

NCSHA 2016 Annual Awards Entry Form

(Complete one form for each entry)

Deadline: Wednesday, June 15, 2016

Visit ncsha.org/awards to view the Annual Awards Call for Entries.

Instructions: Type entry information into the form and save it as a PDF. Do not write on or scan the form. If you have any questions contact awards@ncsha.org or 202-624-7710.

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

Entry Name:

HFA:

Submission Contact: (Must be HFA Staff Member) _____

Email:

Please provide a 15-word (maximum) description of your nomination to appear on the NCSHA website.

Use this header on the upper right corner of each page:

HFA:

Entry Name:

Select the appropriate subcategory of your entry and indicate if you are providing visual aids.

Communications	Homeownership	Legislative Advocacy	Management Innovation
Annual Report	Empowering New Buyers	Federal Advocacy	Financial
Creative Media	Encouraging New Production	State Advocacy	Human Resources
Promotional Materials and Newsletters	Home Improvement and Rehabilitation		Operations
			Technology
Rental Housing	Special Needs Housing	Special Achievement	Are you providing visual aids?
Encouraging New Production	Combating Homelessness	Special Achievement	Yes
Multifamily Management	Housing for Persons with Special Needs		No
Preservation and Rehabilitation			

Category: Homeownership
Subcategory: Empowering New Buyers

***“The ache for home lives in all of us, the safe place
where we can go as we are and not be questioned.”
~Maya Angelou***

At the Nebraska Investment Finance Authority (“NIFA”), we continually strive to discover new ways to better serve first-time homebuyers. Our mantra has become not only “know your customer” but more importantly, “stick with your customer.” The idea behind the *NIFA Homebuyer Landing Page* is just that; to create a “sticky” relationship with the homebuyer and serve as a dependable resource for information during their new home buying journey. NIFA’s goal is to empower our new homebuyers by providing useful information and helping them receive the initial qualification necessary to meet with a NIFA lender to begin the loan process. By visiting the *NIFA Homebuyer Landing Page* they can learn more about our programs and a complete preliminary review of their eligibility for a NIFA loan. If eligible, the homebuyer receives a NIFA Homebuyer Certificate—the key that opens the door to lender discussions and ultimately finding the best opportunities for financing their new home.

The Need:

Purchasing a home for a first-time homebuyer can be overwhelming. Friends and family may offer various pieces of advice, such as “find a realtor,” “find a lender,” or “save money for a down payment.” However, in this technology age, many more are turning to the Internet to find answers and advice.

There is a plethora of websites and links for those looking for a new home and a mortgage loan. A quick google search can return information on banks, realtors, and homes for sale, but with so much unfiltered and unvetted information, it is hard to know where to look or who to trust. So how does a first-time homebuyer successfully navigate through this Internet highway of information? NIFA provides a solution through its *Homebuyer Landing Page* where potential homebuyers surfing the web can quickly answer a few questions to assess whether they qualify for a NIFA loan and then receive a NIFA Homebuyer Certificate (the “Certificate”) if they are eligible.

The potential homebuyer can immediately print off their Certificate or do so at a later date from an email that they will also receive. NIFA “sticks” with this potential homebuyer by sending a series of future emails. Our system automatically sends an email 3 days after the homebuyer’s initial receipt of the Certificate which includes more information about NIFA loans and a NIFA lender search link. On day 8, our system sends out an email about homebuyer education and on day 15, an email regarding down payment assistance. This provides a continuous stream of

information gradually giving the potential homebuyer more specific information to assist them in their journey to homeownership.

The Benefit to the Customer:

With numerous loan products available, it can be confusing and somewhat daunting for those making the largest purchase in their lives. With that in mind, we tailored our marketing plan to new homebuyers, establishing a direct bond with, and awareness of, NIFA as an essential partner in the home buying process.

As outlined above, the NIFA *Homebuyer Landing Page* takes the homebuyer through a simple step-by-step process that makes a preliminary determination of eligibility for the NIFA Program. The homebuyer provides basic information, such as their name, email, family size, household income, and county in which the home will be purchased. The online program then advises the homebuyer whether or not he or she might qualify for a NIFA-financed home loan. By a simple click of the mouse, the homebuyer is able to print out a personalized Certificate to take to a participating NIFA lender and begin discussions about the various NIFA loan products.

If the homebuyer doesn't already have a participating lender, the Certificate provides a live link they can use to search for a participating NIFA lender. With the help of NIFA and the Certificate in hand, our homebuyer is armed with knowledge of the various NIFA loan products and better equipped to begin a conversation with a lender. The Certificate also has a live link to information about homebuyer education classes.

