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It's a Time to Buy a Home Communications: Promotional Materials and Newsletters

Overview

With the spring homebuying season on the horizon, but not quite yet ready to launch two new homeownership programs, RI Housing **needed a way to remain top-of-mind for homebuyers during what is traditionally our highest volume time of year.**

Ad campaigns in support of our soon-to-be-launched FirstDown and RI-Refi programs had to be delayed until the programs were approved and ready to launch. Not wanting to miss any part of the homebuying season, we developed a "to the point" ad campaign to promote the major highlights of our loans for firsttime homebuyers. With a simple message: "It's Time to Buy a Home," the campaign resonated with homebuyers, realtor and lender partners, helping offset the sluggish start to mortgage activity in the first months of the year!

Finding a Message that Resonates

We had lots of creative ideas but wanted something that was graphic, really stood out from other campaigns we had seen or done and would really catch the attention of the **intended audience: current renters**. In strategy sessions we defined who our homebuyer audience was and what aspects of our loan programs would resonate most with them. Understanding that there's always a segment of the homebuying population who is on the cusp of taking that first step, but something is holding them back, we **targeted those prospective homebuyers who are currently renting with a focus on three highlights of our programs that would give them just what the needed to enter the market:**

- Down Payment Assistance
- Closing Cost Assistance
- 100% Financing

Simple, Creative and Actionable

With three aspects of our loans to highlight, we **developed a three-part "series" of ads** for print, electronic (web and social media), and radio. With three similar but different ads, we wanted listeners to prick up their ears and anticipate and look forward to the next ad in the series.

We began with illustrations and text that all renters can relate to:

- No Pets Allowed,
- No Guest Parking,
- Laundry is Coin Operated

but flipped them to the "positive":

- All Pets Allowed,
- Guest Parking Allowed,
- Laundry is Not Coin Operated

And let's be honest—what campaign featuring adorable cats and dogs (to appeal to both cat and dog owners!) doesn't catch people's attention? Check any Facebook post about pets and you're likely to see more "likes" and "shares" than most social media interactions.

Restrictions on pets, laundry and guest parking are many of the issues renters may feel they've outgrown and why they seek the "independence" of homeownership. The strong design aspect of the ads reflects the signage often seen at rental properties.



Tactics

With a limited budget, we were able to develop a **multi-pronged approach that effectively utilized our existing communications channels** (social media, website, homebuying microsite) in addition to paid advertising such as **radio and digital** in both **English and Spanish** outlets as well as **earned media**.

Primarily a radio and digital ad campaign, in digital advertising we included the **sub-head of "Make Your Next Click Your Next Step," reinforcing the "take action" message of "It's Time to Buy a Home."** For online, the "click" took visitors directly to our homebuying microsite where they could start their journey, sign up for homebuyer education, reach out to a mortgage originator, and find out more about eligibility requirements.

Set for two-month air time for online, digital and radio, the campaign ran from April 1 to May 31 and included:

- Radio: 4 local stations (3 English, 1 Spanish)
- Pandora Radio (Adults 25-54, English and Spanish)
- Social Media: Faceook Advertising
- Real Estate Web: Zillow/Trulia
- RI Living.com
- Realtor.com

Take Action Today

Wanting to bring homebuyers in who were staying on the sidelines, all messaging surrounding the campaign was "action oriented." Building off of "It's Time to Buy a Home," "Make Your Next Click Your Next Step" and "It's time for a Change," all messaging reinforced the idea that **now was the time to buy.**

Outcomes

The first quarter of 2017 was off to a sluggish start for mortgage lending activity. Registrations for the month of March were down by more than 20% compared to 2016. And April stats continued that trajectory (registrations were down by almost 40% compared to April 2016). **But by May, one-month into our ad campaign, with our ad campaign drawing attention from homebuyers, we turned a corner and were up by more than 48% compared to last year!!!** At the writing of the nomination, our end-of-month numbers are not yet in, but this positive trajectory continues despite the tight inventory of available homes on the market.

Year-over-year Registration Comparison:

Month	% change from 2016	
January	-0.2%	
February	-30%	
March	-21%	
April	-38%	
Мау	+48% !!!	

Note: The above comparison takes seasonality out of the equation and coincides with the campaign's launch.

Analytics:

Campaign analytics show remarkable results and the very **real need for a spring homebuying campaign to raise awareness of our programs, increase site traffic and improve sluggish registration activity**.

