

**2010 NCSHA Award Nomination—Ohio Housing Finance Agency**  
**Communications—Creative Media**  
**Minority Outreach Campaign: Delivering Solutions to Underserved Populations**  
*Douglas Garver, Executive Director*  
*Kelly Taylor, Director of Communications and Marketing*

---

The Ohio Housing Finance Agency (OHFA) has been striving to meet the needs of underserved populations by delivering affordable housing solutions since 1983. The Agency recently embarked upon a campaign that raised awareness and education about OHFA homebuyer programs to those who may benefit most – ethnic minority communities.

According to the U.S. Census Bureau, the homeownership rate for white households was 75% compared with less than 50% for the African American and Hispanic/Latino households – representing more than a 25% gap in 2007. During the last decade, subprime lending was credited in superficially reducing this disparity but this strategy was not sustainable and exaggerated the problem.

The minority communities in Ohio were targeted by this predatory lending and instead of making the American Dream of owning a home come true, many minority homeowners were left with a shattered dream. Those who experienced the consequences of this type of lending became distrustful of lending institutions and sat on the sidelines wondering if they would ever be able to own a home of their own. For many minority households, owning a home is one of the predominant ways of building equity that will result in net wealth. Seemingly, homeownership was no longer a viable option. OHFA began researching the issue and working to fill the gap while earning the trust of this clearly underserved population.

**Through the Looking Glass**

In 2009, OHFA reviewed a 10% sample of loans closed the previous year and identified that only 8% of these loans were obtained by minority homeowners. Considering that almost 20% of the state consists of minority groups, primarily African American, Hispanic/Latino and Asian, this figure highlighted the need to engage these three key groups.

OHFA partnered with the John Glenn School of Public Affairs and Dr. Stephanie Moulton to commission research (see Exhibit A) into borrower activity in core areas of the state with high concentrations of minority communities. The first layer of research initially illustrated how home purchases utilizing OHFA's First-Time Homebuyer program clustered around metropolitan areas such as Akron, Cincinnati, Cleveland, Columbus and Dayton. The second layer explored a closer examination of purchases in three of the largest metropolitan areas of the state: Columbus, Cincinnati, and Cleveland. The darker shaded areas made evident those neighborhoods that may benefit from outreach efforts to raise education and awareness of OHFA's First-Time Homebuyer program.

The next step was to further examine those areas of the state with low volumes of OHFA loan closings, particularly those areas with a relatively high amount of non-OHFA loan purchases by minority homebuyers (see Exhibit B). The analysis provided a better understanding of neighborhoods and their minority residents in relation to purchasing a

HFA: Ohio Housing Finance Agency  
Entry Name: Minority Outreach Campaign:  
Delivering Solutions to Underserved Populations

home using OHFA's First-Time Homebuyer Program. Community relationships and residential stability were significant elements in identifying mechanisms that support current and potential homebuyers.

**Working Together to Close the Gap**

OHFA used the research analysis to inform a comprehensive marketing and outreach strategy (see Exhibit C) to communicate the Agency's affordable housing options to the underserved minority populations throughout the state. The marketing and outreach plan evolved as a dynamic working document and shaped the tactical and strategic decisions OHFA made in relation to the areas of advertising, events, website and public relations. Key geographical areas were identified, as were cultural nuances such as language barriers, the way information is accessed and disseminated and the overall issue of trust. For many minority residents, there is an underlying mistrust of anything 'government.' By being established as the state of Ohio's housing finance agency, a government entity, OHFA had to overcome these barriers to convey information about the resources available to prospective homebuyers.

The plan targeted the three largest minority groups within the state: African American, Hispanic/Latino and Asian. Blanketing the state with OHFA marketing would not have worked, as these groups did not associate homeownership with the Agency, nor were they aware of OHFA's presence in the mortgage loan marketplace. By collaborating with community groups and developing relationships with community leaders, OHFA was able to bridge the gap to potential customers through trustworthy and meaningful contacts. Earning community trust was paramount to the success of this initiative and enhanced the overall effectiveness of the outreach campaign.

