

2013 NCSHA Award Nomination



Communications: Creative Media

OHIO'S HARDEST HIT FUND PROGRAM REBRAND

Douglas Garver, Executive Director
Arlyne Alston, Director of Communications and Marketing



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

Entry Name Ohio's Hardest Hit Fund Program Rebrand

Fill out the entry name <i>exactly</i> as you want it listed in the awards program.

HFA Ohio Housing Finance Agency

Submission Contact Arlyne Alston, Director of Communications and Marketing

Phone 614-387-2863

Email aalston@ohiohome.org

Program Contact Arlyne Alston, Director of Communications and Marketing

Phone 614-387-2863

Email aalston@ohiohome.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 _____

Entry Name _____

Communications	Homeownership	Legislative Advocacy	Management Innovation
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input checked="" 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"/> 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

2013 NCSHA Award Nomination

HFA: Ohio Housing Finance Agency

Category: Communications – Creative Media

Entry Name: Ohio's Hardest Hit Fund Program Rebrand

Douglas Garver, Executive Director

Arlyne Alston, Director of Communications and Marketing

Cindy Flaherty, Director of Homeownership

In late 2012, the Ohio Housing Finance Agency (OHFA) was in its second year of administering the state of Ohio's foreclosure prevention program, *Restoring Stability: A Save the Dream Ohio Initiative*. OHFA was allocated \$570.4 million from the U.S. Treasury's Hardest Hit Fund (HHF) to design and administer the program to help Ohio homeowners most affected by the economic downturn. On its second anniversary in September 2012, the program had provided assistance to more than 7,600 homeowners across Ohio, ranking the state third among the 18 participating states in terms of funds distributed. While this was a great accomplishment, OHFA staff began to recognize the need for changes to streamline the program in order to reach more struggling homeowners.

Launched on September 27, 2010, *Restoring Stability: A Save the Dream Ohio Initiative* was designed by OHFA with assistance from Save the Dream Ohio, a multi-agency foreclosure prevention outreach initiative, involving partners from state government, nonprofit housing counseling agencies and legal aid organizations. Developed in 2008, Save the Dream Ohio administered a hotline that provided housing counseling and/or legal assistance to homeowners facing foreclosure. Shortly following the creation of *Restoring Stability: A Save the Dream Ohio Initiative*, OHFA also assumed responsibility of all Save the Dream Ohio efforts, including its hotline and website.

By September 2012, OHFA staff began discussions on strategies to further its goals in reaching more Ohioans through the foreclosure prevention program. One area of discussion was the multiple ways the program was referred to by OHFA's partners across the state. Depending on who was discussing the program, it could be referred to as the Hardest Hit Fund, Save the Dream Ohio, or Restoring Stability. It quickly became apparent that struggling homeowners often became overwhelmed with the multiple names the program was referred to, which then created confusion in locating the information to apply.

To apply for the program, homeowners were told to visit www.savethedream.ohio.gov, the former site of the Save the Dream Ohio multi-agency effort which OHFA inherited in 2011. Upon visiting the site, individuals would find information on *Restoring Stability: A Save the Dream Ohio Initiative* as well as a plethora of information for homeowners facing default or foreclosure. A vast majority of the information on the website was out of date and included documents on the former Save the Dream Ohio multi-agency initiative as well as Restoring Stability. Upon further inspection, it became apparent to OHFA staff that the website was not cohesive and could cause confusion for potential customers looking to apply for the existing foreclosure prevention program.

Re-branding – Name and Logo

OHFA's Office of Communications and Marketing (C&M) devised a detailed plan to re-brand the program, increasing its recognition to struggling Ohio homeowners. The first re-branding effort focused on the program's name and logo. Through discussions with OHFA staff administering the program, senior leadership, and a focus group of internal staff with representation from all offices in the Agency, the decision was made to remove *Restoring Stability* from the program name simply leaving Save the Dream Ohio.

When designing the logo, the Office of C&M chose to keep the color scheme – hunter green, lime green and white – to maintain program recognition and continuity. The Office of C&M presented a number of logo designs to the focus group and asked each participant to choose three of their favorites. Using this feedback, the Office of C&M narrowed down the designs and presented the top selections to senior leadership. The chosen design included a simple silhouette of a house, a tagline to describe the purpose of the program, and the contact information where homeowners may apply. The new Save the Dream Ohio logo is easy to recognize and memorable for consumers and partners alike.

New Website

To design and create a new website for Save the Dream Ohio, the Office of C&M worked closely with staff in the Offices of Save the Dream Ohio and Information Technology (IT). The goal was simple -- create a user-friendly website where homeowners can easily locate information and find out if they are eligible to apply for the program. The internal group worked to design a functional website according to what program staff recommended based upon feedback from housing counseling partners and customers. Staff removed most of the information from the previous Save the Dream Ohio website that was no longer pertinent to the program, and created tabs along the top navigation bar to direct homeowners to the information they were seeking.

New tabs include: *Learn More, What to Expect, Resources, Am I Eligible, Register Now, and Contact.* Previously, there was a great deal of information about the program on OHFA’s website www.ohiohome.org. To create one cohesive site for the Save the Dream Ohio program, most of the information was removed from OHFA’s website and applied to Save the Dream Ohio’s new website. Now, visitors on OHFA’s website may read a general overview on the program and visit Save the Dream Ohio’s website for program details. The revamped website has been successful as a one-stop shop for users, creating less confusion for the homeowner.

A newly incorporated feature of the website is a pre-screening tool, which includes eight simple questions to determine eligibility. Once a homeowner completes the questions, they are notified if they may be eligible for assistance through the Save the Dream Ohio program. Homeowners who are eligible are given an access code to begin the application process while homeowners who are not eligible are provided contact information for local housing counselors in their area. The tool has been successful in helping to funnel eligible homeowners to the online application.

The new Save the Dream Ohio website has gained a great deal of traction since its launch on February 1, 2013. Since then, more than 53,000 unique visitors have come to the website and viewed more than 275,000 pages.

