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2017 NCSHA Annual Awards for Program Excellence Wisconsin Housing and Economic Development Authority (WHEDA) Communications | Creative Media A Better Way to Buy Your Home: Spring Consumer Home Buying Campaign

Overview

WHEDA's spring 2016 consumer campaign targeted millennial home buyers with the overall goal of driving them to WHEDA's website. Specifically, our goal was to drive traffic to our "Getting Started" webpage. This page is utilized to educate potential home buyers by identifying the various steps they should take if they are looking to buy a home. From managing credit and saving for a down payment to getting pre-approved and working with a licensed real estate agent, we want potential home buyers to be educated and ready for home ownership.

Media Mix

The campaign used four different types of media: billboards in three Wisconsin markets, digital ads on Realtor.com and Facebook, Google AdWords that directed consumers to our website when they typed certain phrases into the search engine, and a direct mail piece to over 2,500 renters across Wisconsin who were identified as potential home buyers. Online ads were geo-coded for Wisconsin and audience targeting options tailored ads specifically to our campaign audience: family incomes in excess of \$40,000, users between the ages of 18 and 35 and potential first-time home buyers.

The Message

Two WHEDA homeowners were selected and featured in the advertising campaign:

- Homeowners A was a family living in suburban Madison. This young couple purchased their first and second home with a WHEDA loan. Their family was about to get bigger so they decided to buy a larger home. WHEDA's low-cost financing, down payment assistance and friendly local servicing enticed them to stay WHEDA homeowners.
- Homeowners B were first-time homebuyers. The couple and their dog were also located in a Madison suburban community. The couple was drawn to WHEDA for our low cost financing and our WHEDA Tax Advantage program. This loan product is paired with our conventional WHEDA Advantage Home Loan and provides a special tax credit to qualified borrowers over the 30 year life of the original mortgage.

Testimonials combined with WHEDA's specialized products drove the theme of the 2016 campaign: "A Better Way to Buy Your Home"

<u>Creative</u>

The creative for the 2016 campaign followed a consistent design. For both sets of WHEDA homeowners, imaging showed each couple standing in front of their home. The graphics are contemporary, clean and easy to read. The creative shows young and happy homeowners. As over 80% of our borrowers fall into

the millennial age group, the creative was to feel familiar to this population. After all, our goal is that prospective home buyers across Wisconsin can see themselves as the WHEDA homeowners featured in the ads.

<u>Results</u>

Unique page views for the "Home Buyer Getting Started" web page during the 11 week campaign was 22,476. Nearly 90% of these campaign page views were done with a mobile device. In the 11 weeks prior to the campaign, WHEDA recorded 892 page views. In 2015, WHEDA funded 369 loans in May and June. In 2016, WHEDA funded 598 loans during the same time period.

Specific campaign measurements are listed below.

Impressions

Impressions count or estimate the amount of views an ad receives. Impressions for the billboards are based upon traffic counts. Impressions for direct mail are based upon the amount of people who will see the ad in their mail. Impressions for realtor.com, Facebook and Google count the number of times the ad is displayed on a person's screen or mobile device.

Placement	Impressions
AdWords	122,840
Facebook	227,500
Realtor.com	4,139,206
Billboards	857,745
Direct Mail	2,528

Mortgage Performance Metrics

Figure 7: Single Family Performance Metrics				
Period (May - June)	Number of Loans	% Change	Total	% Change
2014	297		\$33,585,530	
2015	369	24%	\$44,507,850	32%
2016	598	62%	\$74,246,530	66%

Figure 8: Getting Started Page Performance Metrics				
Period	Pageviews	% Entrance Pageviews		
March	393	73%		
April	456	65%		
Мау	1,189	65%		
June	14,247	85%		
July	10,337	84%		

WHEDA's Getting Started Page

Page Views for the Getting Started page grew from 393 in March to 10,337 in July. This is due in-part because of the seasonal interest in home buying and WHEDA's advertising efforts through the spring consumer campaign. In June and July, the height of WHEDA's online advertising, 85% of these pageviews were entrance points to the site. Meaning, users clicked on WHEDA ads or used the Getting Started URL found on our advertisements to get to the targeted page.

Summary

Overall, the campaign was very successful in driving home buyers to wheda.com and ultimately influencing the increase in mortgage lending activity. We have used the results and findings from this campaign to strengthen our media mix, messaging and creative for the 2017 consumer campaign.

Visual aids provided

The attached presentation in a PDF format provides examples of campaign creative.



2016 SPRING CAMPAIGN







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The WHEDA Advantage loan products have everything home buyers need.



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First-Time Home Buyers - Just 6 Steps to a WHEDA Home Loan

A Better Way to Buy Your Home.

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FHA Loans May Help Good People. With Poor Credit Buy A Home.
First Time Buyers - FHA Purchase Loan - FHA Refinance - Streamline Refinance

First-Time Home Buyer | Home Mortgage | BB&T Bank

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The Federal Housing Administration, or FHA, has helped first time home-buyers achieve their dream of home-ownership since 1934 by providing easy credit ...



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Wisconsin Housing and **WHEDA Economic Development** Authority (WHEDA)

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The WHEDA Advantage loan products have everything home buyers need.





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Buying a home is one of the biggest, most exciting decisions you'll ever make.

Let WHEDA guide you toward your future home in six easy steps.



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A BETTER WAY TO BUY YOUR HOME.

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WHAT IS OUR WHEDA ADVANTAGE。?

Lower mortgage costs.

The WHEDA Advantage is not just for first-time home buyers. Our Advantage loan products have everything your home buyers need including a low, 30-year fixed interest rate, no minimum borrower contribution, down payment assistance, local loan servicing and more.

To learn all the advantages WHEDA has to offer, visit *wheda.com.*

Certain program restrictions and eligibility requirements apply.



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