday expenses make it difficult for our target demographic – new buyers tend to be 25-33 and out of college for 5-7 years – to save enough money for a down payment. Rent, student loans, car payments, daycare and other regular bills prevent them from putting away enough money to make a down payment on a house.

### Reaching New Buyers in their Natural Habitat

The number one goal was to connect with our target audience in the places they naturally visited, browsed and engaged. We identified core mediums for a targeted media presence through advertising using:

- Radio (0:30 spot)
- Online Advertising and Video
  - Zillow/Trulia
  - Realtor.com
  - Pandora
  - Online Cable TV extensions
  - Programmatic Marketing and Media Buying
  - Facebook ads
- Online Search
- Out of Home Media
  - Cinema ads
  - Gas Station TV

In addition to these messaging avenues, we took a hard look at the website, [www.OwnMiHome.org](http://www.OwnMiHome.org), to assess if the messaging, design and layout was effectively connecting our audience with a clear call to action. It turned out it could use some clean-up. So we gave it an overhaul. We moved from a left-side navigation with many options that required users to click two to three times to get the information about down payment assistance to a streamlined, one-page site with clear directives and strong visuals.

## **Messaging that Resonates**

Equally as important as connecting with the right audience in the right places was identifying the message that hit the right notes. After careful research, we identified three experiences that would resonate with our target audience: hosting backyard barbecues, owning a dog and young children playing basketball in the driveway. In many ways these three experiences epitomize owning your own home.

The three themes were built out into radio, internet and print ads to connect true-to-life experiences of our target audience. Each ad includes the messaging that they can receive up to \$7,500 in down payment assistance with a call to action to visit our website for more information.

## **Results**

If the campaign results were a headline, it might read, “First Home Loans Soar!” In 2015, MSHDA’s MI First Home mortgage program allowed 1,563 families to attain the dream of homeownership, up nearly 30 percent (460 mortgages) from the previous year. Total funding for the MI First Home program exceeded \$139.7 million, up from \$88.8 million in 2014. Of the 1,563 total new buyers, 1,504 of these took advantage of MSHDA’s Down Payment Assistance program, resulting in \$8.8 million of down payment support for Michigan residents.



**There's  
nothing like  
a home-court  
advantage.**

**You may qualify  
for up to \$7,500  
in down payment  
assistance.**

**Own *mi* Home**  
from MSHDA

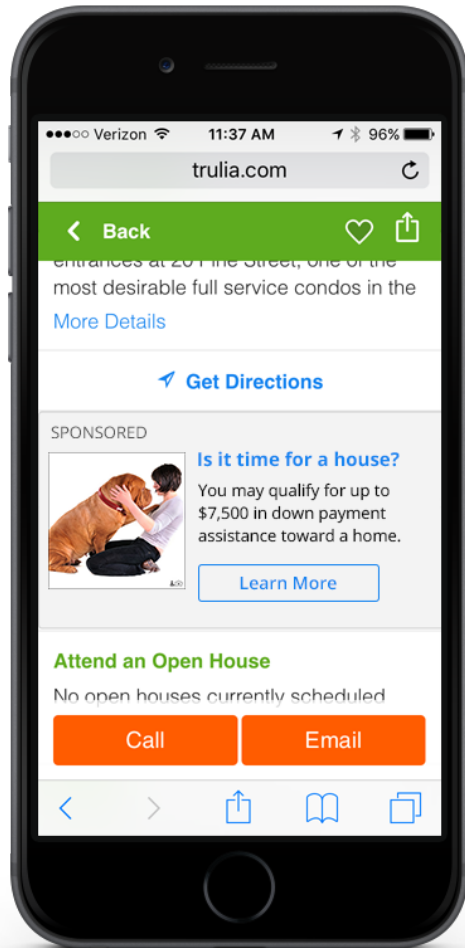
[Learn more ▶](#)