**New Save the Dream Ohio website launch – February 1, 2013.*

Date	Unique Visitors
2012	
January	4,482
February	3,578
March	3,357
April	3,141
May	3,132
June	2,914
July	3,018
August	3,032
September	2,653
October	2,733
November	2,349
December	2,059
<i>2012 Total</i>	<i>36,448</i>
2013	
January	2,965
February*	13,621
March	13,907
April	13,081
May	13,016
<i>2013 Subtotal</i>	<i>56,590</i>

Web Commercial

To help homeowners learn about the application process, the Office of C&M created a web commercial, which is also showcased on the new website. Recognizing that some individuals are more likely to watch a video than read and comprehend large amounts of information, the nearly three-minute web commercial provides information for homeowners looking to better understand how the program works. The web commercial was written and produced in-house by OHFA staff. The Agency worked with an outside video production company to record a voiceover at a cost of \$375. The web commercial was launched on the Save the Dream Ohio website and uploaded on OHFA's YouTube channel on May 6 and had more than 248 views in its first week. As of June 28, the web commercial has been viewed more than 1,700 times.

TV Commercial

The Office of C&M contracted with an outside video production company to film a new 30-second television commercial to be aired across the state of Ohio. The commercial begins with a couple sitting at their kitchen table discussing a stack of bills and a foreclosure notice. The narrator begins to tell viewers about the possibility of qualifying for up to \$35,000 of assistance for homeowners struggling to pay their mortgage. The mood is suddenly uplifted with music and lighting as the couple, standing in their kitchen amidst full bags of groceries, tells the viewer how the program helped them keep their home and avoid choosing between making car payments, putting food on the table or making a house payment. The commercial ends with Save the Dream Ohio's logo, website and telephone number as the narrator tells viewers to take action today. Producing the commercial included one day of filming with two hired actors, voiceover talent, and editing for a total of \$7,975. Since the commercial was added to the Save the Dream Ohio website and OHFA's YouTube channel, it has been viewed more than 600 times.

Marketing Materials

Re-branding the program required a new design and message for the Agency's marketing materials. OHFA revamped several program materials to distribute externally to customers and to provide to partnering housing counseling agencies across the state. The materials include a small mailing insert, poster, brochure and fast sheet.

The mailing insert and poster were updated to include the new logo and features a photo of a couple looking at their home in the distance with the tagline, "Having Trouble Paying Your Mortgage? We're Here to Help." The program brochure features a young girl holding a sign that reads "There is Help" with the Save the Dream Ohio logo on the sign. The brochure provides information for stakeholders and partners while the fact sheet features information for consumers including eligibility requirements, information on how to apply, and a warning of potential scams. All materials were written and designed completely in-house by the Office of C&M with assistance from Save the Dream Ohio staff. The Office of C&M worked with an outside printing company to print 20,000 mailing inserts, 500 brochures, 350 posters and 5,000 flyers for a total of \$3,769.

The response to the newly streamlined program name, redesigned logo, website, web commercial, TV commercial, marketing materials and messaging has been overwhelmingly positive. By March 31, the program assisted more than 10,000 homeowners through the distribution of more than \$120.9 million.

Communications - Creative Media Materials

OLD MATERIALS

Restoring Stability Mailing Insert	2
Restoring Stability Poster	3
Restoring Stability Door Hanging Display	4
Restoring Stability Website	5
Restoring Stability :30 TV Commercial	(See CD)

NEW MATERIALS

Save the Dream Ohio Logo Designs	6
Focus Group Materials	7
Save the Dream Ohio Mailing Insert	10
Save the Dream Ohio Poster	11
Save the Dream Ohio Fact Sheet	12
Save the Dream Ohio Brochure	13
Save the Dream Ohio Website	17
Save the Dream Ohio Print Advertising	18
Save the Dream Ohio Media Kit Packet	
Save the Dream Ohio :30 TV Commercial	(See CD)
Save the Dream Ohio Webmercial	(See CD)

HFA: Ohio Housing Finance Agency
 Category: Communications - Creative Media
 Entry Name: Ohio's Hardest Hit Fund Program Rebrand
 Material: Restoring Stability Mailing Insert



RESTORING STABILITY

A Save the Dream Ohio Initiative

888.404.4674
www.savethedream.ohio.gov

SAVE THE *dream* OhioSM
 FORECLOSURE PREVENTION EFFORT



 OHIO HOUSING
 FINANCE AGENCY

The Ohio Housing Finance Agency (OHFA) administers Ohio's foreclosure prevention program for homeowners who are at high risk of default or foreclosure. Ohio was allocated \$570.4 million from the U.S. Department of Treasury's Hardest Hit Fund (HHF) to implement *Restoring Stability: A Save the Dream Ohio Initiative*.

Developed by the State of Ohio, the comprehensive program aims to assist homeowners with financial hardships including unemployment, reduced wages or hours, death of a spouse, increased medical expenses or divorce.

RESTORING STABILITY

A Save the Dream Ohio Initiative

Restoring Stability offers the following programs to help homeowners:

- **Rescue Payment Assistance** brings the homeowner current on his or her delinquent mortgage;
- **Mortgage Payment Assistance** provides up to 15 months of mortgage payments;
- **Mortgage Modification with Contribution Assistance** reduces delinquent and/or principal balances to help homeowners qualify for an affordable loan modification;
- **Transition Assistance** provides an alternative to foreclosure by offering relocation assistance in connection with an approved short sale or deed-in-lieu of foreclosure; and
- **Lien Elimination Assistance** provides a payment to extinguish the homeowner's mortgage loan.

Eligibility Requirements:

- A verifiable financial hardship (i.e. involuntary loss of income, reduction in wages or hours, divorce, disability, death of a family member, illness or a significant increase in medical expenses);
- A household income of less than 115 percent of the county area median income;
- A first mortgage debt of less than \$432,500; and,
- Liquid assets (i.e. savings and checking accounts, not retirement savings) that total less than six months of mortgage payments.

Note: Applicants must meet eligibility requirements related to income, assets and hardship. Participation is contingent upon mortgage servicer approval.

