



## Entry Form 2017 Annual Awards for Program Excellence

**Entry Deadline: Thursday, June 15, 2017, Midnight ET**

Each entry must include a completed entry form. Please complete a form for each entry your HFA is submitting. The completed entry form will become the first page of your entry.

This form is a fillable PDF. Type your information into the entry form and save it as a PDF. Please do not write on or scan the entry form. **Questions: Call 202-624-7710 or email [awards@ncsha.org](mailto:awards@ncsha.org).**

**Entry Title:** Enter your entry's title exactly as you wish it to be published on the NCSHA website and in the awards program.

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**Category:**

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**Subcategory:**

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**Entry Summary:** A 15-word (max) summary of the program, project, or practice you are entering.

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**HFA:**

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**HFA Staff Contact:**

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**Phone:**

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**Email:**

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**Visual Aids:**

Are you mailing to NCSHA 10 copies of any visual aids that cannot be included in your entry PDF?    Yes        No

**Payment:**

My HFA is mailing a check to NCSHA.  
My HFA is emailing the credit card authorization form to [awards@ncsha.org](mailto:awards@ncsha.org).

### **It's Newsworthy – Pitch It!**

Homebuyers and industry members were educated, primed and ready for the March 1 start of a new down payment assistance program because of a weeklong, statewide media tour in early February. At each stop, THDA Executive Director Perrey joined the local mayor at a press conference to unveil maps of the ZIP Codes targeted for assistance. Events were held in Memphis, Nashville, Knoxville, Chattanooga, Jackson, Clarksville, Cleveland, and Kingsport.

#### **INNOVATIVE APPROACH**

Tennessee is the first (perhaps only) State HFA to earn approval from U.S. Treasury to target a Hardest Hit Fund down payment assistance program at the ZIP Code level. This allowed us offer the program in parts of 30 counties, many of which would not have qualified based on countywide data alone.

Because of U.S. Treasury requirements, THDA faced a significant challenge in how to market the HHF-DPA program around the goal of foreclosure prevention rather than purely to boost home sales and/or create new homeowners. This isn't an approach we had taken with down payment assistance before. We also needed to clearly communicate how the new HHF-DPA program differs from our existing down payment assistance program.

The 30 counties are covered by overlapping media markets, jealous for news. Keeping our message fresh and focused was key. We successfully recruited the mayors of our state's five largest cities to join our executive director at a series of press conference held in Memphis and Jackson on Monday, Feb. 6, Nashville on Wednesday, Feb. 8, and Chattanooga and Knoxville on Thursday, Feb. 9. The mayors of Clarksville, Cleveland, and Kingsport also agreed to host press conferences with our executive director during the same week.

This was a new strategy for our organization—a novel approach that emphasized the local importance and impact of the targeted HHF-DPA program. By including the mayors we also kept the focus of the events (and to a great extent, the news coverage) on the community-wide benefits of the program (as U.S. Treasury required), rather than the more obvious benefits and excitement the program generates for individual homebuyers.

To help ensure our city-by-city announcements remained relevant to local media despite the details of the program being public after the first press conference, we elected to withhold the full list of ZIP Codes, revealing only local ones at each event as we travelled west to east across the state—a calculated risk.

In each city, while our executive director was talking to local news media, our customer account managers were hosting training sessions and distributing marketing materials to our partners, ensuring they were getting the details and support they needed.

We created a new section of our website, printed new marketing materials, and scheduled a series of in-person training sessions for our lending and real estate partners throughout the state.

**Tennessee Housing Development Agency  
HHF- DPA Launch – Earned Media Blitz  
Special Achievement**

Only after the program began accepting applications did THDA launch TV, radio, newspaper, and Facebook ads in each market.

**PROGRAM OVERVIEW**

With \$60 million in new Hardest Hit Fund (HHF) funding from the U.S. Department of Treasury, THDA developed a new down payment assistance (DPA) program exclusively available in 55 distressed ZIP Codes spanning parts of 30 Tennessee counties. Launched March 1, 2017, this program provides homebuyers with a flat \$15,000 in the form of a second mortgage loan if they purchase an existing home in certain ZIP Codes with a THDA Great Choice Home Loan.

**RESULTS VS. COSTS**

All four local TV news stations sent crews to our Memphis event, as did the major local daily paper, the business journal, the minority paper, and two online news outlets. Two days later, we again received all four local TV news stations at our Nashville event, with similar turnout at our Knoxville and Chattanooga events the following day. The gamble that local news outlets would remain interested even after the initial press conference paid off.

All told, at least 27 news outlets ran stories on the HHF-DPA program during the week of the earned media blitz (about 3.4 outlets per location, which particularly impressive since Jackson has only one TV station while Clarksville and Cleveland have zero). The coverage through February totaled 36 recorded hits, 50% more than February 2016.

