2014 Entry Form
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Entry Name Breakthrough: How One HFA Woke up the Media

HFA MassHousing

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Qualified Entries must be received by **Tuesday, July 1, 2014**.

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HFA ______________________

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Communications	Homeownership	Rental Housing	Special Needs Housing
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Communications – Promotional Material and Newsletters
"Breakthrough: How One HFA Woke up the Media and
Brought Attention to the HFA Way of Lending"

Publicizing and bringing awareness to the success of homeownership and multi-family lending products offered by MassHousing – and Housing Finance Agencies in general – has long been difficult, particularly since the onset of the financial crisis in 2008. While many lenders retreated from the market during the dark days of the mortgage industry meltdown, MassHousing and other HFAs posted record lending years and more importantly, made lending capital available to qualified lower and moderate-income borrowers who had become increasingly underserved and preyed upon by unscrupulous lenders.

The media, however, tended to focus their reporting on the negative aspects of the mortgage meltdown rather than highlight the positive impacts being made by HFAs like MassHousing.

Background

In January of 2012, MassHousing announced a new home mortgage program that quickly became immensely popular with consumers. It was made possible by an exclusive partnership between HFAs and Fannie Mae, and it did not require mortgage insurance (MI) which is typically required for loans with less than a 20% down payment. Thanks to this new loan product, MassHousing's homeownership lending skyrocketed to $1.2 billion in fiscal year 2013, a 55% increase over the previous year's record homeownership lending total of $570 million. The Agency also had its second best lending year for rental housing at $369 million.

Overall, MassHousing lent $1.6 billion for affordable housing in FY 13, shattering by 72% the previous year's overall record of $968 million.

Still, despite a solid run of record lending years and outstanding performance it was increasingly difficult to attract media coverage of MassHousing – and HFAs in general - and of the responsible lending practices that HFAs have always employed in contrast to predatory and subprime lending that caused the mortgage meltdown in 2008.

Goals and Objectives

MassHousing needed someone to tell the Agency's success story and bring attention to the positive influence MassHousing and other HFAs have had amidst the housing crisis and recovery. The majority of the media coverage regarding home buying was negative and dire and stood in sharp contrast to MassHousing's success in lending to thousands of qualified low- and moderate-income homebuyers, most of whom bought homes with low down payments and loans that did not require MI. MassHousing believed this was a problem common to HFAs in terms of the unbalanced reporting of the mortgage finance industry and wanted to find a way to change this.

The Agency also wanted the opportunity to highlight its longstanding lending guidelines that require first-time buyers to complete a home buyer education course coupled with strict underwriting and income documentation standards that ensure only borrowers who can afford to buy and maintain a home receive MassHousing loans. In contrast to the predatory and subprime lending that caused the mortgage meltdown, MassHousing wanted to advocate for HFA practices more broadly and tell the "story behind the story." The story was simple: that HFAs have a proven and responsible way of providing safe, affordable mortgage loans and this is the kind of business practice to which the industry needed to return. To do this, MassHousing needed to educate the media and the public about HFAs in general: who they are and what they do.

Implementation of Planning and Strategy

MassHousing identified a news release announcing the Agency's record lending year as the best opportunity to attract the media in Massachusetts and nationally to tell MassHousing's success story and awareness of the nation's HFAs. As a result, the Agency took the following steps:

- MassHousing wrote the release as if it were writing the news story itself. This way, if media ran the release verbatim MassHousing would have complete control over its message.

- MassHousing sent the release to dozens of media outlets but made a deliberate and calculated effort to ensure that it was received by key and influential journalists covering the mortgage and affordable housing beats.

- MassHousing highlighted the success of its borrowers in buying and refinancing homes with low down payments and with loans not requiring MI, which saved customers hundreds of dollars a month on their mortgage payments.

- The quotes from MassHousing's CEO reflected the Agency's advocacy for responsible mortgage lending while also highlighting MassHousing's overall success and positioning its CEO as an expert in the industry. He was also prepared to make himself available for interviews.

- MassHousing had successful borrowers poised to offer testimonials in the event journalists wanted to interview "real people'' for their stories.

Results

MassHousing's release generated local coverage immediately. Its larger success was then fully realized a few weeks later when the Agency was contacted by two highly respected business news organizations – *Bloomberg News* and the *Boston Business Journal (BBJ).* Both outlets expressed a desire to write more in-depth profiles on MassHousing and the success of the Agency's various business lines. *Bloomberg*, by extension, was also highly interested in learning more about HFAs, their unique relationship with Fannie Mae, and how HFAs were emerging as a national player in the mortgage industry. Victory! This was exactly the outcome for which the Agency had worked.

