

"If you have concerns about the health of your mortgage, I encourage you to sign up for one of these free mortgage clinics. Whether you're just beginning to have trouble making your mortgage payments or you're already in foreclosure, our hope is that the information you receive at the clinics will help you keep your home."

- Virginia Governor Tim Kaine

1. Brief Description of Program

In order to help Virginians avoid home foreclosure, Virginia's Governor Tim Kaine created the Virginia Foreclosure Prevention Task Force to help protect and preserve homeownership in the Commonwealth. Comprised of representatives from many agencies, non-profits and for-profit companies, the Task Force recommended that five foreclosure prevention educational events be held around the state to help homeowners in trouble. The Virginia Housing Development Authority was given the responsibility for implementing and promoting these events.

VHDA's marketing staff developed the creative concept needed to promote the foreclosure prevention events using the concept of a health clinic – and the name "Virginia Mortgage Clinic" – because it very effectively conveyed that this is the place you go when you quickly need help. To communicate the seriousness of the situation and the need for immediate diagnosis and treatment, the advertising and collateral materials employed graphics reminiscent of a heart monitor – with heartbeats intermittently taking on the shape of a house. The multimedia pieces opened with this "housebeat" graphic blipping across the screen (complete with heart monitor sound effects) as the Governor's voiceover asked "Are you concerned about the health of your mortgage?"

The extensive media campaign developed to promote the events included the following:

- Radio and TV commercials advertising the clinics
- Public service announcements
- Radio, TV, and print interviews
- Flyers, clinic materials, web banner ads
- E-mail campaign to targeted demographic groups
- Clinic event planning and implementation
- Foreclosure prevention website



Virginia Governor Tim Kaine promoted the Mortgage Clinics through TV commercials.

We used paid radio, television, Internet advertising and PR efforts. We e-mailed English and Spanish language flyers promoting the clinics to church pastors, legislators, PTAs, local government officials, housing agencies, Virginia's Chamber of Commerce, all housing-related non-profits in the state, housing counselors, the Department of Social Services, as well as Virginia's Realtors® and lender organizations.

All of these outreach efforts directed people to one source – the foreclosure prevention website. The website was available in both English and Spanish, provided an easy registration process, and featured the latest information on all foreclosure-related topics. The website facilitated real-time updating of registrations, so registrants could tell if a session was already full, and select another time if necessary. Registrants received an e-mail confirmation and then two e-mail reminders at seven days and two days before the events.

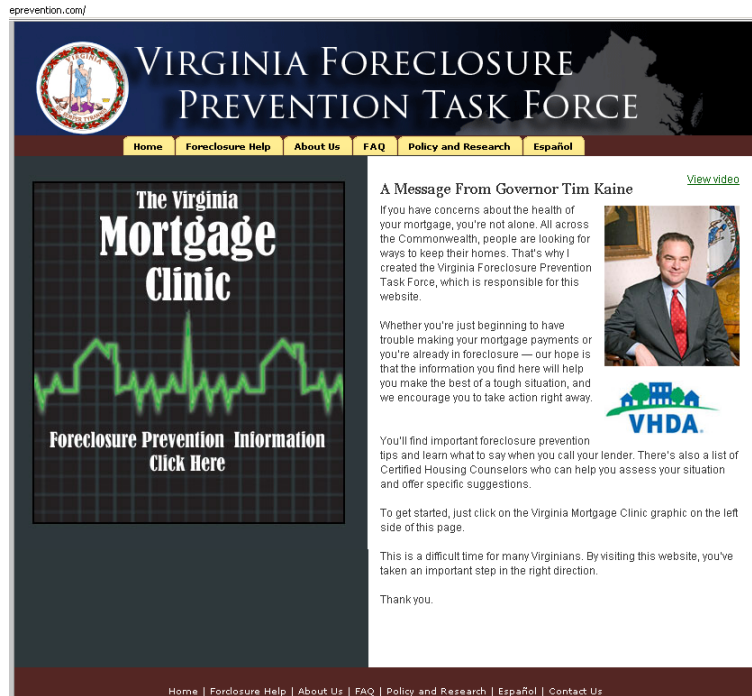
2. When/Why it was Undertaken

The Virginia Mortgage Clinics were created to provide a quick and effective way to help Virginians avoid the risk of foreclosure. Five mortgage clinic events were produced, each in a separate city, with three occurring during the weekend of June 14 and two during the weekend of June 21 – and all events were held during national

Homeownership Month. Bundling the clinics in this way provided more “bang” for our media dollar, and the “blitz” concept helped establish media traction quickly.