RESTORING STABILITY

A Save the Dream Ohio Initiative

Restoring Stability: A Save the Dream Ohio Initiative is sponsored by the State of Ohio and funded by the Ohio Hardest Hit Fund.
It's safe, secure and available at no cost.



HAVING TROUBLE PAYING YOUR MORTGAGE?

DON'T WAIT UNTIL IT'S TOO LATE

888.404.4674

www.savethedream.ohio.gov

The State of Ohio's foreclosure prevention program, *Restoring Stability: A Save the Dream Ohio Initiative* provides free assistance to homeowners facing foreclosure.

The program is available for Ohio homeowners with a financial hardship including:

- **Unemployment**
- **Reduced wages or hours**
- **Loss of income due to:**
 - **Death of a spouse**
 - **Increased medical expenses**
 - **Illness**
 - **Divorce**

Note: Applicants must meet eligibility requirements related to income, assets and hardship. Participation is contingent upon mortgage servicer approval.

SAVE THE
dream OhioSM
FORECLOSURE PREVENTION EFFORT



 OHIO HOUSING
FINANCE AGENCY



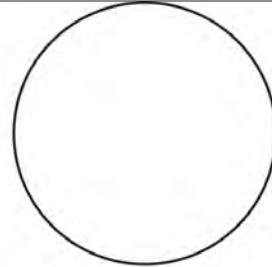
**HAVING
TROUBLE**
PAYING YOUR MORTGAGE?

**FACING
FORECLOSURE?**

HELP IS FREE. CALL NOW.

RESTORING 
STABILITY
A Save the Dream Ohio Initiative

www.savethedream.ohio.gov



If you are falling behind on your mortgage:

- 1) Call Save the Dream Ohio at 1-888-404-4674. Save the Dream Ohio will refer you to a housing counselor or legal aid attorney who will help you decide what option is best for you. It does not cost money to work with a Save the Dream Ohio counselor or attorney.
- 2) Create a budget, cut spending, and save money. Visit www.savethedream.ohio.gov to get money-saving tips and learn how to create a budget that works for you.
- 3) Work with your counselor or attorney to talk with your mortgage servicer about the solution that will work best for you and your family.

Avoid Mortgage Scams!

Loan modification scammers promise to save homeowners from foreclosure, but instead can take your money and your home if you're not cautious and well-informed. Anyone can be a victim—but you don't have to be.

Avoid anyone that:

- 1) Asks for payment before providing you service
- 2) Guarantees that they'll save your home or modify your mortgage
- 3) Tells you to stop paying your mortgage servicer and pay them instead

The best way to avoid mortgage scams is to call Save the Dream Ohio and work directly with one of our HUD-certified housing counselors or legal aid attorneys.

Learn more at www.savethedream.ohio.gov



RESTORING 
STABILITY
A Save the Dream Ohio Initiative



Save the Dream Ohio – Ohio's Foreclosure Prevention Effort

About Us

The Save the Dream Ohio (SDO) campaign is a multi-media foreclosure prevention effort aimed at helping Ohioans take action to save the dream of homeownership. Since 2008, SDO has provided a unified and coordinated statewide response to the dramatic increase in foreclosures in Ohio.

The SDO hotline is an easily accessible, centralized resource for foreclosure information and referrals. Initially operated by the Ohio Department of Development's Office of Community Services and the Attorney General's Office Help Center, the hotline operations were consolidated into one call center housed within the [Ohio Housing Finance Agency \(OHFA\)](#) in 2010.

Established in March 2007, the Foreclosure Prevention Task Force issued a report in September 2007 with 27 recommendations on how Ohio could stem the foreclosure crisis. The task force's number one recommendation was for a public awareness campaign to encourage homeowners to contact their mortgage servicer if they are having trouble making their mortgage payment or are facing a reset of an adjustable rate mortgage. SDO responded to the state's demand by hosting borrower outreach events and providing thousands of Ohioans with practical foreclosure prevention resources, information and assistance.

Important Announcements

National Mortgage Settlement

Ohio Attorney General Mike DeWine announced that the proposed settlement with Bank of America, JPMorgan Chase, Wells Fargo, Citibank, and GMAC will result in approximately \$25 billion dollars in monetary sanctions and relief. The national settlement follows nearly a full year of intensive negotiations between the five banks/servicers and a coalition of state attorneys general and federal agencies, including the Departments of Justice, Treasury, and Housing and Urban Development.

The resulting settlement addresses the primary goals of the multistate settlement to provide immediate relief to enable struggling homeowners to avoid foreclosure; to bring badly needed reform to the mortgage servicing industry; to ensure that foreclosures are lawfully conducted; and to penalize the servicers/banks for robo-signing and servicing misconduct. This \$25 billion settlement is the largest settlement reached by Attorneys General since the historic tobacco settlement. Read more about the announcement in a recent [press release](#).

For more information on this settlement, including frequently asked questions and the settlement document itself, please visit www.nationalmortgagesettlement.com.

- [Information for Families Recovering from Foreclosure](#)
- [Information for Attorneys](#)
- [Information for the Media](#)



The Ohio Housing Finance Agency is pleased to announce important changes that will help even more Ohioans avoid foreclosure. Starting January 1, 2012, more unemployed and underemployed Ohioans may be

Latest News

- [Restoring Stability: A Save the Dream Ohio Initiative \(01/17/2012\)](#)
- [When Banks Walk Away, Homeowners Don't Always Win \(01/16/2013\)](#)
- [Recovery in U.S. Saving 8 Million Underwater Homeowners \(01/15/2013\)](#)
- [Avoiding Loan-Modification Hoaxes \(01/14/2013\)](#)

HFA: Ohio Housing Finance Agency
Category: Communications - Creative Media
Entry Name: Ohio's Hardest Hit Fund Program Rebrand
Material: Save the Dream Ohio Logo Designs



