



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

Entry Name Overcoming an Identity Crisis: Rebranding Initiative and Marketing Campaign

HFA South Carolina State Housing Finance and Development Authority (SC Housing)

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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 SC Housing

Entry Name Overcoming an Identity Crisis: Rebranding Initiative and Marketing Campaign

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

HFA Overcomes Identity Crisis Through Rebranding and a Solid, Unique Marketing Campaign

South Carolina State Housing Finance and Development Authority (SC Housing) and many of its programs have continuously faced an identity crisis – as many housing finance agencies do. The agency struggled to convey what it does due to the diversity of programs offered – which are all very different in nature and scope. SC Housing's mission and premise were never clearly defined by its name, inconsistent tagline and logo. These aspects did not properly convey what the agency truly does.

BACKGROUND

Knowing that an organization's name, tagline and logo should convey exactly what they do, SC Housing decided to reevaluate these important attributes and rebrand itself. The agency also took a close look at each of its programs to determine whether South Carolinians, both citizens and stakeholders: 1) were aware of the programs; and 2) actually understood the purpose of each program.

In 2012, SC Housing took steps to begin the rebranding process. After assessing which of its programs most needed immediate rebranding, it decided to give the South Carolina Homeownership and Employee Lending Program (SC HELP) a facelift as well. In 2010, South Carolina was allocated \$295 million in Hardest Hit funds from the U.S. Department of the Treasury (Treasury), to provide foreclosure prevention assistance to South Carolinians under the Treasury-approved SC HELP program. These funds will sunset at the end of 2017; therefore, SC Housing felt rebranding SC HELP was the most crucial in order to increase awareness of the program and disperse all of the funds by the sunset date.

GOALS AND DESIRED OUTCOMES

SC Housing's main goal of the rebranding was to convey to South Carolinians exactly what the agency does, the programs it offers, and who the programs may help. The core desired outcome of the rebranding was to increase the agency's mortgage production, with a secondary emphasis on increasing awareness for all of the agency's programs. The main goal of the SC HELP rebranding was to increase awareness of the program, with the desired outcome of increasing new account registrations.

In the fall of 2012, SC Housing hired an in-state advertising firm to rebrand the agency and SC HELP. After many months of research, focus group meetings and revisions, SC Housing finally agreed upon and approved a new logo, tagline and color pallet for the agency and SC HELP.

MARKETING CAMPAIGN STRATEGIES

Once the branding efforts were complete, SC Housing's next step was to implement a unique, multimedia marketing campaign in order to accomplish the goals and desired outcomes mentioned above. As a test, and because of the limited timeframe that the funds would be available, SC Housing chose to initially develop a marketing campaign for SC HELP focusing on multiple channels—television, print, collateral, digital media and leveraging partnerships.

A few months following the rebranding process, SC Housing requested, and Treasury approved an increase in SC HELP's marketing and advertising budget. An RFQ was then prepared in hopes of hiring a firm to create a comprehensive, multimedia advertising and marketing campaign to reach out to its target market.

In April 2013, SC Housing and the new marketing firm took a close look at the demographics of current applicants and clients to determine the program's target audience. The firm created a short-term, "quick start" campaign to increase awareness while the longer term plan was being developed.

SC Housing scrutinizes every dollar spent on SC HELP marketing efforts to ensure the program is getting the most "bang for the buck"—and to ensure efficiency and effectiveness. All marketing efforts go through an internal approval process before any funds are spent.

Website Redesign [SCHELP.gov]

The original SC HELP website was launched quickly, to leverage the instantaneous communication allowed by the internet and to communicate the program. This original site was not user-friendly, lacked functionality, and included very limited content.

The new SC HELP website is very user-friendly and has been completely revamped to include: increased functionality; new and updated content; testimonials from SC HELP clients conveying how the program has helped them; program statistics; helpful resources; and much more.

The most valuable revision was the addition of an “eligibility questionnaire” that requires potential applicants to complete a short list of questions in order to assess their eligibility for the program. If deemed eligible, they are given access to the full application. If deemed ineligible, they are given an explanation and additional resources where they may be able to find assistance. The eligibility questionnaire has had approximately 4,000 unique pageviews since the site was launched in mid-May 2013.

The new website has received more than 17,000 visitors and nearly 32,000 pageviews.

The redesign received coverage in major news media around the state as a result of SC Housing PR efforts.

Digital Advertising

Digital advertising of SC HELP efforts has been very strong.

