

# NCSHA 2015 Annual Awards Entry Form

(Complete one form for each entry)

**Deadline: Wednesday, June 10, 2015**

Visit [ncsha.org/awards](http://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 Matt Cunningham at [mcunningham@ncsha.org](mailto:mcunningham@ncsha.org) or 202-624-5424.

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			

### **Targeted Audience and Objective**

We wanted to develop a fun, interactive, and eye catching way to introduce new homebuyers to the advantages of using New Hampshire Housing mortgage programs. We especially wanted to target a younger demographic (late twenties to thirties, or “The Millennials” as they are often called) as this demographic is entering the phase of life where they may buy a home. The end objective was to continue to support mortgage volume and drive web traffic to a landing page where borrowers could then click through to our various mortgage products and resources. Making more New Hampshire homebuyers aware of our products and programs could then help us further our mission of supporting successful, affordable homeownership.

### **Background**

At this point in time, we had been running the same digital ads for an extended period of time. They used colorful houses, which we had used for a couple years and were concerned they were starting to lose their eye catching impact due to overuse. Our ads were also very mortgage-product specific, so while they resonated with motivated homebuyers who had already familiarized themselves with the process or with existing homeowners, they may have used terms or details that a first-time homebuyer was unfamiliar with. They also didn’t touch on some of New Hampshire Housing’s other advantages, like local lenders or education resources. We placed these ads on a set of local news and real estate-related sites, meaning we were often confined to a specific page and whatever traffic would be passing through that page.

### **The Innovation**

After tossing around some ideas, we thought of having a superhero or team of superheroes that could swoop in and help first-time homebuyers with some of their common challenges. Using a superhero would identify us as a powerful, helpful, and go-to resource.

The result was the creation of a set of mortgage super heroes called “The Reasons,” each highlighting one of New Hampshire Housing’s unique attributes. Our heroes are Anita Cash, who symbolizes our cash for downpayment and closing costs; Manny Options, who represents the variety of programs we offer; Connie Venience, who points people to our extensive network of in-state lenders; Bill D’Equity, who highlights our programs like Purchase Rehab mortgages that help borrowers build value in their home; and Ed Yucation, who stands for pre-purchase education and informative resources.

We set up a landing page on our website with a unique URL where users can click on each superhero to learn more. Each superhero now has clear call to action so users can then be connected to the appropriate web page with more information, whether that is homebuyer education, a list of lenders, or an overview of our mortgage programs.

We quickly realized that having a set of superheroes set us up for a wider range of advertising options than we previously had. With characters, we now had the option of doing video, in-person events, and other methods of outreach beyond just static ads.

### **Strategy**

Our strategy was designed to be budget conscious while also reaching younger borrowers where they are, which is online. We found that a combination of Facebook advertising and Google Display Ad placements offered the visual format needed to fully utilize the superhero imagery, provided the most placements for our dollar, and created a structure to directly track results through impressions and clicks.

Online advertising via Google AdWords also allowed us to be more strategic with our targeting. Rather than buying a specific spot on a single website, we were able to appear on multiple sites in front of people who had searched for targeted keywords. Instead of just homeownership-related sites, our ads would appear on a variety of sites that hosted a Google Display Ad slot. This enabled our ads to “follow” people who were in New Hampshire and interested in buying a home, even when they weren’t on web pages specific to that topic. This set up allowed us to circumvent more expensive advertising options and, in some cases, even secure better placements. One example was New Hampshire’s primary TV news station’s website. For many months we had paid for an expensive spot on the hourly weather page only. Using Google AdWords, we were able to secure spots on their website, but at a much lower cost and on whichever pages an interested person may be visiting at that time.

In addition to using the Reasons on Google AdWords, we also actively promote them through Facebook. Dedicating paid advertising dollars to pieces of Facebook content highlighting the Reasons has resulted in increased engagement and visibility of those posts. To date, mobile Facebook has accounted for nearly 40% of the traffic to The Reasons landing page.

### **Results**

Since its launch at the beginning of June 2014, The Reasons page has logged over 7,000 sessions and has resulted in nearly 500 goal completions on our website. These goal completions indicate that users are then clicking through and completing forms, such as our “Contact Us” or “Refer me to a Participating Lender” forms, or taking other actions on our website, such as completing our homebuyer readiness quiz. These forms and actions allow us to track people’s paths through the site or even initiate regular email communication with these interested borrowers to better nurture that relationship and understand where they are in the buying process.

This fiscal year, we surpassed 1,000 mortgage loans, and indicators show that we are gaining market share in our target demographics compared to a year ago. Our business partners have also responded positively to the Reasons; our homeownership education partners are especially excited to have an eye-catching superhero that represents our shared mission of making sure homebuyers are educated about their choice.

We still use The Reasons imagery and are looking to expand the campaign with videos and advertising on Pandora in the coming year.

### **Replicability**

Replicating a similar online ad campaign is fairly simple and budget-friendly for HFAs. After the initial costs of creative design, HFAs can dictate how much they want to spend through Google AdWords and/or Facebook by setting pay-per-click and/or pay-per-impression limits. With these limits you are able to ensure you don’t go over budget. Both platforms also have a variety of targeting options that can be adjusted as needed to refine and hone campaigns according to an HFA’s needs.

## Visual Aid: Examples of The Reasons Digital Ads

**MEET THE REASONS!**

**MEET...  
CONNIE VENIENCE!**  
AKA SMILEY FACE



She's just one of the members of your personal support team dedicated to helping you buy your new home.

[Meet the rest of the team >](#)

 New Hampshire Housing

**THE REASONS!**

Your personal support team dedicated to helping you buy your new home.



[Click to learn more >](#)

 New Hampshire Housing

**MEET THE REASONS!**

**BILL DEQUITY**  
AKA CAPTAIN CREDIT



[Learn more about Bill >](#)

**MEET THE REASONS!**

**MANNY OPTIONS**  
AKA MYRIAD



[Learn more about Manny >](#)

**MEET THE REASONS!**

**ANITA CASH**  
AKA M.S. MOOLAH



 New Hampshire Housing [Learn more about Anita >](#)

**MEET THE REASONS!**

**ED YUCATION**  
AKA THE INSTRUCTOR



[Learn more about Ed >](#)

 New Hampshire Housing

**MEET THE REASONS!**

**CONNIE VENIENCE**  
AKA SMILEY FACE



[Learn more about Connie >](#)

 New Hampshire Housing