

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

Communications – Creative Media

MassHousing – Homeownership Marketing Campaign

Coming off a record lending year in which the Agency provided more than \$1 billion in financing for homebuyers and homeowners, MassHousing launched a multi-pronged marketing campaign that sought to broaden the reach of its programs and encouraged consumers to “Make MassHousing Your Home Team”.

Background

MassHousing has enjoyed strong Homeownership lending in recent years, setting records for production in fiscal 2010, 2012 and 2013. Not coincidentally, the Agency has also expanded efforts to better market products and services to minority homebuyers and homeowners, who are often preyed upon by unscrupulous lenders and who were disproportionately impacted by the foreclosure crisis. MassHousing has created versions of websites and marketing collateral in Spanish and Portuguese, increased advertising in print, radio and online outlets that serve minority audiences and become more active with community organizations.

As the Agency entered a new fiscal year, it faced several challenges.

- **How could it continue to succeed despite changes in the market?**
- **How could it broaden its reach, particularly in communities of color?**
- **How could its influence be increased in the cities, towns and neighborhoods that most needed its programs?**

Objectives

In fiscal year 2014, MassHousing contracted with a marketing consultant with expertise in reaching minority audiences and launched a new marketing and outreach effort that aimed to address those questions. Overall, the goals of the campaign were to:

1. Increase awareness of products and programs among MassHousing’s consumers;
2. Increase awareness of MassHousing among community stakeholders and influencers, particularly in communities of color;
3. Increase lending among minority homebuyers;
4. Increase lending in the Commonwealth’s “Gateway Cities”, 26 communities with populations between 35,000 and 250,000 and average household income and educational attainment rates below state averages.

Campaign Details

To achieve these objectives, MassHousing launched a diverse campaign with the theme “Make MassHousing Your Home Team.” The campaign included:

Website Redesign

MassHousing undertook a major redesign of the homeownership section of the Agency's website, www.masshousing.com/homeownership. The updated website has a more visually engaging look and feel that features brighter colors and more images of MassHousing borrowers. In addition, the navigation structure is updated to help visitors access the most helpful content more easily, depending on where in the homebuying process they happen to be. Whether they aren't sure if homeownership is even a viable option for them or if they are looking for support along the way, consumers can quickly find tools and resources from MassHousing

Quick Reference Guides

Alongside the website redesign, MassHousing also created six one- or two-page resource sheets for homebuyers, in English and Spanish. These include a homebuyer quiz to determine one's readiness for homeownership; a homebuyer blueprint; and help determining one's budget. They are all part of a new [Homebuyer's Resource Directory](#) on the MassHousing website.

Traditional Advertising

MassHousing also produced and ran television, print, radio and online ads in English and Spanish in outlets that targeted in what are designated by Governor Patrick as Massachusetts "Gateway Cities" in Massachusetts. All ads were branded with the "Make MassHousing Your Home Team," slogan and utilized photos and video of real MassHousing borrowers. View the television ads: [Karen Jenkins](#) | [The Baez Family](#).

RMV Ads

MassHousing repurposed video footage from the television ads to appear regularly on video monitors at two branches of the Registry of Motor Vehicles, both located in Gateway Cities. This was accomplished by contracting with the [Motor Vehicle Network](#).

Línea de Ayuda (Help Line)

In partnership with Boston's Telemundo TV station, where the Agency's Spanish-language television ads are running, [MassHousing hosted La Línea de Ayuda](#), or Help Line. During prime time broadcasting on June 19, 2014, Spanish-speaking homebuyers could speak with a MassHousing staff member or partner lender about any aspect of the homebuying or mortgage application process. The event was featured in advance of and with regular cut-ins during prime time.

Community Events and Partnerships

To increase awareness among influential voices in target communities, MassHousing sponsored and participated in a number of events, including a gala dinner for the Urban League of Eastern Massachusetts and a [homebuyer workshop held in conjunction with the NAACP](#).

