

NCSHA 2010 Awards
MD HOPE Marketing Campaign

Category: Communications
Sub-Category: Creative Media
Entry Name: MDHOPE Marketing Campaign

“There is no shame in seeking help. The shame, the tragedy, is to lose your home when help is available.”

- Secretary Raymond Skinner

Conveying Urgency to those Hardest Hit

Since the beginning of the subprime lending and foreclosure crisis in 2007, Maryland has consistently ranked among the top dozen hardest hit states in the country. But while no corner of the state has been immune to foreclosures, the problem has been particularly acute in certain communities, specifically the metropolitan Washington communities of Prince George’s and Montgomery counties, Baltimore City and parts of Frederick County.

These are urban communities consisting of predominantly African American or immigrant Hispanic working class families.

Maryland’s challenge, then, was to fashion a message appropriate to the entire state while conveying special urgency to those in the communities with the highest rates of foreclosure.

The Maryland Department of Housing and Community Development is one of the lead state agencies responding to this challenge, managing Maryland’s comprehensive HOPE campaign, established in 2007 to combat foreclosure. This effort includes the creation and oversight of housing counseling and legal assistance networks and passage of legal and regulatory reforms. By the end of 2009, MDHOPE counselors statewide assisted over 35,000 homeowners enabling approximately 10,199 homeowners to avoid foreclosure.

But counselors were reporting that too many families – particularly those in the hardest hit communities – were seeking help too late in the foreclosure process, when many options were closed to them. Some of this was due to the language and cultural barriers; much had to do with the nightmarish, debilitating fear of families facing the loss of their piece of the American Dream. In response, Maryland’s MDHOPE marketing campaign focused on the message, “Mortgage Late? Don’t Wait!” It was a bilingual, multimedia message and included a strong faith-based component.

An Aggressive Marketing and Outreach Campaign

To communicate these initiatives and resources to homeowners in need, DHCD continued its aggressive advertising and marketing plan which initially began in early 2008. The strategy included the following:

1. Developing a consistent message and effective campaign materials and information resources for use in outreach to targeted PUBLIC audiences through advertising and public relations. Engaging and aligning stakeholders through dialogue with local government, elected officials, nonprofit leaders, media and private sector organizations (lenders, realtors).

Maryland Department of Housing and Community Development
100 Community Place, Crownsville, MD 21032
NCSHA 2010 Awards
MD HOPE Marketing Campaign

2. Deploying a campaign to reach targeted public audiences and connect with them through the strategic use of publications, promotions, public relations and special events.
3. Tracking and evaluating impact of outreach.

The tools used to carry out this strategic plan available to any other state and jurisdiction across the country and, thus, can be easily replicated. Components of the HOPE Marketing Campaign include:

- **A Dedicated Website** – One of two focal points of this campaign was an online presence which homeowners could easily find foreclosure assistance resources. The website – www.mdhope.org – offers a listing of non-profit housing counselors around the state and upcoming assistance events for homeowners, the latest foreclosure data in Maryland and helpful tools such as the Consumer Information Kit to help homeowners assess their financial situation.
- **A Dedicated Hotline** – The other tool promoted in this campaign was a toll free hotline, (877) 462-7555, to which homeowners could call to get more information on DHCD's refinance loan and short term mortgage assistance loan programs as well as locate non-profit housing counselors in their area.
- **Development of Campaign Materials** – A brochure, consumer information kit and flyer promoting “Mortgage Late? Don't Wait!” continue to be the standard publications. DHCD offers these collateral materials in English and Spanish.
- **Paid Advertising** -- In 2009, DHCD continued its successful campaign which included advertising in print publications and buses and shelters and the running of spots on the radio and in movie theatres.

SUMMARY

These marketing and outreach efforts make Maryland's approach to preventing foreclosure both unique and innovative. Messaging to the hardest hit families is forceful, clear, effective and consistent. These efforts, in concert with the state's policy efforts aimed at challenging loan servicers to be more responsive to homeowners, are helping to lessen the impact of foreclosure in Maryland. The goal is not just to encourage families to seek help, but to encourage them to seek it as soon as they find themselves in financial difficulty.