MassHousing made its CEO available for extensive interviews with both reporters, and worked with the *Bloomberg* reporter to connect him with officials at other HFAs who were having similar success providing quality, affordable home loans to low- and moderate-income borrowers. MassHousing also connected him with a borrower who had used MassHousing's "No MI" product and bought a home with a 3% down payment. This provided the kind of personal interest that the reporter needed to enhance the story.

Ultimately, *Bloomberg* reporter Prashant Gopal wrote a detailed and extensive story about MassHousing specifically and HFAs generally, leading his piece with the story of the borrower MassHousing provided! The *BBJ*'s Craig Douglas also wrote an extensive online story about MassHousing's successful business practices and record lending fueled by the No MI product. Among the objective goals achieved from the release were:

- The *Bloomberg* story was made available to hundreds of thousands of the news service's subscribers and ran in publications in California, New York, New Mexico, Vermont, and a trade publication, the *National Mortgage News*, according to the Meltwater Online Media Monitoring service.

- The *BBJ* article was available to online subscribers and broader Internet audiences.

- The stories were strongly favorable to HFAs and portrayed MassHousing and HFAs as innovative and emerging leaders in the mortgage industry and publicized these agencies' longstanding success in helping borrowers buy homes with low down payment options. It also highlighted very effectively the unique partnership with Fannie Mae that allows HFAs to be the sole providers of No MI loans.

- As importantly, both stories portrayed MassHousing's CEO as an innovative expert in affordable housing finance and the *Bloomberg* story quoted other industry experts and academics who endorsed the successful and influential practices and products of MassHousing and HFAs in general lending excellent credibility and weight to the story.

Summary

News releases have long been a way for organizations to disseminate news and information but in this case, MassHousing made some alterations to reach a larger targeted audience and achieve exceptional results. By writing the release like a news story, MassHousing could be more proactive in expressing the information and messages the Agency wanted reported. Additionally, MassHousing was prepared to make its CEO available to educate and promote the mission of MassHousing and HFAs. Having the highest ranking executive at the Agency available for interviews when the media expressed interest greatly enhanced the story. Finally, MassHousing worked extensively with the media after they contacted the Agency to make sure every question was answered and to put them in contact with other HFAs and experts to achieve the goal of promoting MassHousing and its partner HFAs.

MassHousing

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MassHousing provided $1.6 billion in FY '13, setting new one-year performance record

Boston – September 9, 2013 – Strong consumer demand for a unique home mortgage loan with no mortgage insurance requirement and a solid multi-family financing year propelled MassHousing (The Massachusetts Housing Finance Agency) to a record lending year in fiscal year 2013.

MassHousing provided a total of $1.6 billion over the 12-month period which ended June 30. The Agency bested its previous record, set just last year, by 72%. The independent, quasi-public agency provides sensibly underwritten and sustainable affordable home mortgage loans to income-eligible borrowers and also makes low-interest loans to build or preserve affordable apartments.

The Agency has set lending records in four of the last five years.

"Once again first-time homebuyers and homeowners refinancing to a lower rate flocked to our no-MI home mortgage loan," said MassHousing Executive Director Thomas R. Gleason. "There is great demand in the marketplace for affordable home mortgage loans and we are meeting that need for people with modest incomes."

The no-MI product, which is not available in the conventional market, is made possible by a risk-sharing partnership between the nation's state housing finance agencies and Fannie Mae.

"This is exactly the type of model that is being talked about for the mortgage market of the future with lenders having some 'skin in the game,'" said Gleason.

MassHousing's $1.2 billion in lending for homeownership resulted in 5,468 loans. For loans used to purchase a home, the average purchase price was $238,800 and the average loan amount was $226,300. The average household income was $75,771. Borrowers who refinanced with MassHousing saved an average of $400 per month.

"Many of our borrowers who refinanced would not have been eligible for a conventional loan because of the lack of equity in their home," said Gleason. "MassHousing continues to directly address one of the major economic challenges of the last few years."

The Agency also had its second best lending year ever for rental housing. It made loans totaling $369 million to finance the construction of six new apartment communities with 329 units, and to refinance, upgrade and extend affordability at 22 existing rental developments with 3,186 units.

"It's critical that we preserve the affordable housing we already have in Massachusetts and not lose units to market conversions, so we're pleased that so many owners of affordable rental housing came to us to refinance, upgrade their properties and extend affordability restrictions well into the future," Gleason said. "We need more new units as well, and while we made loans for six new communities with more than 300 units I am hopeful that developers will gear up and do even more new construction as the market continues to improve."