SAVE THE DREAM Ohio

HARDEST HIT FUND

888.404.4674 | savethedream.ohio.gov



Save the Dream **Ohio**
HARDEST HIT FUND

888.404.4674 | savethedream.ohio.gov

Save the Dream
Ohio
Hardest Hit Fund

888.404.4674 | savethedream.ohio.gov

Ohio
Save the Dream

Foreclosure Prevention Effort

888.404.4674 | savethedream.ohio.gov



SAVE THE DREAM OHIO

Hardest Hit Fund - *Foreclosure Prevention Effort*
888.404.4674 | savethedream.ohio.gov



Final Logo



Save the Dream Ohio

Foreclosure Prevention Effort

888.404.4674 | savethedream.ohio.gov

Save the Dream Ohio Focus Group

November 6, 2012

2 PM – 3 PM

Room 214

- Overview
 - Program changes in 2013
 - Changing the name to Save the Dream Ohio
- Goals for redesigning the marketing materials
 1. Simplify our message
 - Build trust with consumers
 - Convey our unique benefit
 - Convey that the program is safe and not a scam
 2. Increase responses with a call to action – apply now!
 3. Reach consumers who are on the move
- Purpose of the focus group: gather feedback on the marketing materials
- Review materials and complete focus group questions (45 minutes)
- Group discussion (15 minutes)

General Questions

- Do you believe that most homeowners know what a "mortgage" is and could easily recognize the term? Yes ___ No ___
- Do you believe that most homeowners understand what "foreclosure" is and could easily recognize the term? Yes ___ No ___
- Do each of these pieces provide a homeowner with the information that they need to apply for the program? Yes ___ No ___
- Does each piece complement the other? Yes ___ No ___
- Is there anything that you see in any of these pieces that may "turn off" a consumer? Yes ___ No ___
- After reviewing the materials is there anything that might discourage a homeowner from applying? Yes ___ No ___
- Is there anything in the language that could lead homeowners to think the program might be a scam? Yes ___ No ___
- Does the State of Ohio's seal on these materials make a consumer feel more confident to apply for the program? Yes ___ No ___

	Palm Card (Y or N)	Brochure (Y or N)	Fact Sheet (Y or N)
• Is this marketing piece informational?			
• Does it describe the Save the Dream Ohio program in a way that is easily comprehensible?			
• Is the design of this marketing piece inviting?			
• Does this piece provide enough information about the program for homeowners?			
• Does the language in this piece tell Ohioans how to apply?			
• Are the images more appealing in color or black and white?			

- Is there anything that is not included in these pieces that you would like to see? Yes ___ No ___
 - If yes, please note your comments here.

Poster

Please select your first choice for a poster.

First Choice - Concept ___

Please answer the following questions based on the choice noted above (first choice).

- Is the language used in this piece easy to understand? Yes ___ No ___
- Does the language used in this piece encourage homeowners to apply for the program? Yes ___ No ___
- After reviewing the content do you know who administers the program? Yes ___ No ___
- Does the language in this poster reflect that this is a program for Ohio homeowners? Yes ___ No ___
- Does the language in this poster tell Ohioans how to apply? Yes ___ No ___
- What emotion do you feel when you read "Apply Now for up to \$25,000"? _____
- Does the language in this piece reflect that the program is safe? Yes ___ No ___
- Do you find the photograph of the couple facing their home inviting? Yes ___ No ___
- Is the photo one that general consumers can relate to? Yes ___ No ___
- Is there anything about this piece that would lead homeowners to think this is a scam? Yes ___ No ___
- Are the images more appealing in color or black and white? _____

Additional Comments

Logos

Please select three choices for a logo and rank them in the order of your preference.

First Choice – Concept _____

- Does this logo look similar to previous Save the Dream Ohio logos? Yes _____ No _____
- What do you like most about this logo? _____
- Is this logo eye-catching? Yes _____ No _____
- Explain why or why not? _____

Second Choice – Concept _____

- Does this logo look similar to previous Save the Dream Ohio logos? Yes _____ No _____
- What do you like most about this logo? _____
- Is this logo eye-catching? Yes _____ No _____
- Explain why or why not? _____

Third Choice – Concept _____

- Does this logo look similar to previous Save the Dream Ohio logos? Yes _____ No _____
- What do you like most about this logo? _____
- Is this logo eye-catching? Yes _____ No _____
- Explain why or why not? _____

- Does seeing the State of Ohio's logo make a consumer feel more confident to apply for the program? Yes _____ No _____

HFA: Ohio Housing Finance Agency
Category: Communications - Creative Media
Entry Name: Ohio's Hardest Hit Fund Program Rebrand
Material: Save the Dream Ohio Mailing Insert

HAVING TROUBLE PAYING YOUR MORTGAGE? WE'RE HERE TO HELP.



Save the Dream Ohio
Foreclosure Prevention Effort

888.404.4674 | savethedream.ohio.gov



Save the Dream Ohio is administered by the Ohio Housing Finance Agency (OHFA) and funded by the U.S. Department of the Treasury's Hardest Hit Fund. The amount and type of assistance is specific to each homeowner's needs. *Save the Dream Ohio* may provide up to \$35,000 in payments on behalf of qualified homeowners to:

- Bring a delinquent first or second mortgage current
- Reduce or eliminate the principal balance on a first or second mortgage
- Make mortgage payments for up to 18 months
- Pay delinquent property taxes or association fees

Eligibility Requirements:

- Household income below \$112,375;
- Mortgage balance less than \$432,500;
- Financial hardship caused by involuntary reduction in income or a significant increase in medical expenses; and
- Any prior bankruptcy must be discharged.

Call **888.404.4674** or visit **savethedream.ohio.gov** to apply today!

Note: Applicants must meet eligibility requirements related to income, assets and hardship. Participation is contingent upon mortgage servicer approval.

HAVING TROUBLE PAYING YOUR MORTGAGE? WE'RE HERE TO HELP.



The State of Ohio provides **free assistance for homeowners** to help them stay in their homes. *Save the Dream Ohio* is administered by the Ohio Housing Finance Agency and funded by the U.S. Department of the Treasury's Hardest Hit Fund. It's safe, secure and available at no cost.

