

Maryland Department of Housing and Community Development
 Connecting with Maryland's Veterans

2014 Entry Form
 (Complete one for each entry.)

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

Entry Name	Connecting with Maryland's Veterans		
HFA	Maryland Department of Housing and Community Development		
Submission Contact	Erlene Wilson, Director, Office of Communications and Marketing		
Phone	410 514-7704	Email	wilson@mdhousing.org

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	Maryland Department of Housing and Community Development
Entry Name	Connecting with Maryland's Veterans

Communications	Homeownership	Rental Housing	Special Needs Housing
<input type="checkbox"/> Annual Report <input checked="" 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 checked="" type="checkbox"/> YES <input type="checkbox"/> NO

NCSHA 2014 Awards

Category: Communications
Sub-Category: Promotional Materials and Newsletter
Entry Name: Connecting with Maryland's Veterans

Background

In the spring of 2012, the Maryland Department of Housing and Community Development began discussions on how it could expand its market share throughout the state by reaching less traditional and underserved populations. By the summer of 2012, DHCD had launched the "Summer of Savings," initiative, offering a diversified menu of products and services to reach first-time homebuyers in targeted geographical locations, to educate borrowers and lenders on our products and incentives, and to reach targeted groups in need of additional home purchasing assistance. Embedded within this massive outreach effort was a thorough and defined strategy to directly reach Maryland's military service members and veterans.

On July 3, 2012, DHCD launched its first-ever mortgage product specifically tailored to military service members and veterans: "Maryland Homefront: The Veterans and Military Family Mortgage Program." This product offered a 50 basis-point discount from the prevailing mortgage rate of our regular Maryland Mortgage Program – not through access to additional capital or resources but rather through decreased overall HFA earnings (a lower premium on each loan). In addition, DHCD doubled the amount of down payment and closing cost assistance available to service members and veterans, bringing the amount up to \$10,000 per borrower in a zero percent deferred loan.

In the six months prior to launching Maryland Homefront, DHCD had only made nine Veteran Affairs loans. In the 18 months following the launch of Maryland Homefront, DHCD made mortgages available to 147 service men and women and veterans totaling \$34 million – a testament to the success and necessity of clearly-defined communication methods. The success of the program was due, in part, to the savings and incentives being offered to Maryland's veterans and service members. But the expansion of DHCD's market penetration could not have been accomplished without a multi-pronged communications, marketing, and outreach campaign.

Innovation

The aspect of the Maryland Homefront program which opened up more opportunities was the inclusion of active military as well as former military members who may not have met the criteria for a VA loan. Qualification as a veteran requires a certain length of service and/or participation in specific types of military activity. Maryland Homefront is available to honorably

discharged veterans in any branch or type of military service—Army, Navy, Air Force, Coast Guard—as well as reservists and active military who have served for any length of time. While veterans can still use a VA loan under the Maryland Homefront program, the inability to qualify for that does not prevent them from participation in this program. This broader definition of “eligible military personnel” was well received by the military community.

Communication, Promotional Materials, and Outreach

DHCD's campaign to reach as many service members and veterans as possible included multiple components ranging from grassroots outreach to strategic promotional materials and social media. No single component of this campaign was particularly unique, cutting edge, or involved large amounts of additional spending. Rather, it was the combination of these strategies, consistently and repeatedly executed over many months by a diverse selection of staff committed to the cause of serving our service members and veterans.

The core of the strategy was a very compelling offer (low interest rate loan) for qualified veterans (3.5 percent for all military veterans, 3 percent for disabled veterans), supported by a short and intense advertising campaign and promotional push through all available channels (including lender network).

We established a core flyer (attached) / website / URL (mmp.maryland.gov/Homefront) which made the information and call-to-action very easy to find.

We included information on Homefront in our agency Veterans services flyer, which provided another channel for conveying information about the offer to targeted audiences

The 2013 special offer had a sunset of May 31, which provided an opportunity to raise the urgency of the promotion and gain the interest of potential borrowers, even if they were not ready to follow through at the present time. With new versions of Homefront being put in place later (July 1, 2014 will see the program launch again, but with different offers), the brand impact of the April/May campaign carries through to future lead generation.