In addition MassHousing also provided $40.8 million from the Affordable Housing Trust Fund which it administers on behalf of the Department of Housing and Community Development. It also provided an additional $8.4 million in the form of mortgage insurance for affordable non-MassHousing loans made to homebuyers by community lenders.

About MassHousing

MassHousing (The Massachusetts Housing Finance Agency) is an independent, quasi-public agency created in 1966 and charged with providing financing for affordable housing in Massachusetts. The Agency raises capital by selling bonds and lends the proceeds to low- and moderate-income homebuyers and homeowners, and to developers who build or preserve affordable and/or mixed-income rental housing. MassHousing does not use taxpayer dollars to sustain its operations, although it administers some publicly funded programs on behalf of the Commonwealth. Since its inception, MassHousing has provided more than $17 billion for affordable housing. For more information, visit the MassHousing website at www.masshousing.com, follow us on Twitter @MassHousing, subscribe to our blog and Like us on Facebook.

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Bloomberg

New Loan Safeguards Leave Path for Higher-Risk Borrowers

By Prashant Gopal - Jan 22, 2014

Nick Wormald, a 29-year-old plumber with good credit, said he was shut out of the housing rebound until he asked the government for help.

Wormald, who bought a three-bedroom home in Haverhill, Massachusetts, for $215,000 in December, was required to provide a down payment of only 3 percent. That's far below the standard 20 percent down, which he couldn't afford. And he was spared the burden of buying mortgage insurance. The plumber got the fixed-rate deal through MassHousing, his state's housing -finance agency, or HFA.

"It's good that I didn't have to exhaust all my funds," said Wormald, who had to spend about 40 percent of his retirement savings for the down payment. "My family helped me out with bed sheets and things for the house. They're great people but nobody has got $10,000 kicking around to give."

Every state has one of these little-known agencies, which legislatures set up in the 1960s and 1970s to promote affordable housing. Now, as regulators tighten mortgage rules and big banks resist lending to riskier middle-income Americans, HFAs across the U.S. are rapidly expanding to restore the fading dream of homeownership. The state agencies got a boost from the Consumer Financial Protection Bureau, which exempted them from stricter mortgage regulations that it rolled out this month.

Related:

- **Slideshow:** Where Higher Rates Could Hurt Home Buyers Most
- Silicon Slopes Beckon as U.S. Buyers Shun Costly Homes

Some groups like MassHousing buy mortgages from lenders and send them to government-sponsored Fannie Mae to package into securities that the HFAs then sell to investors. The Boston-based group more than doubled its mortgage volume to an all-time high of $1.25 billion in the year ending in June, fueled by the introduction of mortgages that require no insurance.

Record Lending

HFAs in states including California, Idaho, Illinois, Minnesota, New Jersey, Texas and Virginia also are expanding. The Illinois Housing Development Authority funded more than 3,000 mortgages in 2013, a record, up 60 percent from the prior year. In California, loans with down payment assistance increased 29 percent to a record 6,311 in fiscal 2013 from a year earlier.

"We believe that housing-finance agencies will be able to play a bigger role in whatever the restructured mortgage market looks like in the future," MassHousing Executive Director Tom Gleason said. "HFAs have already demonstrated that they're ready to step up to the plate to absorb the risk associated with low down payment borrowers."

The growth in lending may also help bolster the housing recovery, which hasn't included many first -time buyers like Wormald. The homeownership rate for U.S. families earning less than the median income -- about $51,000 -- was 48.5 percent in the third quarter. That compares with 53 percent during the peak of the housing boom in 2006, according to Census Bureau.

Escapes Regulations

"First-time buyers have not been participating in the market recovery," Lawrence Yun, chief economist for the National Association of Realtors, said. "Housing-finance agencies could provide a channel for these buyers."

HFAs are growing even as the White House and Congress vow to reduce the government's role in the housing market. In early 2011, according to data firm Black Knight Financial Services, the government backed about 93 percent of new home loans though agencies and companies including Fannie Mae and Freddie Mac, which were rescued by taxpayers. The government guaranteed about 84 percent in mid-2013.

The financial protection bureau's new qualified mortgage rules are designed to prevent a return of the loose lending practices that spurred the housing crash of 2008. The regulations provide a measure of legal protection to lenders that meet guidelines and expose them to legal liabilities if their loans fail certain tests, like charging high fees or requiring payments that, when combined with other debts, exceed 43 percent of the borrower's income. Exempt HFAs can make any type of loan without exposing themselves to liability under the CFPB's rules.