APPLY NOW FOR UP TO \$35,000.

Note: Applicants must meet eligibility requirements related to income, assets and hardship. Participation is contingent upon mortgage service approval.



Save the Dream Ohio *Foreclosure Prevention Effort*

888.404.4674 | savethedream.ohio.gov



Take One ►



◀ Or Scan
For More
Information

Save the Dream Ohio
savethedream.ohio.gov
888.404.4674

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savethedream.ohio.gov
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Save the Dream Ohio

Foreclosure Prevention Effort

888.404.4674 | savethedream.ohio.gov



Having Trouble Paying Your Mortgage? We're Here to Help.

Save the Dream Ohio is administered by the Ohio Housing Finance Agency (OHFA) and funded by the U.S. Department of the Treasury's Hardest Hit Fund. *Save the Dream Ohio* works with approved housing counseling agencies to help homeowners get the assistance they need to avoid foreclosure.

Am I Eligible?

You may qualify if you can answer yes to the following questions:

- Is your household income below \$112,375?
- Do you owe less than \$432,500 on your mortgage?
- Do you have a financial hardship caused by involuntary loss or reduction in income or a significant increase in medical expenses?
- If you have filed bankruptcy in the past, has the bankruptcy been discharged?

How Can Save the Dream Ohio Help Me?

Depending on your circumstances, *Save the Dream Ohio* may:

- Bring your delinquent first or second mortgage current
- Make your mortgage payments for up to 18 months
- Reduce or eliminate the principal balance on your mortgage
- Pay delinquent property taxes or association fees

A housing counselor will explain the specific qualifications for each *Save the Dream Ohio* program.

How Much Assistance Is Available?

Every homeowner's situation is different, so the amount of assistance you may receive will be specific to your needs. The maximum amount of assistance is \$35,000 and the average amount is \$14,400. Your housing counselor will explain in detail.

How Do I Apply?

- The fastest way to begin is to visit www.SavertheDream.ohio.gov; or
- Call *Save the Dream Ohio* at 888-404-4674; or
- Contact an approved housing counseling agency listed on the *Save the Dream Ohio* website.

After you answer some eligibility questions, you must complete an application for assistance and gather some documentation. Then you will meet with a housing counselor.

What Happens Next?

Your counselor will write an action plan for your individual situation and submit your application to OHFA for review. If you qualify for assistance, OHFA will request approval from your mortgage lender/servicer. If your servicer approves, OHFA will schedule a closing when you will sign documents to establish your *Save the Dream Ohio* assistance forgivable loan.

What Else Do I Need to Know?

Save the Dream Ohio works with nonprofit housing counseling agencies and does not charge a fee for its services. Beware of calls and other solicitations from companies offering to assist you in return for payment. If you are not sure whether an agency is legitimate, call *Save the Dream Ohio* at 888-404-4674.



The Ohio Housing Finance Agency is an Equal Opportunity Housing entity. Loans are available on a fair and equal basis regardless of race, color, religion, sex, familial status, national origin, military status, disability or ancestry. Please visit www.ohiohome.org for more information.

FORECLOSURE PREVENTION

The Ohio Housing Finance Agency (OHFA) is committed to helping struggling homeowners to stay in their homes. Save the Dream Ohio, OHFA's foreclosure prevention program, offers a toll-free hotline, information and referral to housing counseling and financial assistance to homeowners with qualifying hardships.



OHIO FORECLOSURE PREVENTION RESOURCES



Save the Dream Ohio

Foreclosure Prevention Effort

Save the Dream Ohio, the state of Ohio's foreclosure prevention program, is administered by the Ohio Housing Finance Agency (OHFA) and funded by the U.S. Department of the Treasury's Hardest Hit Fund. Support for Save the Dream Ohio also comes from grants through the National Foreclosure Mitigation Counseling program. OHFA works with approved housing counseling agencies to help homeowners get the assistance they need to avoid foreclosure.

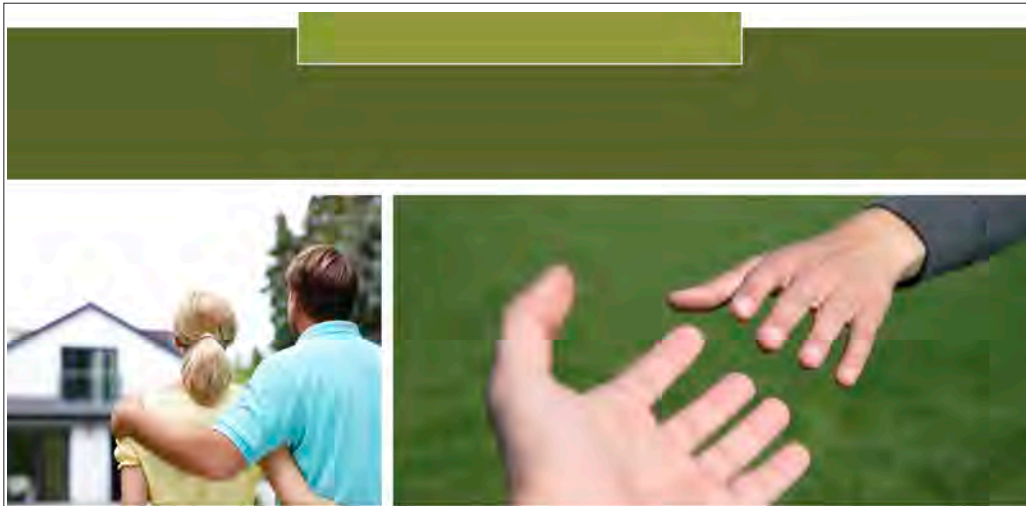
In 2012, more than 10,000 homeowners received information and housing counseling assistance through Save the Dream Ohio, and nearly 5,000 homeowners received financial assistance totaling nearly \$71 million. The average amount of assistance was \$14,400.

FREE housing counseling assistance is available at any point in the process, and there are no income limits. A national study has shown that homeowners who take advantage of housing counseling are 87 percent more likely to receive a loan modification and 67 percent more likely remain current on their mortgage afterwards compared to homeowners who were not counseled¹. OHFA encourages homeowners to work with HUD approved housing counseling agencies.