Other relationships were established at a national level through organizations such as National Association of Real Estate Brokers - NAREB (African American specific), Asian Real Estate Association of America – AREAA (Asian specific) and National Association of Hispanic Real Estate Professionals – NAHREP (Hispanic/Latino specific) to leverage their knowledge about their overall respective communities in relation to home buying, including information about traits, trends, areas to address and public policy.

The three national organizations mentioned above hosted a national conference, 'The Color of the Housing Recovery: Creating a Sustainable Path to Minority Homeownership,' in Washington D.C. to explore the effect of the housing gap between minorities and non-minorities and how the gap could be closed. OHFA participated in the conference, which offered ample opportunity to initiate contact with minority real estate professionals from across the nation and learn from their expertise in engaging their local constituents with specific attention on affordable housing.

As a result, OHFA is working with the Ohio chapter of NAREB and the Ohio Realtist Association to develop and implement an outreach plan to inform and educate African American real estate professionals about the Agency's programs as a conduit to their local communities.

The local relationships also proved to be a valuable insight into the nature of Ohio's minority groups. For example, advertising in African American newspapers such as Call & Post (see Exhibit D) would be received favorably if they included customer testimonials while Hispanic/Latino newspapers such as Fronteras (see Exhibit E)

HFA: Ohio Housing Finance Agency  
Entry Name: Minority Outreach Campaign:  
Delivering Solutions to Underserved Populations

required the advertising to be direct and attention-grabbing with a clear call to action. The Fronteras campaign led to an increase in Spanish-speaking callers to OHFA's main telephone number. OHFA took a proactive approach and implemented a three-way telephone translation service available in 240 languages to remove any potential communication barriers between the Agency and its customers. The main pages on the OHFA website were also translated into Spanish as were marketing materials about the Agency's homebuyer programs.

Relationships were also established with Columbus' foremost Asian leaders, resulting in successful events that effectively targeted this population. OHFA was a sponsor of the Asian Festival in Columbus and provided a homebuyer education course for Asian professionals in the central Ohio area to provide name recognition and program information to this underserved group.

The Agency collaborated with Cleveland's most popular urban radio station to sponsor local community events and radio advertising specific to the African American population in that area. Within the Cincinnati region, OHFA partnered with Star 64, the most popular broadcaster to the African American and Hispanic/Latino communities, to run a 30-second commercial to raise overall awareness of OHFA in conjunction with National Homeownership Month in June. The commercial featured a text 'HOME' message allowing interested audience members to receive OHFA's website and phone number directly to their phone if they wanted to find out more information about the Agency's homebuyer programs. Over 1,000 viewers participated in the texting campaign and received specific program information. A 'Day of TV' was also scheduled, which encompassed a series of eight vignettes showcased between movie commercials during the day (see Exhibit F).

### **Numbers Say a Thousand Words**

When OHFA implemented the minority outreach campaign, there were no benchmarks, as this type of activity tailored for a specific proportion of low- to moderate-income Ohioans had not been previously attempted by the Agency. With only 8% of Agency loans closed to minority homebuyers in 2008, OHFA realized that this number could only be improved. The campaign kicked off in July 2009 and in April 2010 we analyzed the percentage of minority homebuyers using OHFA loan products from the first quarter of 2010. The numbers spoke for themselves; minority homeowners obtained an unprecedented 28% of loans. We understood that when the campaign first mobilized, it would take some time for the message to filter through to local communities and residents. Developing and establishing strategic relationships with minority partner groups takes time and is a continual effort, yet the milestone OHFA has reached with these efforts has been encouraging. We were able to track the number of loans closed to the three targeted minority groups and layer that data upon the outreach efforts to see if there was any association between the two. Exhibit G depicts how the increased volume of loans is positively associated with the outreach efforts during that month.

The first year of this campaign is complete and we are confident that OHFA can expand upon these initial efforts to continue to serve minority communities with affordable housing resources throughout the state. As our relationships continue to develop and grow stronger, more opportunities prevail, but it was identifying the preliminary need to assist a target population within a larger audience that created the impetus behind this successful initiative.