Results

- Traffic to the MassHousing website has averaged just under 40,000 page views per week since the launch of the updated website.
- In the two months since they were posted online, quick reference guides were downloaded 2,191 times.
- MassHousing TV ads aired 1,025 times in highly-targeted zones on Comcast Cable, including a spot on ESPN during the World Cup game between the US and Portugal.
- Ads will run in six print publications and their companion websites regularly from June to August.
- During La Línea de Ayuda on Telemundo, MassHousing staff and partners fielded approximately 80 calls from homebuyers, most asking about mortgages and homebuyer education.
- Lending production increased from \$38.9 million in April to \$46 million in May; for June production was \$40 million as of June 24.
- First mortgage reservations increased from 81 in April to 331 in May; for June there were 271 reservations as of June 24.
- Lending in Gateway Cities grew from \$10.8 million in April to \$18.7 million in May; \$9.8 million in financing was purchased as of June 20.
- Lending in Gateway Cities accounted for 33% of all lending in the fourth quarter of fiscal 2014, compared to 22% in the third quarter.
- In Q4 2014, 16.6% of loans were made to minority borrowers, compared to 14.5% for the entire 2014 fiscal year.

The numbers really do tell the story – and the story is one of successful outreach – and increased lending to minority homebuyers through a broad based marketing approach that reaches potential homebuyers in ways that are culturally relevant and useful.

“With help from MassHousing and Leader Bank, we were able to get a mortgage.” - Baez Family



Homeownership is within your reach: make MassHousing your home team!

www.masshousing.com/homeownership



**“MassHousing changed my life.
I would not have been able to buy
my home without them.”** - Karen



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Previous HomeOwnership Home Page

The screenshot shows a web browser window displaying the MassHousing website. The browser's address bar shows the URL <http://masshousingdev/portal/server.pl> and the page title is "Home Ownership". The website header includes the MassHousing logo, a search bar with "Everywhere" entered, and navigation links for "en español", "portugués", "contacts", "site map", "log in", and "privacy". A main navigation menu contains "HOME OWNERSHIP", "DEVELOPERS", "RENTAL HOUSING", "ABOUT US", and "PRESS ROOM".

The main content area features a photo of Karen Jenkins, a woman with glasses and a blue patterned top, sitting in a red chair. Below the photo is the caption "Karen Jenkins, New Bedford" and the credit "© Mike Ritter".

The "Home Ownership" section is titled "Home Ownership" and includes the following text: "MassHousing offers a number of programs, products, tools and resources for home buyers, home owners and partner lenders. Use the links below to find more information."

The section lists several categories with brief descriptions:

- Home Buyers**: Resources, tools and programs for those looking to buy a home in Massachusetts.
- Borrower Profiles**: Meet some of the people who have used a MassHousing loan to buy their first home.
- MassHousing Borrowers**: Current MassHousing borrowers can view and manage their account online.
- Home Owners**: Information and programs to help existing home owners improve their properties, remove health hazards and save money.
- Prospective Lenders**: Our partner lenders earn valuable CRA credit, generate fee income on every loan, and attract new customers.
- Real Estate Agents**: Download required documents when listing MassHousing REO properties.

A "QUICK LINKS" sidebar on the right lists the following items:

- Home Ownership Home
- Can I?
- How?
- Support
- Challenges
- Former Homeowner
- Community Partners
- Real Estate Agents
- MassHousing Lenders
- Home Ownership Audio/Video
- Request Information
- Resource Directory

The footer contains a list of links: "home | contacts | privacy | terms & conditions | site security | log in | site map | accessibility" and the "Equal Housing Lender" logo.

New Home Ownership Home Page

The screenshot shows a web browser window with the URL <https://www.masshousing.com/portal/server.pt/co> and a tab titled "Home Ownership". The browser's address bar and menu bar are visible at the top.

The website header features the MassHousing logo on the left and navigation links for "en español", "portugués", "contacts", "site map", "log in", and "privacy" on the right. A search bar with the text "Everywhere" is also present.

The main navigation menu includes "HOME OWNERSHIP", "DEVELOPERS", "RENTAL HOUSING", "ABOUT US", and "PRESS ROOM". Below this, a secondary menu lists "Can I?", "How?", "Support", "Challenges", "Current Homeowner", "Former Homeowner", "Realtors", "Partners", and "Lenders".

The main content area is titled "Home Ownership" with the subtitle "Whether owning a home is your dream, your reality or part of your past, MassHousing can help you move forward." Below this is a grid of nine categories, each with a representative image and a brief description:

- Can I?**: I'm not sure I can buy a home.
- How?**: I'm thinking about my first steps.
- Support**: I'm looking for support in the process.
- Challenges**: I'm hitting challenges along the way.
- Current Homeowner**: I want to rehab or refinance my home.
- Former Homeowner**: I'm looking to get back into a home.
- Realtors**: I'm looking to advise my clients.
- Community Partners**: I'm looking for resources to share.
- Lenders**: I represent a lending institution.