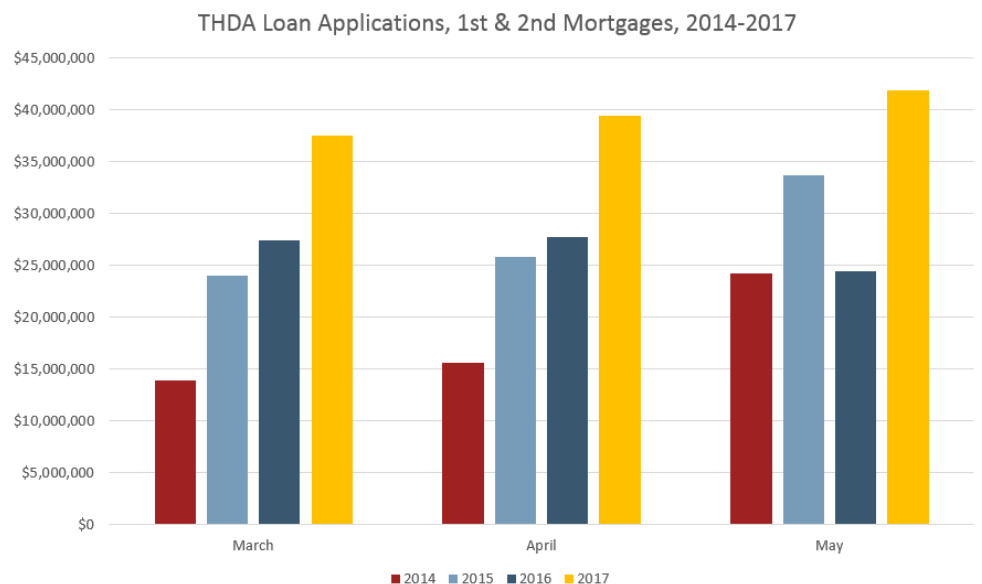
In addition, visits to THDA.org hit an all-time high during blitz week, shattering our previous daily and weekly records by about twofold. Peaking at 9,728 visits on Thursday, Feb. 9, alone, our web traffic was approximately five times normal volume.

These results were achieved with zero dollars in marketing expenses other than travel.

With homebuyers and industry partners primed to go on day one, March 2017 was THDA’s best month for loan production in nine years (since the Great Recession).

April was even better. May was even better than that.

And June is on pace to top that.



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Media Hits:

	A	B	C	D	E	F	G	J	K	L	M
1	2/6/2017	TV Station	West TN	WMC Acti	Down payment assistance program gives families 2nd chance						
2	2/6/2017	TV Station	West TN	Fox 13 Me	THDA launches new program to help first time home buyers						
3	2/6/2017	newspape	West TN	Jackson S	THDA offers \$15000 incentives for homebuyers						
4	2/6/2017	TV Station	West TN	WATNTV	\$60 million plan to help folks own house						
5	2/7/2017	newspape	West TN	Commerci	Need \$15k for a house down payment						
6	2/8/2017	newspape	Middle TN	The Tennes	Buyers could get \$15,000 to buy homes in some Nashville neighborhoods						
7	2/8/2017	newspape	Middle TN	The Tennes	Buyers could get \$15,000 to buy homes in some Nashville neighborhoods						
8	2/8/2017	newspape	Middle TN	Clarksvill	THDA offers \$15000 incentive for Clarksville homebuyers						
9	2/8/2017	newspape	Middle TN	Clarksvill	Need \$15,000 for a downpayment						
10	2/8/2017	TV Station	Middle TN	WZTV	Approved homebuyers could get \$15k for purchasing homes in selected n						
11	2/8/2017	website	Middle TN	Clarksvill	City of Clarksville and Tennessee Housing Development Agency announce						
12	2/8/2017	website	Middle TN	Patch.com	The State of Tennessee wants to give you \$15000 for a downpayment						
13	2/8/2017	TV Station	Middle TN	WZTV	THDA \$15k offer could keep some homebuyers in Nashville area						
14	2/9/2017	blog	Middle TN	Next City	Homebuyer help to target struggling Nashville neighborhoods						
15	2/9/2017	radio	East TN	WOKI-FM	Ralph radio interview for DPA program						
16	2/9/2017	TV Station	East TN	WATE TV	Tennessee agency provides \$15000 incentive to homebuyers						
17	2/9/2017	newspape	East TN	Knoxville	First-time homebuyers in parts of Knox eligible for \$60M program						
18	2/9/2017	TV Station	East TN	WBIR	New housing program offers \$15000 to first-time Tennessee homebuyers						
19	2/10/2017	newspape	East TN	Kingsport	Targeted neighborhoods - THDA announces downpayment assistance pro						
20	2/10/2017	newspape	East TN	Daily Post	THDA offering down payment help to first-time homebuyers						
21	2/10/2017	newspape	Middle TN	The Tennes	Housing program to aid N. Sumner homebuyers						
22	2/10/2017	TV Station	East TN	WTVC	Group offers help to homebuyers in downtown Chattanooga						
23	2/10/2017	newspape	Middle TN	Clarksvill	\$15,000 in assistance is a recipe to boost home sales, realtors say						
24	2/11/2017	website	East TN	Knoxville	THDA announces \$15,000 incentive to homebuyers in select Knoxville nei						
25	2/13/2017	newspape	East TN	The Oak R	Tennessee Housing Development Agency offers \$15,000 incentive to first						
26	2/14/2017	newspape	West TN	The Comn	THDA down-payment program can strengthen communities						
27	2/14/2017	newspape	Middle TN	Daily New	Want \$15000 to buy a house						
28	2/17/2017	newspape	East TN	Knoxville	Downpayment program strengthens neighborhoods						
29	3/25/2017	newspape	Middle TN	Clarksvill	Clarksville couple become homeowners with THDA assistance						
30	4/7/2017	newspape	Middle TN	The Tennes	Down payment assistance helps Tennessee buyers						
31	4/11/2017	newspape	East TN	Roane Cou	THDA helps generate more mortgage loans in East Tennessee						
32	4/12/2017	newspape	West TN	Memphis	Initiative geared at boosting owner-occupied dwelling						
33	4/18/2017	newspape	East TN	Knoxville	Interest spikes in mortgage assistance						
34	4/20/2017	TV station	West TN	WREG	Memphis buyers already taking advantage of new downpayment program						
35	4/26/2017	newspape	East TN	LaFollette	THDA offers loan program for first-time homebuyers						
36	5/4/2017	newspape	West TN	Jackson S	Homebuying just got easier						
37	5/17/2017	TV station	East TN	WJHL	THDA can help first time buyers get into a home						