The campaign has been running behavioral/contextual banner ads, which are producing amazing results. Subtle variations to these ads have been very beneficial to the campaign. For instance, using the original color palate established during the branding process, the campaign garnered 231,017 impressions and 35 clicks for a Click Through Rate (CTR) of .015%. Adding an orange hue to the ads, generated 202,017 impressions, but earned 101 clicks – resulting in a CTR of .080%; which is nearly three times the national average CTR (of 03-.05%) for this type of ad.

The agency also launched a Facebook advertising campaign to promote the new SC HELP website. This campaign has been the least expensive form of paid advertising and is producing the best results. Since mid-May when the campaign launched, it has received almost 19.4 million impressions and close to 5,000 clicks to the website—for an average CTR of .025%. This is two levels of magnitude higher than the national average of .0003%! A Facebook pixel was also added to the website at the end of May to track conversions and has hit over 800, which means the visitors actually opened items on the website. This is another unique way the agency is tracking the value of their efforts to make sure the SC HELP funds are being spent in the best way possible. Facebook advertising is very inexpensive and is proving to be a very effective advertising outlet for SC HELP—as well as an efficient use of marketing dollars.

The agency is using another creative digital media outlet in its SC HELP campaign—“pencil push down ads” on major South Carolina news sites. These have typically been accompanied by an appearance on the station website promoting the program and offering visitors a chance to click through directly to the SC HELP website. One run generated nearly 17,000 impressions and over 200 clicks for a CTR of 1.19%. The second “pencil push down” ad produced close to 18,000 impressions and almost 200 clicks for a CTR of 1.09%. Considering these only ran for six hours each, the effectiveness is very apparent.

Other Media, Appearances and Outreach

The agency’s public relations efforts have always generated an increased call volume for the SC HELP call center. The agency continues to make live and pre-recorded appearances on major news outlets around the state promoting the program. SC Housing has made more than 10 appearances on major TV

stations around the state since the campaign launched. The agency has also held one phone bank, which resulted in over 150 calls. Numerous news stories have been produced, many featuring actual recipients of SC HELP assistance, which have been highly effective.

Another unique slant utilized was the submission of an op-ed written by SC Housing's executive director. The op-ed discussed the availability of SC HELP funds and the overall benefits of the program. The op-ed was featured in *The State Newspaper*, as well as on the South Carolina State House blog. SC HELP leveraged the resources of the marketing firm in order to get the op-ed in the state's largest newspaper and is in the process of following-up the op-ed with similar letters submitted from elected officials around the state.

SC Housing is creating a "Faces of Home" series with various stories featuring recipients of SC HELP assistance. These stories will be submitted to NCSHA, used in social media outlets, and throughout SC HELP and SC Housing promotional collateral. SC Housing marketing representatives traveled to areas around the state to interview and photograph recipients of SC HELP assistance, as well as those who have benefited from SC Housing programs.

Another unique promotional tool utilized was Department of Motor Vehicle (DMV) ads. These 15 second ads ran on monitors located in the waiting area of DMV locations across the state.

The agency has now purchased targeted mailing lists that will be used to expand outreach to faith-based organizations, attorneys, mortgage originators, financial partners and human resource administrators.

Leveraging Partnerships

The agency has been, and continues to, partner with the South Carolina State Department of Employment and Workforce (DEW) to reach out to their beneficiaries – and most recently, to their employees. Joint SC HELP/DEW letters are sent out every two months, in batches of 20,000, to current recipients of unemployment benefits. These mailings produce dramatic up ticks in call center volume. This outreach has now been expanded to include emails to new recipients, as well as a regular presence on the DEW website.

SC Housing's Human Resources (HR) Department sent an e-blast to the heads of all state agency HR departments asking them to make their employees aware of SC HELP. This was extremely successful and resulted in a high number of calls and emails to the SC Housing Marketing Department.

RESULTS

Thus far, the SC HELP marketing and advertising campaign efforts have garnered the desired results that the program set out to accomplish—and the future of the campaign looks very bright. SC Housing has strategically utilized resources to implement an effective and efficient campaign in order to advance the agency's and SC HELP's mission and goals.