Digital adverting directed traffic to the home page of our loans microsite. When reviewing website traffic, it became clear that without a new homebuying program to launch (in 2016 we were promoting our Ocean State Grad Grant and Renewed Homes programs) we were missing out on web visitors.

Web Traffic: 2016 vs 2017

2016	# Visitors	2017	# Visitors	
Feb 1, 2016 – March 31, 2016	14,000 visitors	Feb 1, 2016 – March 31,	9,000 visitors	
		2017		
Early 2016 web traffic was strong as we had two		2017 web traffic significantly behind 2016		
new programs to promote		numbers without new programs to promote		
April 1, 2016 – May 31, 2016	12,000 visitors	April 1, 2017 – May 31,	18,000 visitors	
		2017		
Saw decrease in web traffic this same period in		Doubled web traffic from previous two months		
2016		due to ad campaign and 33% increase in site		
		visitors from same period in 2016!!		

With outstanding results and a significant turn-around on registration activity, we are planning to repurpose the campaign for the fall homebuying season —getting maximum impact out of it's design and development.

Early Concepts: Too wordy, no action and imagery not clear, may not resonate with renters considering homeownership

Landlord Says The Shower Will Be Fixed In Just Two WEEKS...



It's Time For A Change.

Buy Now And Put Your Money To Work For You. No Downpayment, No Closing Costs... And Your Sanity Will Thank You.

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44 Washington Street, Providence, RI 02903 | rhodeislandhousing.org | 401-457-1180

First Month, Last Month, Security Deposit AND No Pets...



It's Time For A Change.

Buy Now And Put Your Money To Work For You. No Downpayment, No Closing Costs... And Fido Will Thank You.

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The Basement Is Fine, And Living With The Folks Is Great...



It's Time For A Change.

Buy Now And Put Your Money To Work For You. No Downpayment, No Closing Costs... And Mom And Dad Will Thank You.

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Refined Concept: still too wordy and unclear what "action" to take



It's Time to Buy A Home.

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It's Time to Buy A Home.

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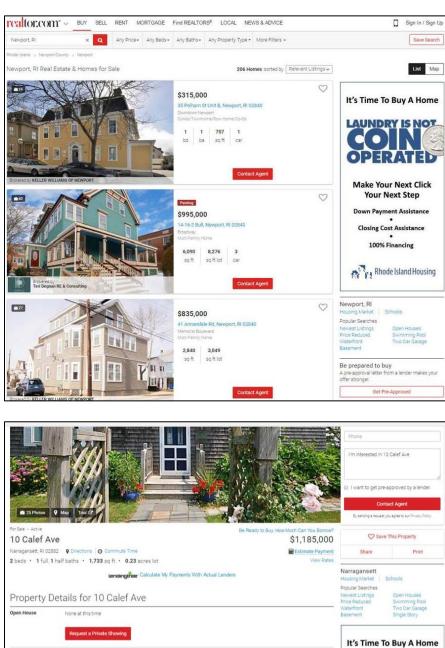
FINAL CONCEPTS: Clear, actionable, focused on major highlights of loan products; perfect for digital and social media







Digital/Online advertising: all with redirect to home page of our loans microsite Ads "pop" on busy online space



Overview Spectacular oceanfront home on one of Narragansetts best on the rise waterfront locations. 180 Degree views from Point Judith to Newport. Open floor plan, first floor master suite, SS appliances. Potential for 3rd Br Key Facts Schools Style: Contemporary
Single family home
Year bulk: 1948
Price/Sq Ft: \$684
316 days on realtors
Status: Active School Information Not Available Features Bathrooms

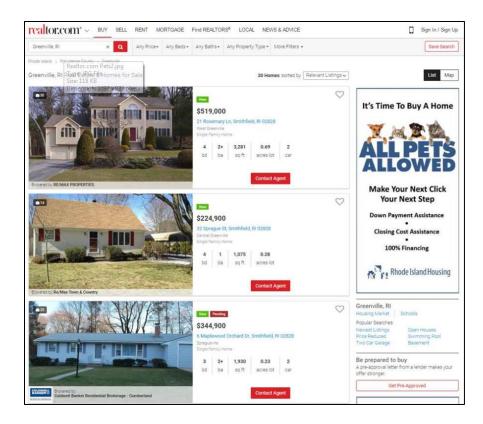
· Baths Full:

· Beds Total: 2

GUEST PARKING

Make Your Next Click Your Next Step **Down Payment Assistance Closing Cost Assistance** 100% Financing

Rhode Island Housing



Complimentary Ad produced for instances where three-part series does not work (on home page of our rhodeislandhousing.org website and loans microsite)



It's a Great Time to Buy!