Wells Fargo

As stricter regulations make giving mortgages to some lower income borrowers more difficult, banks may increase their lending through HFAs, said Ben Olson, who helped write the CFPB guidelines before leaving the bureau in May. Olson said the loans also would help the banks meet their affordable housing obligations under the federal Community Reinvestment Act.

"One of the things being discussed is taking advantage of the exemption for housing-finance agency loans," said Olson, an attorney who now represents lenders for BuckleySandler LLP in Washington.

Wells Fargo & Co. (WFC), the biggest U.S. home lender, already is doing business with the state groups, spokesman Tom Goyda said. Quicken Loans Inc., the fourth-largest originator last year, is looking to build relationships with HFAs, Bob Walters, vice president of Quicken's capital markets group in Detroit, said. The agencies have become far more attractive since getting the exemption, he said.

Enormous Risk

"The question is, if the industry gets really interested in this and wants to expand lending, are the HFAs ready for this influx?" Olson said.

Anthony Sanders, a professor of real estate finance at George Mason University in Fairfax, Virginia, said the HFA loans may fail if home prices fall again.

"There are still enormous risks to low down payment loans," Sanders said. "You're putting borderline borrowers into risky products again. We're going to repeat the same experiment, this time at the state level."

The state groups can expand without a jump in defaults if they maintain their focus on loan servicing, said Stephanie Moulton, an associate professor of public policy at Ohio State University. The agencies have kept defaults relatively low by screening applicants diligently, underwriting loans at affordable terms, requiring borrowers to go through homeownership counseling and contacting them as soon as they fall behind on payments, she said.

Delinquency Rates

The average proportion of loans 90 or more days delinquent was 3.1 percent on June 30, 2012, according to a survey of 30 housing agencies in an October paper by Moulton and University of North Carolina's Roberto Quercia. That's lower than the 4.8 percent produced by the FHA, the mortgage insurer that permits down payments as low as 3.5 percent, and the 9.2 percent for subprime loans. The rate was only 1.86 percent for prime borrowers, who tend to have higher incomes and bigger down payments.

"Right now we can tell a story and stand by it that says HFA loans perform better than the same loan made through a non-HFA lender with the same demographic profile," MassHousing's Gleason said. "The challenge is how to maintain quality as we get bigger."

Avoiding Insurance

Wormald, the plumber, makes about $80,000-a-year, $4,000 more than the average income of MassHousing borrowers. His credit score of 720 is below the average of 741. In rare cases the agency makes loans to people with scores below 660, the industry standard for subprime mortgages.

MassHousing's mortgages are backed by Fannie Mae, which raised its minimum down payment to 5 percent in November. Fannie Mae guarantees 3 percent down mortgages from the state agencies because of their low default rate.

MassHousing and other HFAs also benefit from Fannie Mae's risk-sharing program, which allows them to avoid requiring mortgage insurance. The program, which Fannie Mae limited to less than a total of $3 billion in mortgages last year, saves borrowers hundreds of dollars in monthly payments.

Agencies that participate in the program -- including those in Colorado, Idaho, Minnesota, Rhode Island, Virginia, Wisconsin and Wyoming -- must repurchase loans that become delinquent within the first year. Gleason said MassHousing has only had to buy back one loan.

First-Time Buyers

The Illinois HFA goes further than MassHousing, providing borrowers up to $10,000 in down payment and closing cost assistance. Borrowers bring as little as $1,000 to table. The group's average credit score is 695.

"Obviously somebody with a lower score is deemed to be more risky," Mary R. Kenney, the executive director of the Illinois group, said. "With the right loan product and proper underwriting and education for the borrower, that risk can be managed."

The Idaho HFA, which didn't pull back from first-time buyers during the housing bust, completed a record $727.9 million of mortgages in fiscal 2013, up 53 percent from a year earlier. The Idaho group gave about 80 percent of loans to first-time buyers, said Gerald M. Hunter, the agency president.

From the Boston Business Journal
:http://www.bizjournals.com/boston/real_estate/2014/01/masshousing-posts-record-lending-year.html

Jan 6, 2014, 12:57pm EST Updated: Jan 6, 2014, 1:16pm EST

MassHousing posts record lending year, eyes expansion in multifamily market

Craig Douglas
Managing Editor, Online & Research- *Boston Business Journal*
Email | Twitter

MassHousing, a quasi-public lending operation whose mission is to boost home ownership and rental options for lower-income residents in the Bay State, seized on a hot housing market and caution among banks to finance a record $1.66 billion in mortgages and construction loans in fiscal 2013.

Agency director Thomas Gleason credited the strong performance — MassHousing's first $1 billion-plus financing year on record — to several factors that drove more home buyers its way, including historically low interest rates and tighter lending standards among traditional mortgage lenders.