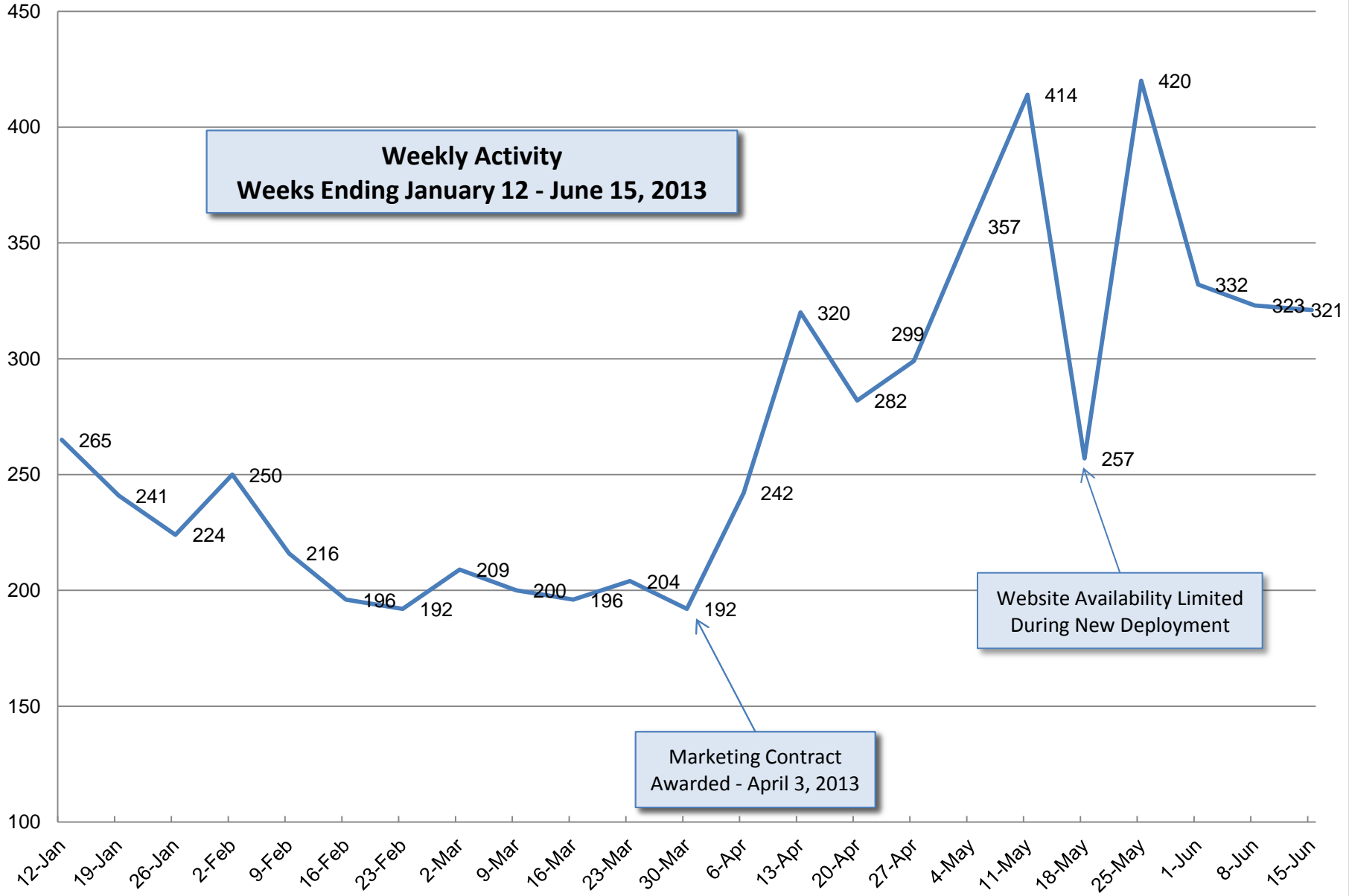
The results have dramatically outweighed the costs—as represented by the increase in new SC HELP account registrations. During the week of April 3, 2013, the week the SC HELP marketing contract was awarded, the program was receiving approximately 200 new account registrations per week. According to the chart in Appendix 1, weekly new account registrations are currently spiking to over 400—and remaining steady. For a monthly comparison, the agency received approximately 879 new SC HELP registrations in March 2013—this number jumped to 1,565 new registrations in May 2013.

The agency has now helped nearly 6,000 South Carolinians via SC HELP. And, due to the rebranding efforts and innovative marketing and outreach efforts, those numbers continue to increase.