We've launched our spring homebuying ad campaign and we're excited to share it! The campaign promotes why now is a good time to buy, highlighting our down payment and closing cost assistance and 100% financing. Look and listen for the ads on real estate related websites and local radio stations.

Listen to the radio ad

Online Banner Ads (design works in various formats without losing message or "call to action")



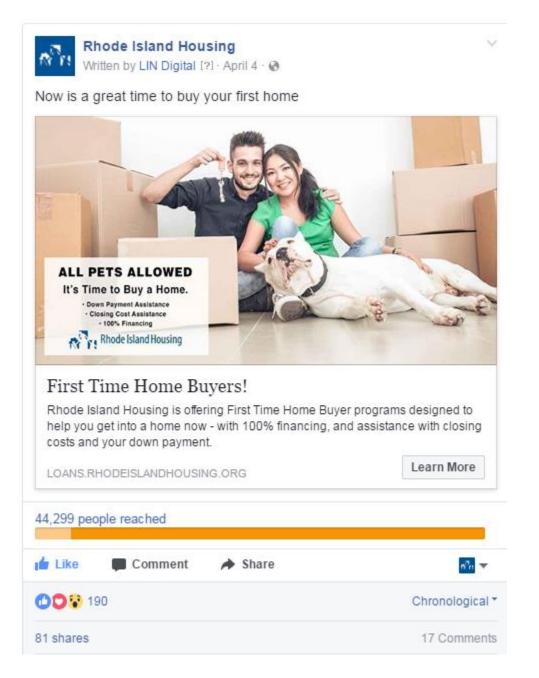




Spanish Media Outlet



Facebook Advertising: more than 44,000 people reached; 81 "shares" with many being realtor and lender partners! (great return on investment!!)



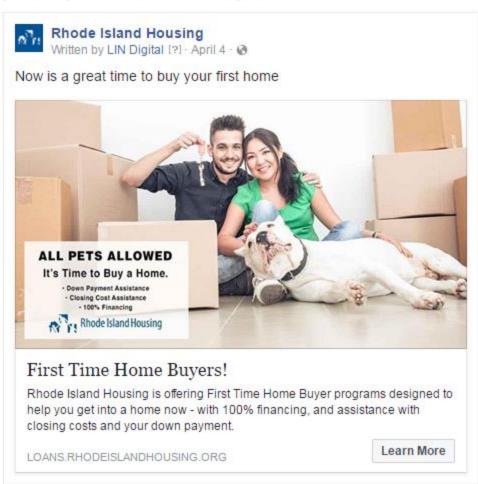
Realtor and Lender partners shared the post, jumping onboard with our ad campaign and expanding our outreach!





Rhode Island Housing shared their post. Published by Mary Kate Harrington [?] - April 11 - @

Thinking about buying your first home? It's a great time to buy! Let us help you meet your 2017 #HomeownershipGoals





Rhode Island Housing

Published by Mary Kate Harrington [?] - April 28 - 🚱

Have you seen our spring homebuying ads? Highlighting why now is a great time to buy a home! #HomeownershipGoals



975 people reached

Boost Post

RADIO SCRIPTS

Tag lines:

#1: I'm Barbara Fields Executive Director Rhode Island Housing.
To find out more go to Loans(dot)Rhode Island Housing (dot) org
#2: I'm Barbara Fields Executive Director Rhode Island Housing.
Now is a great time to buy your first home.
To find out more go to Loans(dot)Rhode Island Housing (dot) org

:30 second spot

So you've found that first home you love but don't think you can't afford it? You may be surprised.

I'm Barbara Fields-executive director of Rhode Island Housing.

The market is seeing one of its best times for home buyers- but it won't last forever. Rhode Island Housing is offering First Time Home Buyer programs designed to help you get into a home **now** - with 100% financing, and assistance with closing cost and your down payment.

Go to loans.rhodeislandhousing.org to learn more.

Coin Operated Radio Spot:

https://www.youtube.com/watch?v=ZQWjVZ9EkoY



All Pets Allowed Radio Spot: https://www.youtube.com/watch?v=aFy1w0ISS4I

> Spanish Version: https://www.youtube.com/watch?v=70-vgP32zAs



Guest Parking Allowed Radio Spot: https://www.youtube.com/watch?v=7k45_vXbo7Y



Radio Spot with Executive Director: https://www.youtube.com/watch?v=MbbTacJdf8M