REPORT FORECLOSURE SCAMS

Homeowners may be contacted by so-called foreclosure prevention companies offering to help them obtain a loan modification or other mortgage assistance for a fee. These companies may claim they can stop a foreclosure, but once they have been paid, they fail to follow through on their promises. They may tell homeowners not to contact their lender, lawyer or housing counselor. Homeowners should report potential scams to the Ohio Attorney General's Help Center at 800-282-0515.

¹The Urban Institute. National Foreclosure Mitigation Counseling Program Evaluation, Final Report Rounds 1 and 2. December 2011.



WHO QUALIFIES FOR FINANCIAL ASSISTANCE?

The amount and type of financial assistance is specific to each homeowner's needs. Up to \$35,000 is available for income- and mortgage-eligible owner-occupant homeowners who have a qualifying hardship. The income limit is \$112,375 and the mortgage limit is \$432,500. Homeowners must be able to document a financial hardship caused by an involuntary reduction in income or a significant increase in medical expenses. Any prior bankruptcy must be discharged.

TYPES OF FINANCIAL ASSISTANCE

After a homeowner completes an application, approved housing counselors work with homeowners to develop individual action plans that may include one or more of the following programs:

- **Rescue Payment Assistance:** a lump sum payment up to \$25,000 to a mortgage servicer to bring the first mortgage current.
- **Mortgage Payment Assistance:** up to \$22,000 or 18 months of full mortgage payments on behalf of unemployed or underemployed homeowners.
- **Mortgage Modification Assistance:** a lump sum payment up to \$25,000 to reduce the principal balance on a homeowner's mortgage to make it more affordable.
- **Lien Elimination Assistance:** a lump sum payment up to \$25,000 to extinguish a first mortgage lien.
- **Homeowner Retention Assistance:** payments totaling up to \$25,000 to reduce or eliminate delinquent second mortgages, property taxes and/or association fees.
- **Transition Assistance:** payment up to \$7,500 to the homeowner for relocation in connection with an approved short sale or deed in lieu of foreclosure.

Some homeowners may qualify for up to \$25,000 for a single program or up to \$35,000 for more than one program. All homeowners, except those receiving Transition Assistance, must execute a subordinate mortgage for the amount of assistance. The subordinate mortgage balance will be forgiven over five years.

To start the application process, visit savethedream.ohio.gov or call 888-404-4674.

HFA: Ohio Housing Finance Agency


Category: Communications - Creative Media

Entry Name: Ohio's Hardest Hit Fund Program Rebrand

Material: Save the Dream Ohio Brochure - Back Cover



HFA: Ohio Housing Finance Agency
 Category: Communications - Creative Media
 Entry Name: Ohio's Hardest Hit Fund Program Rebrand
 Material: Save the Dream Ohio Website




Phone: 888.404.4674
 Email: SavetheDream@ohiohome.org
 Already registered? [Log In](#)

Home
Learn More
What to Expect
Resources
Am I Eligible?
Register Now
Contact


Welcome to Save the Dream Ohio!

This video will help you find out if you qualify for cash assistance from Save the Dream Ohio, how to apply, and what will be expected of you throughout the application process.

+ Learn More...




About Us



Save the Dream Ohio connects financially distressed homeowners with HUD-approved housing counseling agencies that help families avoid foreclosure.

+ Read more...

Programs



Homeowners may qualify for up to \$25,000 for a single program or up to \$35,000 for more than one program through Save the Dream Ohio.

+ Read more...


News & Events



Save the Dream Ohio offers a variety of resources to keep you up-to-date on current, future, and past news and events.

+ Read more...





Financial Resources



Learn more about lowering your monthly expenses, finding a job or training opportunity, repairing your credit, and creating a budget.

+ Read more...

Keep in Touch:

[Join Our Email List](#)

Contact Us

Got some questions? Need advice? Get in touch with us!

t: 1-888-404-4674
 e: SavetheDream@ohiohome.org
 or by our: [Contact Page](#)

Our Partners

Housing Counseling Agencies	Americorps – ServeOhio
HHF Mortgage Servicers	Ohio Legal Aid Societies
U.S. Treasury	

¿TIENE DIFICULTADES PARA PAGAR LA HIPOTECA? ESTAMOS AQUI PARA AYUDARLE.

El Estado de Ohio provee asistencia gratuita para ayudar a que los propietarios de vivienda conserven sus hogares. Ohio Conserva el Sueño (por su título en inglés Save the Dream Ohio) es administrado por la Agencia de Financiación de Vivienda de Ohio y financiada por el Departamento de Hacienda de Fondos Afectados.

Es seguro, garantizado y disponible sin costo.

Aplique ahora por un monto hasta los \$35,000.

Note: Applicants must meet eligibility requirements related to income, assets and hardship. Participation is contingent upon mortgage service approval.



Save the Dream Ohio
Foreclosure Prevention Effort

888.404.4674 | savethedream.ohio.gov






HAVING TROUBLE PAYING YOUR MORTGAGE? WE'RE HERE TO HELP.

The State of Ohio provides **free assistance for homeowners** to help them stay in their homes. *Save the Dream Ohio* is administered by the Ohio Housing Finance Agency and funded by the U.S. Department of the Treasury's Hardest Hit Fund. It's safe, secure and available at no cost.

APPLY NOW FOR UP TO \$35,000.