Through the *Homebuyer Landing Page*, NIFA collects an email from the potential homebuyer which enables NIFA staff to provide follow-up services and provides an easy way to respond to the homebuyer regarding questions about the home buying process or any additional information. "Sticking" close to our customer enables NIFA to maintain a strong relationship and a continuing dialogue with the homebuyer. We feel this type of customer service empowers our new homebuyers and greatly increases their ability to obtain the dream of homeownership.

The Resources:

The existing NIFA homepage and landing page greatly decreases the amount of time homebuyers spend searching online for homebuyer resources and sorting through often complex material. The questions on the *Homebuyer Landing Page* quickly allow the potential homebuyer to determine whether a NIFA loan product might be right for them and the Certificate is the "key" to begin lender discussions.

The landing page was simple to create and all website traffic is routed to the landing page when clicking on the main banner on the NIFA homepage or on the link for "Single Family Program." We also market the site in print advertising, Facebook ads, and Twitter to help increase traffic to our landing page.

Existing partnerships with our participating lenders and realtors further promote the *Homebuyer Landing Page*.

The Partnerships:

NIFA teamed up with various partners to initiate and deploy the *Homebuyer Landing Page*. A third-party vendor designed the landing page and NIFA subscribes to an online third-party software program which houses the database of homebuyers who receive a Certificate and automatically generates the email sequence to them. Once the *Homebuyer Landing Page* was created, NIFA engaged the support of its participating lenders and realtors working with potential NIFA homebuyers to encourage the use of the website and the resulting Certificate. Once aware of the opportunity, our program partners were able to promote this online resource to their customers. The direct communication enables NIFA to strengthen and maintain an ongoing relationship with homebuyers.

The Success:


NIFA launched the *Homebuyer Landing Page* in June of 2014. To date, over 6,456 NIFA Certificates have been produced for first-time homebuyers. NIFA has been averaging over 400 visits per week to the *Homebuyer Landing Page*, generating an increased level of interest in NIFA home mortgage loan products. In response, NIFA has initiated a NIFA call center staffed with NIFA personnel available to respond to inquiries from potential homebuyers. The success of the NIFA Certificate is reflected in an increased number loan reservations. Since June of 2014, NIFA has received 5,531 loan reservations in the NIFA single family program. This equates to over a 14% increase in the number of loan reservations from the previous two year period of June 2012 to 2014. NIFA believes that the *Homebuyer Landing Page* has become an effective method to empower new homebuyers and provides a valuable resource for our customers and partners. It is the glue that binds the ongoing and strong relationship NIFA has with its homebuyers.

Link to the NIFA Homebuyer Landing Page: www.nifaloan.org

Nebraska Investment Finance Authority Homebuyer Landing Page Exhibits

Screenshots of Homebuyer Landing Page

← → ↻ nifaloon.org ☆ 🌐 ☰



NIFA
NEBRASKA INVESTMENT FINANCE AUTHORITY

As of April 30, 2016

Loaned to Date	Loans Closed	Today's Rate
\$5.5 Billion	85,338	As low as 2.75%

You Can Trust NIFA To Help You **Get a Great Home Loan!**



Welcome Back!

First & Last Name

Email Address

Am I Eligible? 

Your data will not be shared with others & you can unsubscribe at any time.
See our [privacy policy](#).

WHO IS NIFA?

[Learn More](#)

NIFA was created by the Nebraska Legislature in 1983 to provide affordable loan programs for first-time home buyers (certain exceptions apply). Our programs offer competitive interest rates, low or no down payments, closing cost assistance, and government or conventional loans.

Terms of Use    Privacy Policy



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85,338

Today's
Rate

As low as
2.75%

You Can Trust NIFA To Help You **Get a Great Home Loan!** ↘



First & Last Name

First

Last

Email Address

How many people will live in the home?

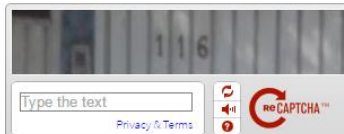
- ☒ 1-2 Family Members
☐ 3 or more Family Members

What is your estimated total annual gross household income? ☺

Income (numbers only)

In what county will you be buying your home?

Select Your County



Submit



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[Privacy Policy](#)



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Today's
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You Can Trust NIFA To Help You **Get a Great Home Loan!**



CONGRATULATIONS Robin! You have completed the first step to NIFA's program eligibility process. This Certificate does not guarantee that you are eligible for a NIFA loan and is not an application for credit. There are additional requirements you must meet once you apply for a loan.