## Need a house?

**You may qualify for up to \$7,500  
in down payment assistance.**



**Own *mi* Home**  
from MSHDA  
[Learn more ▶](#)



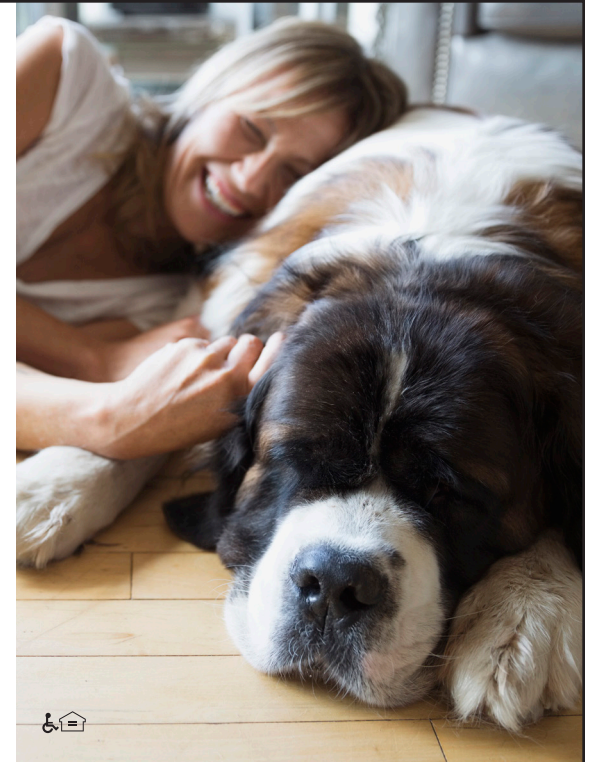
## Three bedroom. Two bath. One big dog.

Buying a home makes lots of things possible. Like having a dog. At MSHDA, it's why we offer qualified buyers up to \$7,500\* in down payment assistance. MSHDA. Opening possibilities. Learn more at [Michigan.gov/mshdalenders](http://Michigan.gov/mshdalenders).



**1.844.984.HOME (4663)**

\*Terms and conditions apply. For complete details, visit [Michigan.gov/mshdalenders](http://Michigan.gov/mshdalenders).



MSHDA Homeownership  
Ad Campaign





**There's  
nothing like  
a home-court  
advantage.**

## **We're putting more than a house within reach.**

Buying a home makes lots of things possible. Like having a yard for the kids. At MSHDA, it's why we offer qualified buyers up to \$7,500\* in down payment assistance. As for the possibility of a basketball scholarship, we'll leave that up to your client. MSHDA. Opening possibilities. Learn more at **[Michigan.gov/mshdalenders](https://Michigan.gov/mshdalenders)**.



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# BBQ tastes better in your own backyard.

## We're putting more than a house within reach.

Buying a home makes lots of things possible. Like having a summer cookout with friends. At MSHDA, it's why we offer qualified buyers up to \$7,500\* in down payment assistance. As for the possibility of becoming an expert outdoor chef, we'll leave that up to your client. MSHDA. Opening possibilities. Learn more at [Michigan.gov/mshdalenders](https://Michigan.gov/mshdalenders).



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# Three bedroom. Two bath. One big dog.

## We're putting more than a house within reach.

Buying a home makes lots of things possible. Like having a dog. At MSHDA, it's why we offer qualified buyers up to \$7,500\* in down payment assistance. As for the possibility of him sleeping on his own bed, we'll leave that up to your client. MSHDA. Opening possibilities. Learn more at [Michigan.gov/mshdalenders](https://Michigan.gov/mshdalenders).



1.844.984.HOME (4663)