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HFA: Ohio Housing Finance Agency
 Category: Communications - Creative Media
 Entry Name: Ohio's Hardest Hit Fund Program Rebrand
 Material: Save the Dream Ohio Print Advertising

Save the Dream Ohio Focus Group

November 6, 2012

2 PM – 3 PM

Room 214

- Overview
 - Program changes in 2013
 - Changing the name to Save the Dream Ohio

- Goals for redesigning the marketing materials
 1. Simplify our message
 - Build trust with consumers
 - Convey our unique benefit
 - Convey that the program is safe and not a scam
 2. Increase responses with a call to action – apply now!
 3. Reach consumers who are on the move

- Purpose of the focus group: gather feedback on the marketing materials

- Review materials and complete focus group questions (45 minutes)

- Group discussion (15 minutes)

General Questions

- Do you believe that most homeowners know what a “mortgage” is and could easily recognize the term? Yes_____ No_____
- Do you believe that most homeowners understand what “foreclosure” is and could easily recognize the term? Yes_____ No_____
- Do each of these pieces provide a homeowner with the information that they need to apply for the program? Yes_____ No_____
- Does each piece complement the other? Yes_____ No_____
- Is there anything that you see in any of these pieces that may “turn off” a consumer? Yes_____ No_____
- After reviewing the materials is there anything that might discourage a homeowner from applying? Yes_____ No_____
- Is there anything in the language that could lead homeowners to think the program might be a scam? Yes_____ No_____
- Does the State of Ohio’s seal on these materials make a consumer feel more confident to apply for the program? Yes_____ No_____

	Palm Card (Y or N)	Brochure (Y or N)	Fact Sheet (Y or N)
• Is this marketing piece informational?			
• Does it describe the Save the Dream Ohio program in a way that is easily comprehensible?			
• Is the design of this marketing piece inviting?			
• Does this piece provide enough information about the program for homeowners?			
• Does the language in this piece tell Ohioans how to apply?			
• Are the images more appealing in color or black and white?			

- Is there anything that is not included in these pieces that you would like to see? Yes_____ No_____
 - If yes, please note your comments here.

Poster

Please select your first choice for a poster.

First Choice - Concept _____

Please answer the following questions based on the choice noted above (first choice).

- Is the language used in this piece easy to understand? Yes_____ No_____
- Does the language used in this piece encourage homeowners to apply for the program? Yes_____ No_____
- After reviewing the content do you know who administers the program? Yes_____ No_____
- Does the language in this poster reflect that this is a program for Ohio homeowners? Yes_____ No_____
- Does the language in this poster tell Ohioans how to apply? Yes_____ No_____
- What emotion do you feel when you read “Apply Now for up to \$25,000”? _____
- Does the language in this piece reflect that the program is safe? Yes_____ No_____
- Do you find the photograph of the couple facing their home inviting? Yes_____ No_____
- Is the photo one that general consumers can relate to? Yes_____ No_____
- Is there anything about this piece that would lead homeowners to think this is a scam? Yes_____ No_____
- Are the images more appealing in color or black and white? _____

Additional Comments

Logos

Please select three choices for a logo and rank them in the order of your preference.

First Choice – Concept _____

- Does this logo look similar to previous Save the Dream Ohio logos? Yes _____ No _____
- What do you like most about this logo? _____
- Is this logo eye-catching? Yes _____ No _____
- Explain why or why not? _____

Second Choice – Concept _____

- Does this logo look similar to previous Save the Dream Ohio logos? Yes _____ No _____
- What do you like most about this logo? _____
- Is this logo eye-catching? Yes _____ No _____
- Explain why or why not? _____

Third Choice – Concept _____

- Does this logo look similar to previous Save the Dream Ohio logos? Yes _____ No _____
- What do you like most about this logo? _____
- Is this logo eye-catching? Yes _____ No _____
- Explain why or why not? _____

- Does seeing the State of Ohio's logo make a consumer feel more confident to apply for the program? Yes _____ No _____



Save the Dream Ohio

Foreclosure Prevention Effort

888.404.4674 | savethedream.ohio.gov

Media Kit



"Save the Dream Ohio has been a lifesaver. It kept me and my children from losing our home. It also gave me extra time to continue my job search which has resulted in a new full-time position!"

Dana, Olmstead Falls, Ohio



Save the Dream Ohio

Foreclosure Prevention Effort

888.404.4674 | savethedream.ohio.gov

57 E. Main Street, Columbus OH 43215

Letter of Introduction

The State of Ohio's foreclosure prevention program, Save the Dream Ohio, is designed to help homeowners stay in their homes and avoid foreclosure. Major funding for Save the Dream Ohio comes from the U.S. Department of the Treasury's Hardest Hit Fund (HHF). Ohio is one of 18 states and the District of Columbia that were awarded funding through HHF. The Ohio Housing Finance Agency is eligible for \$570.4 million through 2017, of which \$160 million has been disbursed or committed for assistance. Ohio ranks third among states in distributing HHF funds to help homeowners.

Save the Dream Ohio is designed to assist unemployed and underemployed Ohio homeowners who have experienced a financial hardship and are at-risk of mortgage loan default or foreclosure through short and long term solutions. OHFA launched the Save the Dream Ohio program in September 2010. Through agreements with more than 300 mortgage services, the program has assisted more than 8,800 Ohio homeowners through December 31, 2012.

I invite you to learn more about the state's leading foreclosure prevention program by browsing the Ohio Housing Finance Agency's website. Thank you for your interest in this valuable program and I look forward to working with your organization.

Sincerely,
Arlyne Alston
Ohio Housing Finance Agency
Director of Communications and Marketing
aalston@ohiohome.org
614-387-2863 – Phone
614-557-3924 – Mobile

Save the Dream Ohio

helps homeowners who are at risk of mortgage default or foreclosure due to a financial hardship. Homeowners must qualify on the basis of income, mortgage balance and documented hardship. The maximum benefit is up to \$25,000 for a single program or up to \$35,000 for more than one program.

- **Rescue Payment Assistance:** Provides a lump sum payment to a participating homeowner's mortgage servicer to bring the first mortgage current.
- **Mortgage Payment Assistance:** Provides up to 18 months of full mortgage payments to servicers for unemployed and underemployed homeowners.
- **Mortgage Modification Assistance:** Provides a lump sum payment to mortgage servicers to reduce a participating homeowner's mortgage principal balance to make the mortgage more affordable.
- **Lien Elimination Assistance:** Provides payments to lien holders to extinguish existing liens.
- **Homeowner Retention Assistance:** Provides payments to reduce or eliminate delinquent second mortgages, property taxes and/or association fees.
- **Transition Assistance:** Provides homeowners who cannot sustain homeownership with an alternative to foreclosure by offering relocation assistance in connection with an approved short sale or deed-in-lieu of foreclosure.