To support all this, we targeted both earned media and paid media opportunities – I think that Asuntha has already provided the earned media channels – that were highly focused, and known to be highly impactful:

The family of Comprint Military Media channels that we advertised (ad sample attached) in included:

- Joint Base Journal in Washington DC;
- Patuxent Tester in Southern Maryland

- The Journal in Walter Reed National Military Medical Center in Bethesda
 - NDW Waterline in Navy Yard
 - Ft Detrick Standard in Silver Spring
 - South Potomac Pilot in Indian Head
 - Andrews Gazette in PG County
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- *Grassroots Campaign.* Crafting the appropriate promotional materials for our target audience and simple disseminating them through common marketing and communication channels would not have been sufficient for the level of success DHCD sought to achieve. It was therefore necessary to also launch a grassroots outreach campaign to ensure that no stone was left unturned.
 - DHCD's Chief of Staff, who had previously served as the executive director for the governor's Base Realignment and Closure Subcabinet, and several of her colleagues made personal visits to the leadership of Maryland's five largest military installations: Joint Base Andrews, Naval Air Station Patuxent River, Fort George G. Meade, Aberdeen Proving Ground, and Fort Detrick. In addition, DHCD's staff met and made presentations to the military alliances that consist of the defense contractors and businesses that support the military installations (many who hire former military personnel) and addressed the Maryland Military Installation Council that consists of all military installations in the State, Congressional offices, U.S. Department of Defense, defense consultants, military alliances and other State agencies. This allowed DHCD to directly reach military personnel in non-traditional ways to promote our products and services. All five military installations disseminated promotional materials on our behalf, sent email blasts directly to their personnel, and made announcements at large meetings and events.
 - DHCD conducted outreach directly to our lenders to promote our products, and additional partnership opportunities were established with the Veterans Administration and the military installations. The Maryland Homefront program has been promoted at a Maryland National Guard Yellow Ribbon event, an Aberdeen Proving Ground All Hands Meeting, and a Maryland Military Installation Council event, among others. The human resources offices at several military bases (including Fort Meade and Joint Base Andrews) keep a stock of Maryland Homefront flyers and fact sheets available. Lastly, we have provided promotional materials at all exhibitor events and included its description in all training webinars.
 - The Office of Community Outreach, which has an extensive presence in communities throughout Maryland and in faith-based groups statewide, took the campaign with them to dozens of outreach events.

- *Identify Large Email Groups Encompassing Service Members and Veterans.* DHCD was able to work with its partners and sister agencies to identify additional outlets for getting our promotional materials in the right hands. The Maryland Department of Veteran Affairs and the Maryland Military Department placed our materials directly in the hands of the state's veterans and members of the Maryland National Guard through their email listservs, reaching tens of thousands service members and veterans in the simple click of a button.
- *Capitalize on Existing Partnerships to Disseminate Materials:* DHCD partnered with its sister state agencies to: 1) link up our websites to bring veterans and service members to our Homefront webpage; and 2) add our materials and web links to other agency's promotional materials. The sister agencies that partnered with us were: the MDVA, Maryland Military Department, Maryland Department of Health and Mental Hygiene, Maryland Department of Labor, Licensing and Regulation, Department of Business and Economic Development and the Maryland Higher Education Commission.

Outcomes

As mentioned above, the development, marketing, and outreach campaign using targeted promotional materials was so successful that DHCD was able to take a single product with a single audience and generate \$57.6 million in business. The number of veterans we provided mortgages to through the Homefront program increased over 17 times (from 9 to 159) for the period of FY 2013 to date. So successful was the campaign that DHCD re-launched the Homefront Program on March 24, 2014, and included an additional product for disabled veterans on March 26, 2014 at very competitive interest rates. DHCD already had the promotional materials and the communications infrastructure in hand to reach our audience. The proof is in the numbers: in the two months since Homefront was re-launched and a new mortgage product made available to disabled veterans, DHCD reached 88 veterans. This is an enormous boost that not only increases our market share, but solidifies our presence in a new customer base.

On July 1 we are opening our newest version of Maryland Homefront. The new product will have the added benefit of allowing borrowers to take advantage of the Maryland HomeCredit Program in conjunction with Maryland Homefront. MHCP is a mortgage credit certificate which entitles eligible borrowers to claim a federal income tax credit equal to a percentage of the interest paid during the year on a mortgage loan up to a maximum of \$2,000 per year. Additionally, DHCD will waive the fee for the MHCP associated with a Maryland Homefront loan.