



2013 Annual Awards Entry Form
(Complete one for each entry.)

Entry Name NIFA Homebuyer Certificate

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

HFA Nebraska Investment Finance Authority

Submission Contact Steve Peregrine

Phone 402-434-6930

Email Steve.Peregrine@nifa.org

Program Contact Jacki Young

Phone 402-434-3915

Email jacki.young@nifa.org

Entry form with description, check(s), and visual aids (optional) must be received by NCSHA by **Monday, July 1, 2013**.

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

HFA Nebraska Investment Finance Authority (NIFA)

Entry Name NIFA Homebuyer Certificate

Communications	Homeownership	Legislative Advocacy	Management Innovation
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input checked="" type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Federal Advocacy <input type="checkbox"/> State Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology
Rental Housing	Special Needs Housing	Special Achievement	Are you providing visual aids?
<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	<input type="checkbox"/> Special Achievement	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

Category: Homeownership
Subcategory: Empowering New Buyers

The intersection of “mortgage loan” and “internet” can be a confusing place, especially to the first-time homebuyer. To introduce our customers to NIFA as a trusted, objective provider of low rate home loan financing, NIFA created the online “NIFA Homebuyer Certificate,” a printable certificate identifiable to the potential homebuyer, creating a “relationship” between NIFA and its customer.

First impressions are often lasting impressions. As NIFA seeks to find new ways to better serve those seeking to purchase their first home, the mantra has become not only “know your customer” but more importantly, “stick with your customer.” The idea behind the *NIFA Homebuyer Certificate* is just that; to make a good first impression to potential homebuyers landing on the NIFA home page, create a “sticky” relationship with the homebuyer and become the ongoing resource for information during the homebuyer’s journey to a new home. We want these NIFA customers to visit the NIFA website again and again as they navigate the home buying process. NIFA’s goal is to empower our new buyers by providing useful information and a preliminary review of their eligibility for the NIFA program. We believe the incorporation of the *NIFA Homebuyer Certificate* does just that. The end result? Helping our home buying customers find their best opportunities for financing through NIFA.

The Need:

Kate and Doug thought they were ready to take the next big step in their lives— buying their first home. But where to begin? Friends and family offered various pieces of advice. “Find a Realtor®” one said, “find a lender” another advised. “Spend your weekends going to open houses” or “save money for a down payment” were other nuggets of advice and the list went on and on.

Does this scenario sound familiar? NIFA believes it occurs more often than not. There are numerous websites and links for those looking for a new home and a home loan. Sometimes, there are almost too many “tools” and choices. So how does a first-time homebuyer successfully navigate through this internet highway of information? NIFA believes it has provided a solution. By creating a new Homebuyer “landing page” on the NIFA website, potential Nebraska homebuyers surfing the web are quickly directed to the *NIFA Homebuyer Certificate*.

The *NIFA Homebuyer Certificate* takes the potential homebuyer quickly to information about NIFA’s loan products and then through a process to determine preliminary eligibility. At the end of the visit, the potential homebuyer has a personalized *NIFA Homebuyer Certificate* to print and has been able to search for a participating NIFA lender or local Realtor®.

The Benefit to the Customer:

With numerous loan products available, it can be confusing and somewhat daunting for those setting out to make the largest purchase he or she has ever made. With that in mind, we tailored our marketing plan to new homebuyers, creating a direct relationship with, and awareness of, NIFA as an essential partner in the home buying process.

The *NIFA Homebuyer Certificate* takes the potential homebuyer through a simple step by step process to preliminarily determine eligibility for the NIFA Program. The visitor can choose to enter the online questionnaire portal and respond to inquiries about prior homeownership, income, purchase price and desired location for a home. The online program then advises the visitor whether or not he/she might qualify for a NIFA-financed single family home loan. By a few simple clicks of the mouse, the homebuyer is able to print out a personalized *NIFA Homebuyer Certificate* to take to a participating NIFA lender to inquire about the various NIFA loan products. And if they don't have a lender contact? The *NIFA Homebuyer Certificate* has that problem solved. The *NIFA Homebuyer Certificate* has a link to a searchable database of participating NIFA lenders. With the help of NIFA and the *NIFA Homebuyer Certificate* in hand, our potential homebuyer is equipped to begin a conversation with a lender, armed with knowledge of the various NIFA loan products. In addition, the *NIFA Homebuyer Certificate* has a link to the Nebraska Realtors® Association website, allowing the potential homebuyer to enlist in the services of a Realtor® if they desire.

