

NCSHA 2009 Awards

Entry Name: Save the Dream Campaign

Category Name: Communications: Creative Media

HFA: Michigan State Housing Development Authority (MSHDA)

BACKGROUND

Homeownership is the building block of strong families, strong schools and strong communities. Unfortunately, in Michigan and across the country, the home foreclosure crisis has been well documented. The perfect storm of rising unemployment, falling housing prices, and tighter lending has taken a devastating toll. Property foreclosures rose 81 percent in 2008, to 2.3 million properties nationwide, including 106,000 in Michigan. Michigan home foreclosures rose an astonishing 108 percent from 2006. Counties across Michigan are predicting record numbers of home foreclosures in 2009. Sadly, about half of delinquent borrowers never contact their lender. Too many homeowners – driven by fear, embarrassment, or a lack of knowledge – do nothing.

The market is also filled with con artists posing as legitimate advisors and counselors, with Michigan law enforcers reporting some of the nation's largest numbers of home foreclosure prevention frauds. Advertising through radio, print and neighborhood posters, these scammers prey on vulnerable homeowners, extracting exorbitant fees for doing little or nothing.

CAMPAIGN OVERVIEW AND OBJECTIVES

The Michigan State Housing Development Authority (MSHDA) is an advocate for Michigan homeowners, providing programs, tools and resources to improve people's lives. Through a variety of programs, including free homeownership counseling and opening doors to collaboration with lenders, MSHDA can assist homeowners to get the help they need to work through financial problems and negotiate with their mortgage lender, before it's too late.

Research

MSHDA realized it needed to develop a strategy and messaging that would resonate with the target audience. They turned to homeowners and credit counselors to understand more about what was really happening, in the neighborhoods and homes of Michiganders, that leads to inaction, poor decisions and fear. The more MSHDA understood the people and processes involved, including their situations, needs, and critical decision-making points, the better they would be able to craft a resonant message that could influence homeowner behavior. MSHDA conducted both primary and secondary research.

This research helped to confirm that people are unaware of available resources, as well as ways to find help. Too often, homeowners ignore their mounting financial and mortgage problems out of fear, or a belief that missed payments will "resolve themselves," or that they can simply hang on and "handle it." By the time they are ready to ask for help, payments have been missed, foreclosure often has started, and it is simply too late for meaningful intervention and solutions.

Planning

Armed with information, MSHDA worked with its communications contractor, Pace & Partners, to develop a campaign that would educate and inform Michigan homeowners who were having difficulty making their mortgage payments. The message was simple: There is help – help that is trusted, private, and free – but before you miss a payment, you have to make the call. Research confirmed that all types of people are being affected, in every community: all income levels, all races, all ages, individuals as well as families. Our audience was as broad as the problem was pervasive. Additionally, the problem was growing with no specific seasonality. Swift action was needed.

Together, a strategic communications plan was developed to launch a public service media campaign – including print, television, radio, Web messages, and earned media – that urged homeowners to call MSHDA foreclosure prevention counselors before they missed a payment. This work included:

NCSHA 2009 Awards

Entry Name: Save the Dream Campaign

Category Name: Communications: Creative Media

HFA: Michigan State Housing Development Authority (MSHDA)

- Year-round messaging. This information is most relevant when someone is in trouble and must be readily available at the time people need it. People constantly cycle into trouble. The message must be constant.
- Television and radio. Tactics that allowed us to make an emotional appeal with a clear call to action targeting broad demographic groups.
- Web messaging. To reach Michigan homeowners who are more likely to search for information online, paid search and keywords were utilized to help drive people to the right place for help.
- Earned media and social media. To increase awareness of MSHDA and the resources available to Michigan homeowners, a vigorous media relations effort was coupled with bloggers and viral messages communicated through social media sites.

The campaign was developed and implemented statewide utilizing strategies that would maximize a limited budget across all media.