ELIGIBILITY REQUIREMENTS

To be eligible for the program, the homeowner must have:

- Gross household income less than \$112,375.
- First mortgage debt less \$432,500.
- No active bankruptcy.
- Owner-occupied 1-4 unit single family home or condominium.
- Involuntary hardship including unemployment, loss or reduction in income or significant medical expenses.

**Homeowners can apply for the program
online at
www.savethedream.ohio.gov
or by calling
888-404-4674**

SAVE THE DREAM OHIO FACTS

HOUSING COUNSELING PARTNERS

OHFA's partnerships with local Housing Counseling Agencies are critical to the success of Save the Dream Ohio. Housing counselors work with homeowners to explain the eligibility for each of the programs and to develop an Action Plan to meet each homeowner's unique needs. Counselors also refer homeowners to other resources to help them through difficult times. To view a list of the partnering Housing Counseling Agencies by county, visit <http://www.ohiohome.org/savethedream/AgencyByCounty.pdf>.

STATISTICS

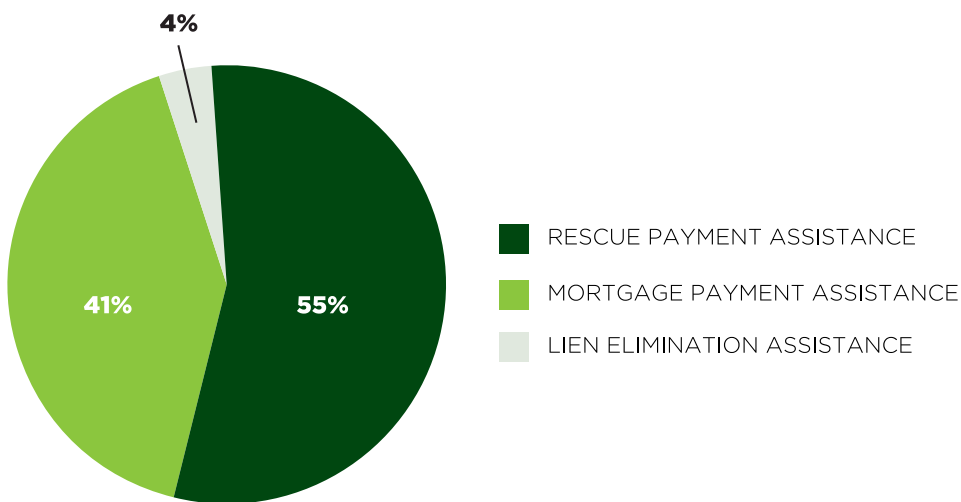
Since the implementation of Save the Dream Ohio on September 27, 2010 through December 31, 2012, OHFA assisted more than 8,800 homeowners through the five programs. A sixth program, Homeowner Retention Assistance, was added in February 2013. Homeowners can receive up to a maximum benefit of \$35,000.

To date, most homeowners have benefitted from Rescue Payment Assistance and/or Mortgage Payment Assistance. Frequently, homeowners received assistance under both programs. To date, more than \$105 million has been provided to Ohio families, and \$59 million has been committed for ongoing assistance.



- **Rescue Payment Assistance** – More than \$57.8 million provided to 7,647 homeowners
- **Mortgage Payment Assistance Program** – More than \$42.7 million provided to 5,744 homeowners
- **Modification with Contribution Assistance** – More than \$142,600 provided to six homeowners
- **Transition Assistance** – More than \$55,000 has been provided to 13 homeowners
- **Lien Elimination Assistance** – More than \$4.2 million has been provided to 236 homeowners

HHF FUNDS DISBURSED BY PROGRAM



Additional information, including demographics, is available in quarterly reports that OHFA submits to the U.S. Department of the Treasury. To view the most current report, visit http://www.ohiohome.org/savethedream/HFA_Q3_2012.pdf.

SAVE THE DREAM OHIO SUCCESS STORY



Homeowners Stay in Their Home Thanks to the Save the Dream Ohio Program

By Tonya Brunner (Consumer Advocacy Manager, OHFA)

Nearing retirement age, the last five years proved financially challenging for Mr. and Mrs. Tomler*. This family endured many unexpected life changing events including the loss of their business, medical issues and unemployment. Ultimately, they were able to save their home from foreclosure through the Save the Dream Ohio program.

While performing routine maintenance on their home, Mr. Tomler fell off the roof and broke his arm. The initial accident was not life threatening, but the nature of the injuries required Mr. Tomler to discontinue some of his daily medication for a brief period. Unfortunately, Mr. Tomler subsequently suffered a moderate stroke three days after the initial accident and another within a next year. During this difficult time, they also lost their successful business of 20 years and their only source of income. Deeply in debt with medical bills and struggling to maintain the mortgage payment after depleting their life savings, Mrs. Tomler found full time employment. As Mr. Tomler's health

improved, he was able to obtain limited, part-time employment. Although their income was greatly reduced, the family managed to keep the mortgage payments current until Mrs. Tomler was laid off from her job. After nearly two years of searching for a new job without success, Mrs. Tomler's unemployment benefits expired and the family was unable to afford their monthly mortgage payment.

Facing foreclosure on a home they owned for over 23 years, Mrs. Tomler contacted a local HUD-approved housing counseling agency for assistance. The agency encouraged her to apply for Save the Dream Ohio. They were approved for mortgage payment assistance and are successfully participating in the program. When the assistance from Save the Dream Ohio ends, Mrs. Tomler will be less than six months away from eligibility for Social Security benefits. With the increased income, Mr. and Mrs. Tomler will be able to maintain their current mortgage payment and enjoy their golden years together in their family home.

*The names in this story have been changed to protect the homeowner's privacy.

Cumulative Number of Homeowners Receiving Save the Dream Ohio Assistance by County