Once the concept was established, we needed to promote the clinics in a manner that conveyed trust. To carry out this objective, we enlisted the assistance of Virginia’s Governor, Tim Kaine. To provide continuity, he needed to be visible throughout the Virginia Mortgage Clinic experience, so both radio and television commercials were created featuring the Governor. The commercials directed Virginians to a dedicated website that featured a welcome video from the Governor. Once people arrived at the mortgage clinics, they were provided an opportunity to view an introductory video, also featuring the Governor, which kicked off the general session seminars. To save the Governor time, we used the audio from his TV spots to create complementary radio spots.

The schedule was tight. The mortgage clinics needed to occur in mid-June, leaving just six weeks to film and produce the commercials, record public service announcements, buy the media, create a public relations campaign, and build a destination website – and then four weeks to advertise and promote. To add complexity, producing an event for an unknown number of attendees is difficult, so our website required a pre-registration capability.



The Virginia Foreclosure Prevention Task Force website provides helpful information to those facing a foreclosure. The website can be found at www.virginiaforeclosureprevention.com.

3. What the Virginia Mortgage Clinics have Accomplished

The foreclosure prevention website has generated 267,145 hits and 16,337 visitors. 1,121 people registered for the clinics, with 848 attending the general sessions and 685 people completing face-to-face counseling sessions. Approximately 95% of attendees said they would follow up with a housing counselor, as they were encouraged to do so in their sessions. Also, 71% rated the clinics as exceptional or exceeding their expectations and another 25% rated the clinics as meeting their expectations.

4. Why the Virginia Mortgage Clinics are meritorious and meet NCSHA Judging Criteria

Innovation

VHDA’s creative approach was recognizable due to the creation of a familiar concept, the health clinic. Plus, a concept of trust was communicated clearly and consistently throughout all media and event promotions. Finally, the clinics were fiscally realistic – sponsorships played a large part in offsetting VHDA’s cost. We actively sought out partnerships, contacting business partners and large organizations with operations in Virginia. Our efforts secured eight sponsors whose \$135,000 in pledged sponsorships brought our net cost for advertising, post production and web development to \$141,217. And even though the five mortgage clinic events are over, the website is still up and being promoted using PSAs. The website can be seen at VirginiaForeclosurePrevention.com.

Replicable

With the exception of the media buy and web development, every part of this campaign was created in-house. Web development was only \$12,000 of the total cost. (A scaled-down media buy, perhaps focused on one city, county or region instead of five regions statewide would lower media costs significantly for other HFAs.) Also, the web content is written and available for any other HFA to use on their site, making this effort easy to replicate.

Reach Targeted Audience

During the four-week media campaign, the website received 6,582 unique visitors. Of those visitors, 1,121 pre-registered for the foreclosure prevention counseling. In addition, 848 people attended a general session seminar at the clinics, and 685 completed the free, 30-minute face-to-face foreclosure prevention counseling sessions.

Achieve measurable results

As mentioned above, the foreclosure prevention website has generated 267,145 hits and 16,337 visitors. 1,121 people registered for the clinics, with 848 attending the general sessions and 685 people completing face-to-face counseling sessions. Approximately 95% said they would follow up with a housing counselor, as they were encouraged to do in their session. Also, 71% rated the clinics as exceptional or exceeding their expectations and another 25% rated the clinics as meeting their expectations.

Provide benefits that outweigh costs

A single foreclosure can cost as much as \$80,000 for all parties involved. Our net cost of advertising and web development was only \$206 per person who attended the counseling sessions. In addition, the website is an ongoing resource for those who need foreclosure prevention information they can trust.

Demonstrate effective use of resources

VHDA's in-house staff completed most of the work. The website is available to anyone seeking information with only a very minimal hosting cost to VHDA. Campaign sponsors were solicited to help defray expenditures, providing over \$135,000 in needed funding – and they, in turn, can direct their stakeholders to the website.

Achieve Strategic Objectives

Helping Virginians attain homeownership, and keep those homes, is central to VHDA's mission. Effectively communicating the availability of a resource that supports our mission is vital to our success. By quickly informing Virginians about a resource in a manner that encouraged action and conveyed a sense of trust — and by doing so in a fiscally prudent way — this effort helped VHDA meet its strategic objectives.

Conclusion

Due to the efforts of VHDA's media campaign, the Mortgage Clinics had a successful outcome. The foreclosure prevention website has generated 267,145 hits and 16,337 visitors. And, 1,121 people registered for the clinics, with 848 attending the general sessions and 685 people completing face-to-face counseling sessions. In addition, 95% said they would follow up with a housing counselor, as they were encouraged to do so in their sessions. Also, 71% rated the clinics as exceptional or exceeding their expectations and another 25% rated the clinics as meeting their expectations. Individuals who attended the clinics were not only accurately informed, but given continual support from VHDA, the Virginia Foreclosure Task Force and other sponsors. In addition, the media campaign increased awareness of the foreclosure issue and resources available. And, the foreclosure prevention website remains available and continues to be used by citizens.