INNOVATION

MSHDA's Save the Dream Campaign is innovative in several ways:

- With an audience that is struggling with where to turn, who to trust, and who to talk to, this campaign incorporated a "trusted voice" by featuring real homeownership counselors in TV, radio, print (major dailies plus minority publications) and Web. These dedicated counselors are part of the diverse team committed to helping Michigan homeowners in this time of economic crisis. This clear visual representation hammered home the point: There are people like you that you can talk to.
- Digital strategies included Google AdWords that linked to relevant content and select keywords, triggering MSHDA image and text ads to appear in Michigan searches, experiencing an average click through rate greater than 7 percent (the norm is under 1 percent).
- MSHDA, with its media partner, utilized letters of support to further leverage value adds across all media.
- The public and media relations component included editorial meetings, point-of-view columns, and letters to the editor in newspapers across the state.

REPLICABLE

This is a problem occurring in every state across the country. The strategies used by MSHDA both internally and externally can be broadly employed. We also believe the unique message of "before you miss a payment, make the call" can also be shared with other states with similar results. Indeed, this call to arms was used by many other social service organizations and associations, including Michigan REALTORS, to help spread the word.

ACHIEVE MEASURABLE RESULTS

Foreclosure is affecting all types of people, in every Michigan community. Our goal was to reach a statewide audience, and incite action before it was too late.

- Since January 2009, this campaign has generated more than 25 million impressions through the Internet, with an average click through rate to the MSHDA website of more than 7 percent.
- Stand-alone MSHDA website hits on the Save the Dream page have more than doubled, averaging 20,000 inquiries a month.
- And finally, MSHDA phone lines have received an unprecedented number of calls, averaging more than 2,000 calls for homeownership counselor referral every month since the campaign launched.

NCSHA 2009 Awards

Entry Name: Save the Dream Campaign

Category Name: Communications: Creative Media

HFA: Michigan State Housing Development Authority (MSHDA)

PROVIDE BENEFITS THAT OUTWEIGH COSTS

- Supporting a prevention system saves the State of Michigan millions of dollars in costs because it keeps families and individuals from losing their homes to foreclosure and from entering the ranks for the homeless.
- MSHDA sought out talent that care the most about the success of this campaign, the homeownership counselors, who all volunteered their time to assist in delivering a message speaking to our target audience. This in turn rallied the counselor ranks to redouble their efforts in the field.
- MSHDA worked with media partners across the State of Michigan to receive value added “bonus” spots in every market on both radio and television. Over a five-month period, MSHDA received approximately 25 percent of its media placements for free.
- MSHDA’s earned media efforts included multiple and ongoing front-page stories in newspapers across the state in large and small-town markets, ranging from the Detroit News and Detroit Free Press, to the Grand Rapids Press in West Michigan, the Alpena News in northeast Michigan, and the Marquette Mining Journal in the Upper Peninsula. Stories about the “Save the Dream” effort also were broadcast on the state’s leading television stations. Radio stations and talk show hosts in all Michigan’s media markets reported numerous stories about MSHDA initiatives, including interviews with MSHDA officials. All news releases were “localized” to include foreclosure data specific to each city and county in the state.
- More than 25 members of the Michigan Legislature broadcast 30-minute television programs dedicated to the topic, featuring interviews with MSHDA officials that were carried on cable access stations throughout the state (the programs were recorded in the Legislature’s TV studios with no costs for production or television air time).
- “Save the Dream” activities even gained national attention with a story by CNN that included an interview with a MSHDA administrator, as well as stories in national trade publications.

DEMONSTRATING EFFECTIVE USE OF RESOURCES

- MSHDA worked with the Governor’s office to secure a \$3 million federal grant to fund increased efforts to prevent foreclosures, including enhanced legal assistance and additional homeownership counselors to advise Michigan citizens in danger of foreclosure.
- Because of the success of this campaign, the Michigan Association of Realtors (MAR) stepped forward to be part of this statewide effort by volunteering to hold Town Hall events focused on home foreclosure prevention education. MAR used the existing campaign identity and developed flyers, posters and email blasts and an extensive media relations effort that promoted its events across the state, furthering the overall awareness and correct action to take. Thousands of homeowners attended these events.

ACHIEVING STRATEGIC OBJECTIVES

MSHDA is dedicated to building a thriving and vibrant future for Michigan. This campaign is an excellent example of how the Authority is accomplishing this mission. By developing a network of homeownership counselors across the state and driving at-risk citizens to this resource, MSHDA is helping to prevent foreclosure, one home at a time. This program is at the very heart of MSHDA’s mission: working with partners to build and support a preventative system for the benefit of every Michigan citizen.