Print Certificate

Thank you for visiting our site and providing your information. We look forward to assisting you with the home buying process. Please contact the NIFA Homeownership Staff at 800-204-6432 or homeownership@nifa.org. You can also find out more about NIFA resources by visiting nifa.org.

An email confirmation has also been sent — if you don't see it in your inbox please be sure to check any filtered/junk folders.

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[Terms of Use](#)



[Privacy Policy](#)

Example of Homebuyer Certificate and Initial Email



HOMEBUYER CERTIFICATE

Eligibility #: **UWQ6445113**

Date Issued: 6/1/2016 11:34:00 AM

Name: **Robin Ambroz**
Email Address: **robin.ambroz@nifa.org**
Household Income: **\$35,000**
Household Size: **1-2 Family Members**
County: **Lancaster County**

CONGRATULATIONS! You have completed the first step to NIFA's program eligibility process. This Certificate does not guarantee that you are eligible for a NIFA loan and is not an application for credit. The next steps are:

1. Search for a [NIFA participating lender](#) to begin the pre-approval process and confirm you meet the first-time buyer requirement.
2. Share this Homebuyer Certificate with the loan officer to determine the best NIFA loan program for you.
3. Take a [NIFA approved education class](#) as early in the process as possible.
4. Find your home and close your NIFA loan.

If you have any questions, you can reach us by phone at 800-204-6432 or by email at homeownership@nifa.org.

Note to Participating Lender: This Homebuyer Certificate is not an approval by NIFA of the homebuyer for a loan.

Robin Ambroz

From: NIFA Homeownership Team <homeownership@nifa.org>
Sent: Wednesday, June 01, 2016 11:34 AM
To: Robin Ambroz
Subject: Thank you for Completing the NIFA Homebuyer Pre-Eligibility Questions

Dear Robin:

Thank you for visiting the NIFA website! We are excited to see that you have completed the NIFA Homebuyer Pre-Eligibility Questions and are considering the purchase of your home with a NIFA loan!

Your eligibility number is: **UWQ6445113**. You can access your personalized Homebuyer Certificate by [clicking here](#).

The next step is to talk with a [participating NIFA lender](#).

If you have any questions, please contact one of our NIFA Team Specialists at 800-204-6432 or homeownership@nifa.org.

Thanks again for your interest in a NIFA loan and best wishes in finding your new home!

Sincerely,

NIFA Homeownership Team



Nebraska Investment Finance Authority
200 Commerce Court
1230 'O' Street
Lincoln, NE 68508
800-204-6432

Click [here](#) to unsubscribe or mail NIFA, 1230 O St, Ste 200, Lincoln, NE 68608 or call 800-204-6432.

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Email Sequence

Robin Ambroz

From: NIFA Homeownership Team <homeownership@nifa.org>
Sent: Thursday, June 02, 2016 2:27 PM
To: Robin Ambroz
Subject: Why should you get a NIFA loan?

Dear Robin,

NIFA has helped over 83,000 Nebraskans buy their home with a NIFA loan. The NIFA program provides loans for [first-time homebuyers](#), [active military members and veterans](#), and qualifying buyers who are purchasing a home in federally designated [targeted areas](#) that meet the [income qualifications](#) for the program.

What are the advantages to you?

- Lower interest rates
- Down payment and closing cost assistance
- [VA](#), [USDA](#), [FHA](#), and conventional loan products available
- A Nebraska partner with a mission to provide affordable home loans

So don't wait any longer. Contact a [participating NIFA lender](#) to learn more about getting a NIFA loan.

Please do not hesitate to contact one of our NIFA Team Specialists at 800-204-6432 or homeownership@nifa.org if you have any questions.

We're here for you as you journey down the road to homeownership!