On the right side of the page, there is a "QUICK LINKS" section with the following items:

- Meet MassHousing Borrowers
- First Mortgage Programs
- Income & Loan Limits
- Find a Participating Lender
- Find a Homebuyer Education Class
- First-time Homebuyer Guide
- Homeownership Resource Directory
- Existing MassHousing Borrowers
- Foreclosed Homes for Sale

At the bottom of the page, there is a footer with links for "home", "contacts", "privacy", "terms & conditions", "site security", "log in", "site map", and "accessibility". Below the footer is the Equal Housing Lender logo.

30-second Television Spot (Done in English and Spanish)

The screenshot shows a web browser window displaying a YouTube video. The browser's address bar shows the URL: https://www.youtube.com/watch?v=aJB3hmJVHt4&list=UU_ym-PaGKNI.MgjM2IZXEZ2g. The video player shows a man, Jose Baez, sitting between two young girls in a kitchen. The video title is "Meet Jose Baez, MassHousing Borrower". Below the video, the channel name "masshousingvideo" is visible with 33 videos and 53 views. The video was published on May 2, 2014, and has no description available. To the right of the video player, there is a list of uploads from the channel, including "Meet Karen Jenkins, MassHousing Borrower", "Introduction to MassHousing's Homebuyer Programs", "Charlesview Construction Update, October 2012", and "St Polycarp Village Nearly Complete".

Online Ad

"MassHousing changed my life. I would not have been able to buy my home without them." - Karen

The advertisement features a photograph of a woman, Karen, sitting at a table with red chairs and a vase of flowers. The MassHousing logo is visible in the bottom left corner, and the HUD logo is in the bottom right corner.

Television Ad posted on Newspaper Website

The screenshot shows a web browser window displaying the website for The Bay State Banner. At the top, there is a navigation bar with various utility links like 'Disable', 'Cookies', 'CSS', 'Forms', 'Images', 'Information', 'Miscellaneous', 'Outline', 'Resize', 'Tools', 'View Source', and 'Options'. Below this is a Volkswagen advertisement for the Tiguan, featuring a blue SUV and text: 'Find a special offer on the Volkswagen Tiguan \$23,305 STARTING MSRP / 26 MPG. CITY**'. A 'See special offers' button is also present.

The main header of the website includes the title 'THE BAY STATE Banner' in a large, red, serif font. To the right is a search bar labeled 'Search Bay State Banner' with a 'SEARCH' button and social media icons for Facebook, Twitter, and Email. Below the header is a horizontal menu with categories: News, Opinion, Health, Entertainment, Classified, Current Issue, Magazines, Black Experience, Boston Scenes, Banner Biz, Events, and Marketplace.

The main content area features a video player titled 'Meet Karen Jenkins, MassHousing Borrower'. The video shows a woman in a pink shirt cooking in a kitchen. Below the video player is a text block dated 'June 11, 2014' that reads: 'Karen Jenkins had always been a renter until she decided to look into buying her own home. MassHousing helped her learn about the home buying process and then provided her with an affordable mortgage she used to purchase a home in New Bedford. "I wish someone had told me years ago to buy a home," she said. "I made rent payments for a long time and now every penny I spend (on my mortgage) is going toward me. It's a great feeling to have a home to call your own."'

On the right side of the page, there are two promotional banners. The top one is for 'Free FICO® Credit Score on your monthly statement and online.' featuring a 'DISCOVER it' credit card and a 'THIS AND MORE >' button. The bottom one is for 'Check out our new Business Section >>click here' with a small image of a man in a suit.

At the bottom right, there is a 'Boston Business Directory' section with a search bar labeled 'Search by keyword or Zip' and a 'Search' button. Below the search bar, several business names are listed: 'Kelley Chunn & Associates', 'Womens Health & Fitness', 'Roof Guy', 'Haley House Bakery', and 'The Academy of Kemetik Education & Wellness, Inc.'. A dropdown menu for 'Boston Bars & Restaurants' is also visible.

Photos from La Linea de Ayuda, June 19, 2014