APPENDIX

1. SC HELP New Account Registrants
2. New SC Housing and SC HELP Logos and Taglines
3. Redesigned SC HELP Website
4. New SC HELP Rackcard and Poster
5. SC HELP Online Ads and TV Pencil Push Downs

SC HELP New Account Registrations



NEW SC HOUSING AND SC HELP LOGOS



REDESIGNED SC HELP WEBSITE

SCHELP.gov

The screenshot shows the homepage of the redesigned SC HELP website. At the top, there is a navigation bar with the SC HELP logo and the tagline "Mortgage help for homeowners." The navigation menu includes links for "ABOUT", "AM I ELIGIBLE?", "RESOURCES", and "HABLA ESPANOL?". There are also two buttons: "FINISH YOUR APPLICATION" and "APPROVED APPLICANTS".

The main content area features a large blue banner with a white house silhouette. The text on the banner reads: "WELCOME TO THE NEW SC HELP WEBSITE - more information, easier to use - TO BETTER SERVE YOU" and "need help staying in your home?" with a "GET STARTED" button.

Below the banner, there are three columns of content:

- How we've helped:** Experiencing a financial hardship? Struggling to make your mortgage payment?
- HELPFUL RESOURCES:** Where do you turn when you are facing foreclosure?
- NEWS AND UPDATES:** Keep up with the latest SC HELP updates and information.

The browser's taskbar at the bottom shows several open applications, including an email inbox, a brochure viewer, and a PDF viewer.

This screenshot shows a section of the website with helpful links and contact information. It features a photo of a family of four.

Learn how SC HELP is helping South Carolinians keep their homes.
[Tutorials, FAQs, testimonials and more...](#)

Use these [helpful links and resources](#) and [foreclosure information](#) to help avoid foreclosure.

Get the latest [updates to programs and eligibility](#). Keep up with the [current news releases and stories](#). Find [reports, statistical information and more](#).

SC HELP works with local non-profit and housing counseling agencies all over the state. [Click here](#) for a list of agencies and contact information.

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South Carolina Homeownership and Employment Lending Program
1.855.435.7472
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Funded by the US Department of the Treasury in cooperation with the South Carolina State Housing Finance and Development Authority

SCHC
SC Housing Corp.
A South Carolina Enterprise

NEW SC HELP RACKCARD AND POSTER

Helping South
Carolinians
**keep their
homes.**



Rackcard

Need mortgage
help **to keep
your home?**



Assistance could be here.

Homeowners who are struggling to make their mortgage payments due to a reduction in income caused by unemployment, underemployment, loss of self-employed income, or other circumstances beyond their control may qualify for:

- **Monthly Payment Assistance**
Makes monthly payments while you seek employment and a return to self-sustainability
- **Direct Loan Assistance**
Makes overdue payments in order to bring the loan current
- **Transition Assistance**
Funds help transition families from homeownership to rental housing.
(Short sale or deed-in-lieu of foreclosure must be executed)

NO COST for this service. *Certain requirements must be met for final eligibility determination.*

Apply online at:
SCHELP.gov

Call toll-free:
1.855.HELP.4.SC (1.855.435.7472)
Certain requirements must be met for final eligibility determination.

SC HELP
Mortgage **help** for homeowners.

Poster

SC|HC
SC Housing Corp.
A Home Depot Organization

SC HELP
Mortgage **help** for homeowners.

NEW SC HELP WEB ADS AND TV SPOTS

We help
**RESPONSIBLE
HOMEOWNERS**
keep their
homes in
troubled times.



SC HELP is a joint venture of SC Housing, the SC Housing Corp., and the U.S. Department of the Treasury.



Facebook Ad

Sometimes even the most
**RESPONSIBLE
HOMEOWNER**
needs a helping hand.
Act **BEFORE** or as soon as possible
after you miss a mortgage payment.



SC HELP is a joint venture of SC Housing, the SC Housing Corp., and the U.S. Department of the Treasury.



TV Spots

Web Banner Ads

<p>Sometimes even the most RESPONSIBLE HOMEOWNER needs a helping hand. Act BEFORE you miss a mortgage payment, or as soon as possible after you've been unable to pay on time.</p> <p><small>SC HELP is a joint venture of SC Housing, the SC Housing Corp., and the U.S. Department of the Treasury.</small></p>	<p>Get the facts TODAY at 12:26 pm on WLTX</p>  <p>SPOTLIGHT</p>
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Don't miss a mortgage payment! Get help. **SCHELP.gov**

Pencil Pushdown Ads