Sincerely,

NIFA Homeownership Team



Nebraska Investment Finance Authority

200 Commerce Court

1230 'O' Street

Lincoln, NE 68508

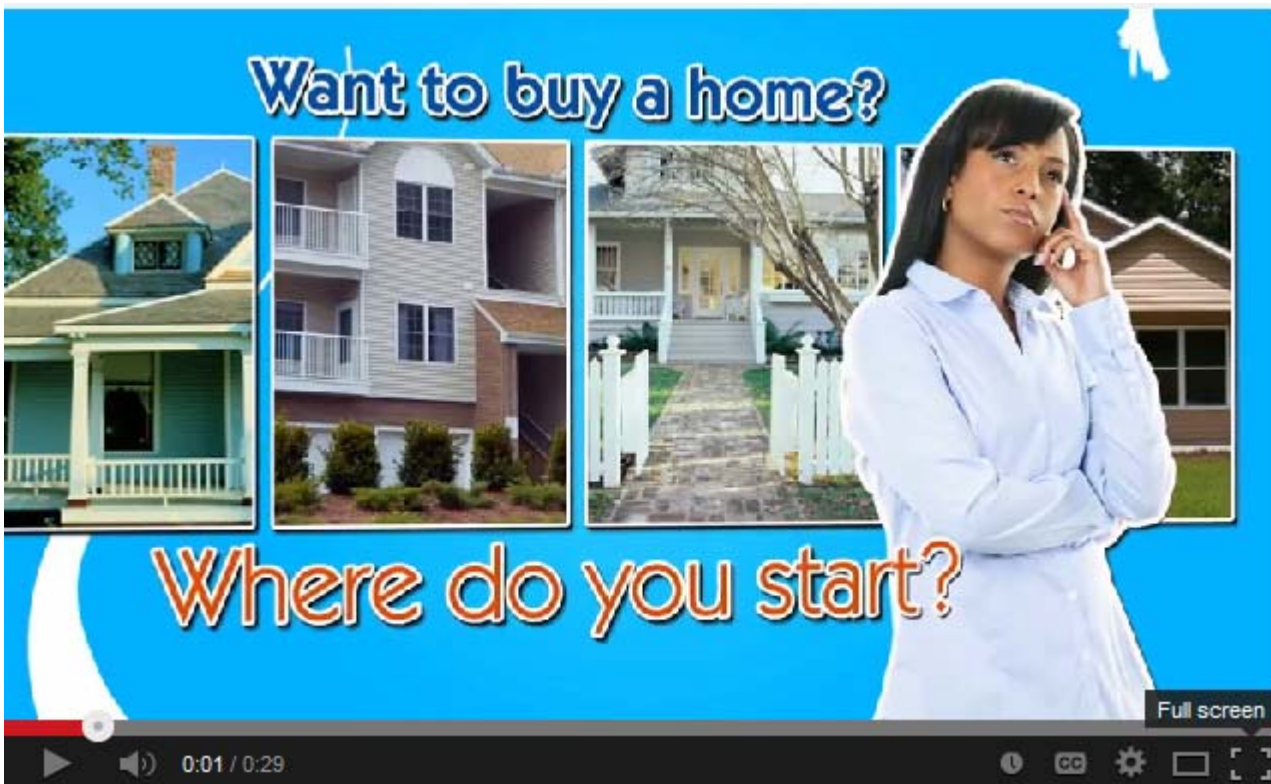
Robin Ambroz

From: NIFA Homeownership Team <homeownership@nifa.org>
Sent: Thursday, June 02, 2016 2:27 PM
To: Robin Ambroz
Subject: Get educated & be ready to buy your home!

Dear Robin

One of the most important things you can do before purchasing your home is to take a homebuyer education course either [in person](#) or [online](#). The course will give you an in-depth look at the home buying process and explain the advantages and responsibilities of owning your own home.

Completion of a homebuyer education course **prior to closing** is required for all NIFA program loans. You will get the most out of the course by taking it early in the home buying process.



If you haven't already, remember to contact a [participating NIFA lender](#) to learn more about getting a NIFA loan.

Please do not hesitate to contact one of our NIFA Team Specialists at 800-204-6432 or homeownership@nifa.org if you have any questions.

We're here to help you make your dream of homeownership come true!

Sincerely,

NIFA Homeownership Team



Nebraska Investment Finance Authority

200 Commerce Court

1230 'O' Street

Lincoln, NE 68508

800-204-6432

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Click [here](#) to report this email as spam.

Robin Ambroz

From: NIFA Homeownership Team <homeownership@nifa.org>
Sent: Thursday, June 02, 2016 2:28 PM
To: Robin Ambroz
Subject: Did you know? NIFA has down payment assistance!

Dear Robin,

Did you know that NIFA can help with down payment assistance?

NIFA's Homebuyer Assistance (HBA) Program provides a first mortgage to purchase your home along with a second mortgage loan for down payment and closing cost assistance. The amount of the second mortgage loan can be up to 5% of the purchase price of your new home and is paid back over 10 years at a low interest rate. NIFA requires you to have a minimum investment of \$1,000. The [HBA Program interest rates](#) are subject to change from time to time.



We hope you have had an opportunity to speak with a [participating NIFA lender](#) and learn more about how to get a NIFA loan.

Please do not hesitate to contact one of our NIFA Team Specialists at 800-204-6432 or homeownership@nifa.org if you have any questions.

We hope you are on your way to finding your new home with a NIFA loan!

Sincerely,



Nebraska Investment Finance Authority

200 Commerce Court

1230 'O' Street

Lincoln, NE 68508

800-204-6432

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