Through the *NIFA Homebuyer Certificate* process, NIFA collects a certain amount of contact information (e.g., e-mail address and phone number) from the potential homebuyer. This enables NIFA staff to provide follow-up services and an easy way to see whether the potential homebuyer has questions about the home buying process or needs additional information. Staying close to our customer enables NIFA to maintain this “sticky” relationship and a continuing dialogue with the potential homebuyer. We feel this type of “customer service” empowers our new buyers and greatly increases their ability to obtain the dream of homeownership.

The Resources:

The existing NIFA website and new Homebuyer “landing page” greatly decreases the amount of time and complexity for individuals searching online for homebuyer resources. The homebuyer questionnaire quickly assists the visitor in determining whether they meet NIFA eligibility requirements and the *NIFA Homebuyer Certificate* provides the tool to begin the discussion with a lender. Working with our existing software vendor, Emphasys, we were able to create a simple and straight forward questionnaire process resulting in a personalized *NIFA Homebuyer Certificate*. To increase traffic to our website and provide the homebuyer with an easy way to choose among NIFA's programs, we marketed the NIFA homebuyer landing page and *NIFA Homebuyer Certificate* in print advertising, Google AdWords, craigslist and through online social media. We also partnered with our participating lenders and Realtors® to promote the *NIFA Homebuyer Certificate*.

The Partnerships:

NIFA teamed up with various partners to initiate and deploy the online *NIFA Homebuyer Certificate*. NIFA's software vendor, Emphasys was integral in creating the online vehicle which gathers the information and incorporates the software to generate the personalized *NIFA Homebuyer Certificate*. When the *NIFA Homebuyer Certificate* was made a part of the NIFA website, NIFA engaged the support of its participating lenders and Realtors® working with potential NIFA customers to encourage the use of the website and *Certificate*. Once aware of the opportunity, our program partners were able to promote this online resource to their customers. The direct online communication enables NIFA to strengthen and maintain an ongoing relationship with potential homebuyers.

The Success:

NIFA began the *NIFA Homebuyer Certificate* in October of 2012. To date, over 2,000 *NIFA Homebuyer Certificates* have been generated for first-time homebuyers. NIFA has been averaging over 1,000 “hits” per week to the NIFA Homebuyer landing page, generating an increased level of interest in NIFA home mortgage loan products. In response, NIFA has initiated a call center at NIFA with NIFA staff available to respond to inquiries from potential homebuyers. The success of the *NIFA Homebuyer Certificate* is reflected in an increased number of loan reservations. Since October of 2012, NIFA has received 1,395 loan reservations in the NIFA single family program. This equates to over a 35% increase in the number of loan reservations during the same time period one year ago. NIFA believes that the *NIFA Homebuyer Certificate* has become an effective method to empower new homebuyers and provides a valuable resource for our customers and partners.

Link to the NIFA Homebuyer Landing Page:
http://www.nifa.org/customers/first_time_homebuyer.html

Attached Visual Aids: Step by step page view of *NIFA Homebuyer Certificate* process



CUSTOMERS AND PARTNERS

FIRST-TIME HOMEBUYER

REAL ESTATE PROFESSIONAL

FARMER/RANCHER

RESIDENTIAL DEVELOPER/INVESTOR

LENDING INSTITUTION

BUSINESS

COMMUNITY-BASED ORGANIZATION

RENTER

BOND INVESTOR

First-Time Homebuyer

NIFA Loan Benefits

Join the almost 80,000 Nebraskans who have purchased their homes with a NIFA loan!

Down payment & Closing cost assistance

NIFA provides assistance to buy a home in an amount up to 5% of the purchase price. [Learn more](#)

Loans for veterans & active military

NIFA has a special program for veterans and active military homebuyers. [Learn more](#)

Not a first-time homebuyer?

You may qualify for a NIFA loan even if you have previously owned a home. [Learn more](#)

Historic Low Interest Rate:

2.50%*

[Learn more](#)

* This is not an advertisement for credit as defined in Regulation Z; contact a participating NIFA lender for Annual Percentage Rate ("APR") information.

