

2009 NCSHA Award Nomination – Ohio Housing Finance Agency
Management Innovation - Technology
Inspiring Trust Within Affordable Housing

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Communicating effectively to wary customers in a time of failing businesses, economic bailouts and widespread distrust has created a unique challenge for the Ohio Housing Finance Agency (OHFA). Borrowers previously targeted heavily by lenders in the sub-prime markets saw mass failure of these loans and products, leaving a foreclosure crisis in its wake. Buyers who wanted to realize the dream of homeownership found themselves in a nightmare because of loan products that did not fit their financial situation. Educating potential first-time borrowers of OHFA's programs while competing with numerous available options was imperative and building trust became essential.

OHFA has been a trusted resource for 25 years for more than 130,000 Ohio borrowers who used our programs to purchase a home. Over 80,000 units of affordable rental housing created with Agency funding provide safe, quality housing options throughout the state. With thousands of families directly impacted by OHFA programs, capturing their emotions, thoughts and words to build relationships with new customers would evoke the feeling of trust we wanted to convey.

The Office of Communications and Marketing began re-writing program materials, Web copy and press releases to reflect the integrity, stability and financial viability of the Agency. A plan was drafted to get recorded and written testimonials from current customers and incorporate these materials into a video that would be embedded in partner Web sites, leveraged in advertisements and shared internally to communicate trust and inspire pride in the OHFA brand. The Offices of Homeownership, Program Compliance and Planning, Preservation and Development provided the information to make the selection of homeowners and properties possible. Communications and Marketing staff members located customers throughout the state and worked through lenders, Realtors and property management companies to schedule photo shoots and interviews.

Challenges arose throughout the process. Some subjects decided once the staff members arrived that they would rather not be photographed or videotaped; questions prepared in advance of the shoot did not encourage the dialogue originally expected; and inclement weather created scheduling nightmares. Despite these temporary setbacks, the footage and written testimonials compiled led to the creation of a powerful video that told the Agency's story to potential customers. With a modest budget of \$3,500, finding companies able to help produce the final, edited video would be difficult.

After screening the raw footage internally, staff members realized that quotes from customers markedly conveyed trust in four distinct categories, making it a simple choice to incorporate

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these categories as chapters in the video. The theme that emerged is that “Our Customers Trust Us,” with the chapters providing additional detail:

1. Our customers trust us to provide safe, affordable housing
2. Our customers trust us to make their dreams come true
3. Our customers trust us to help them feel a sense of accomplishment
4. Our customers trust us to give them a sense of pride in their community

The final determination of theme, chapters and storyboard was completed in January with production of the final edit delivered by the production company Leftchannel in March. The video debuted internally at a meeting of OHFA staff members in early April and was screened at the April Board meeting. An interactive Web banner on the www.ohiohome.org homepage gave partners and customers a first look at the video in May, with more than 550 people viewing the video during the first eight days of being live.

Homeownership Month in June became a logical vehicle to leverage the impact of the video. Copies were shared with more than 50 media outlets throughout the state and portions were used for Web advertising with key television station sites across the state. The video was linked on the Ohio Association of Realtors’ Web site through the first week of June as part an ongoing partnership, reaching current real estate agents and their clients. In addition, the video has become an important tool for OHFA’s Basic Compliance Training and is shown to all participants.

Internally, the video was used as part of an ongoing communications initiative designed to inspire pride in the service we provide to the Ohio families. OHFA staff members are usually several steps removed from our front-line customers, working mainly with the lenders, real estate agents, developers, property managers and others who administer our programs. Staff members emotionally connected to the video of customers explaining how the work we do every day changed their lives for the better.

Utilizing a minimal financial investment and staff talent, the video provided a cost-effective and impactful marketing tool. Using photos and video taken by staff to create the video significantly lowered the costs of production, requiring only a small amount of Agency financial contribution to have the video footage compiled, motion graphics created and music added. Still photos and quotes used in the video were added to print materials and the Web site, adding to the Agency’s brand image. The video and corresponding materials provide a unique glimpse into a few of the thousands of lives changed by our programs and the services we provide, continuing the legacy of trust.