But he said the outfit also bore fruit from a strategic move crafted roughly two years ago, when MassHousing teamed with the Federal National Mortgage Association, commonly known as **Fannie Mae**, to offer a new lending product that enabled buyers with little money for a down payment to purchase homes without also purchasing private mortgage insurance.

Under the deal's terms, Fannie Mae agreed to purchase the no-PMI loans originated by MassHousing or on its behalf by one of its 150 partner banks or mortgage lenders. The trade off: MassHousing must repurchase any no-PMI mortgage that defaults within specified time frames.

The new product has proven so popular that it now accounts for around 75-to-80 percent of all MassHousing home loans, Gleason said. He added that among the 8,000 or so mortgages originated with the no-PMI product since January 2012, MassHousing has only repurchased one loan from Fannie Mae due to nonperformance. "When the market tanked, the low down payment, high credit buyer got a bad rap," Gleason said.

Others are taking notice of the agency's growth. Last month, **Moody's Investors Service** upgraded MassHousing's long-term credit profile by two notches from A2 to AA3, citing the lender's strong balance sheet and solid loan performance.

In another nod to MassHousing' solid run, the Government National Mortgage Association, aka Ginnie Mae, announced Dec. 24 that it formally approved MassHousing as a preferred seller and servicer of multifamily home loans. The approval by Ginnie Mae, which acquires and securitizes multifamily loans much like Fannie Mae does in the single-family market, will among other things enable MassHousing to offer developers lower interest rates on loans used to build or rehabilitate apartments throughout the commonwealth.

Gleason said a continued expansion into the multifamily lending market is a primary objective at MassHousing in the months ahead. Last year the agency closed 28 multifamily loans valued at a record $369 million, while its single-family unit accounted for roughly $1.2 billion in home loans and mortgage-backed security purchases. All told, MassHousing's home-ownership and multifamily portfolios of loans were respectively valued at $3.17 billion and $3.2 billion as of June 30.

"In the markets we're going into, I don't think you can have just one product that can meet everyone's needs," said Gleason, in a nod to MassHousing's renewed focus on multifamily housing.

Created by the legislature in 1966 to boost housing supplies for residents with low-to-moderate incomes, the Massachusetts Housing Finance Agency's founding mission was to issue tax-free bonds to then finance apartment developments throughout the state. That mission shifted in the 1980s with a concerted push into the single-family homeowner market, which soon accounted for a majority of the loans originated through MassHousing.

The agency's growth was slow and steady in the years that followed, with total single-family loan originations topping out at around $200 million per year just a decade ago.

A lot changed when the housing-bubble burst. The subsequent recession and financial meltdowns at Fannie Mae and its cousin **Freddie Mac** triggered an exodus among banks from the higher-risk segments of the lending market, thus pushing MassHousing into a more prominent role in the Bay State's home-loan market.

Today the agency is authorized by the legislature to issue up to $4.9 billion in tax-exempt bonds to finance its lending and loan-servicing operations. MassHousing employs around 340 people, a number that has held somewhat steady for several years running, Gleason said.

In the fiscal year that ended June 30, MassHousing booked $322 million in revenue, down 5 percent from the $339 million booked in 2012's corresponding period. Around two-thirds of the agency's revenue stems from interest on loans, while much of the remainder comes from fees from its various loan-servicing units. Gleason attributed the year-over-year revenue drop to a steep decline in mortgage refinancings, which accounted for around 30 percent of its loans in 2012. He said the past year's rise in mortgage rates threw cold water on MassHousing's refi business, which now accounts for around 5 percent of all home-loans originated.

MassHousing's total expenses totaled $276 million in fiscal 2013, flat on a year-over-year basis. Nonetheless, the agency's drop in revenue resulted in a 28 percent year-over-year slide in operating income, which totaled $47 million versus $65 million in fiscal 2012.

BANKER & TRADESMAN
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Thursday, September 12, 2013

MassHousing Gives $1.6B To Support Homebuyers, Owners In FY13

MassHousing provided $1.6 billion to support housing in Massachusetts in fiscal year 2013, which ended June 30. The amount bests the agency's previous record for amount given over a 12-year period by 72 percent.

MassHousing's $1.2 billion in lending for homeownership resulted in 5,468 loans. For loans used to purchase a home, the average purchase price was $238,800 and the average loan amount was $226,300. The average household income was $75,771. Borrowers who refinanced with MassHousing saved an average of $400 per month.

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The agency made loans totaling $369 million to finance the construction of six new apartment communities with 329 units, and to refinance, upgrade and extend affordability at 22 existing rental developments with 3,186 units.

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