Take these steps to get a great NIFA loan:

1. See if you meet NIFA's program [income and purchase price limits](#).
2. If you meet the limits in step #1, you are ready to answer some basic eligibility questions to get your [NIFA Homebuyer Certificate](#)
3. Take your NIFA Homebuyer Certificate to a [participating lender](#) to determine if you qualify for a loan
4. Meet with a [REALTOR®](#) to find a home

SEE IF YOU ARE ELIGIBLE

NIFA Homeowner stories:



Our first home

With NIFA down payment help, Philip and Tristan found a house with a living room the size of their old apartment.



"This is my shade tree"

A NIFA loan gave Cristina and Cesar a home where their children can play and their families can gather.



A great option

Lenders and realtors, including NIFA customers, talk about what makes NIFA a great option for Nebraska homebuyers.

Questions?? NIFA welcomes you to call our toll-free number at **800-204-6432** to speak with one of our single family team members (Monday-Friday 8 a.m. to 5 p.m. CST) or [contact us](#) by email.





NIFA CAN HELP YOU BECOME A HOMEOWNER

- [Home](#)
- [Eligibility Process](#)
- [About Us](#)
- [Contact Us](#)

Monday, June 10, 2013 4:09 PM

Welcome Home Buyers

NIFA helps people with modest incomes achieve the American Dream of home ownership. Our loan products feature low or no downpayments, low interest rates and other features that make it easier for you to buy a home.



powered by **emphasis**



- Home
- Eligibility Process**
- About Us
- Contact Us

Monday, June 10, 2013 4:10 PM

1 Disclaimer Agreement

Please read NIFA's Program Eligibility Website Policy Statement below.

- 1
Disclaimer Agreement
- 2
Check Eligibility
- 3
Full Application
- 4
Select Lender(s)
- 5
Eligibility Confirmation

☑ **You must accept this agreement in order to continue with the eligibility process.**

Acceptance of Policy Statement: I/we have read, understand and agree to the following:

Program Eligibility Process is NOT an application for a loan. The NIFA program eligibility process is a quick and preliminary comparison of your household income, household size and first-time homebuyer status to determine whether you meet the NIFA program eligibility requirements (and assuming the purchase price of the home you find does not exceed NIFA's purchase price limits). THIS PROCESS IS NOT AN APPLICATION FOR A LOAN, NOR IS IT APPROVAL OF YOU FOR A NIFA LOAN. Note: Your household income is subject to further review and verification by the lender at the time you apply for a NIFA loan.

Your privacy is important to NIFA. In order to use NIFA's program eligibility process at this website, you must provide us with your name, phone number, email address, zip code of your current residence and household income information. We recognize and respect your privacy concerns about this information.

When you click on the submit button, the information you provide to NIFA will be stored on NIFA's computer network servers. If the information you provide indicates you may meet the NIFA program eligibility requirements and if you select one or more lenders from the list, your personal information will be made accessible to the lender(s) you selected. Prospective lenders are allowed to use the collected information only for the limited purposes of determining and communicating whether you may qualify for a mortgage loan from the lending institution. NIFA and its prospective lenders reserve the right to disclose your personally identifiable information in limited instances, however, as required by law or pursuant to a court order. The lenders may keep and use your information whether or not you qualify for a NIFA loan or use their services, we recommend that you contact the lender directly for more information about their specific privacy policies.

NIFA reserves the right to modify this policy statement at any time.

This website contains links to other sites that are not owned or controlled by NIFA. NIFA is not responsible for the privacy practices or other content of such sites.

If you have any questions regarding our privacy policies, please contact us at NIFA, 1230 "O" Street, 200 Commerce Court, Lincoln, Nebraska 68508 or by email at homeownership@nifa.org.

⤴





- Home
- Eligibility Process**
- About Us
- Contact Us

Monday, June 10, 2013 4:10 PM

2 Check Eligibility

We are checking to see if you may meet eligibility requirements.

- 1 Disclaimer Agreement
- 2 Check Eligibility**
- 3 Full Application
- 4 Select Lender(s)
- 5 Eligibility Confirmation

⌵ Please enter the following information so that we can determine your eligibility. * denotes required information.

- *Have you owned a home in the past 3 years?
- *Applicant Gross Annual Income \$.00
- *Co-Applicant Gross Annual Income \$.00
- *Non-Applicant Gross Annual Income \$.00
- *Household Size
- *Purchase Price of the Home \$.00
- *Is the property existing or new construction?
- *Number of units
- *Non-Target or Target Area Non-Target
- *In what Nebraska county would you like to purchase a home?