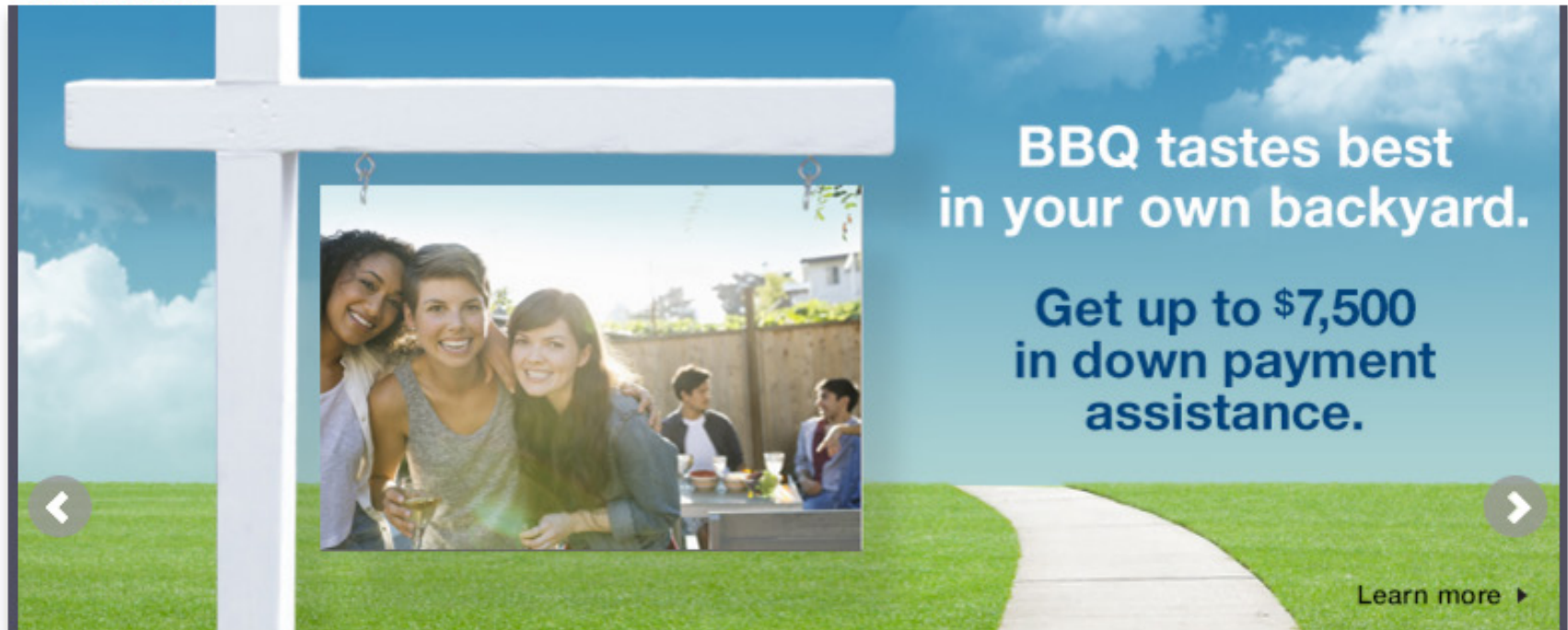


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OwnMiHome



**BBQ tastes best  
in your own backyard.**

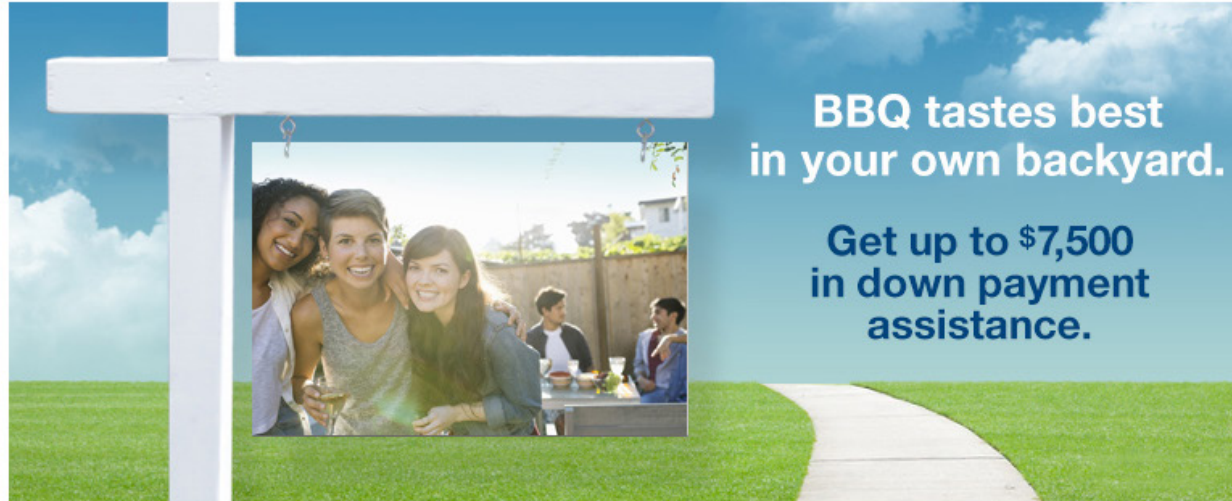
**Get up to \$7,500  
in down payment  
assistance.**

[Learn more ▶](#)



MSHDA Homeownership  
OwnMiHome Website Before





Whether you're a first-time homebuyer or a seasoned veteran of the housing market, MSHDA has a mortgage product to meet your needs. In partnership with our experienced lenders, let MSHDA help you find your dream home!



MSHDA Homeownership  
OwnMiHome Website After

[illegible]

## MSHDA 2016 CAMPAIGN – MEDIA PLAN



## YouTube Links to MSHDA Homeownership Campaign Videos

2016 MSHDA BBQ Spot

[https://youtu.be/Y\\_xkioKudB8](https://youtu.be/Y_xkioKudB8)

2016 MSHDA Hoops Spot

<https://youtu.be/vZCo5dQbIJU>

2016 MSHDA Dog Spot

[https://youtu.be/gxz\\_CYeCIp4](https://youtu.be/gxz_CYeCIp4)