⏪ Continue





NIFA CAN HELP YOU BECOME A HOMEOWNER

Monday, June 10, 2013 4:11 PM

- Home
- Eligibility Process
- About Us
- Contact Us

3 Your Information

Based on the information you have provided, you may be eligible for a NIFA loan. This is not an application for a NIFA loan. Please contact a NIFA participating lender to determine your eligibility.

- 1 Disclaimer Agreement
- 2 Check Eligibility
- 3 Full Application
- 4 Select Lender(s)
- 5 Eligibility Confirmation

✕ Please fill out the remaining information below. * denotes required information.

[Page Help](#)

Contact Information

* Applicant First Name

* Applicant Last Name

Co-Applicant First Name

Co-Applicant Last Name

* Best Daytime Phone Number

* Email Address

* Current Zip Code

Household Information

* Have you owned a home in the past 3 years? No

* Applicant Gross Annual Income \$ 45000.00

* Co-Applicant Gross Annual Income \$ 0.00

* Non-Applicant Gross Annual Income \$ 0.00

* Household Size 2

* Purchase Price of the Home \$ 167000.00

* Is the property existing or new construction? Existing

* Non-Target or Target Area Non-Target

* Number of units Single Family

* In what Nebraska county would you like to purchase a home? LANCASTER

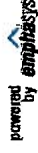
Voluntary Information

Applicant Age

Applicant Sex

Applicant Marital Status

Applicant Ethnicity





Home

Eligibility Process

About Us

Contact Us

Monday, June 10, 2013 4:13 PM

5 Program Eligibility

NIFA's Program Eligibility process has been completed!

- 1
Disclaimer
Agreement
- 2
Check
Eligibility
- 3
Full
Application
- 4
Select
Lender(s)
- 5
Eligibility
Confirmation**

✎ **Congratulations! You may be eligible for a mortgage with our agency.**

Your customer eligibility confirmation number is: **NNJ8127426**

[Click here to download your program eligibility confirmation letter.](#)

Eligibility letter is a PDF file and requires Adobe Acrobat Reader 5.0 or greater. To download the latest version of the software for free, [click here](#).

⌕ [Print this page](#)





HOMEBUYER CERTIFICATE

NIFA Eligibility Confirmation # RDJ6823807
Certificate Issued - 6/21/2013

Kate Homebuyer

Doug Homebuyer

Dear Homebuyer:

You are now the holder of a NIFA Homebuyer Certificate. What does this mean for you?

Based on the information you provided, you may meet the NIFA program eligibility requirements. This Certificate does not guarantee that you are eligible for a NIFA loan and it is NOT an application for credit. There are additional requirements you must meet and you must apply to a NIFA participating lender to determine qualification and pre-approval for a NIFA loan.

Final eligibility will be determined upon submission by you of appropriate information to a NIFA participating lender.

Take this Homebuyer Certificate to your local lender.

Find a NIFA-approved lender at <http://www.nifa.org/lender>. Ask your lender which NIFA loan product works best for you.

- **A low-interest rate NIFA loan:**
[First Home Plus Program](#)
[Military Home Program](#)
- **NIFA loan with Down Payment Assistance:**
[Homebuyer Assistance \(HBA\) Advantage Program](#)

Find your home and close your NIFA loan!

Once you are pre-approved by a NIFA lender, it's time to look for a home. Find a local real estate agent at www.nebraskarealtors.com.

Homebuyer's Information

Applicant Annual Income = \$45,000.00	Household Size = 3
Co-Applicant Annual Income = \$12,000.00	Actual or Estimated Purchase Price = \$125,000.00
Non-Applicant Annual Income = \$0.00	County = HOWARD
Total Household Income = \$57,000.00	First-time homebuyer = Yes

Learn more about the home buying process through a **FREE** NIFA-approved homebuyer education class; a list of online classes is available at www.nifa.org/class.

Note to NIFA Participating Lender: This Homebuyer Certificate is based upon preliminary information provided by the Homebuyer. NIFA has NOT verified the information, particularly the information with respect to the income of the Homebuyer. This Homebuyer Certificate does not constitute NIFA's review or approval of the Homebuyer for a NIFA loan. Such review and consideration for approval by NIFA will occur upon submission by the lender of the NIFA pre-closing compliance loan package.