### HFA: Wyoming Community Development Authority

Entry Name: "First Thing's First" Homebuyer Education Campaign

### 2011 Entry Description

### **Description:**

The Wyoming Community Development Authority's (WCDA) awareness campaign titled, "First Thing's First" was intended to encourage Wyoming's potential first-time homebuyers to complete a Homebuyer Education course as their first step in the home buying process. WCDA partnered with the Wyoming Housing Network, Inc. (WHN) in this campaign because WHN is the NeighborWorks Chartered and approved provider of homebuyer education in the state of Wyoming and because WCDA requires all of its first-time homebuyers to complete a homebuyer education course prior to approving mortgage financing.

Survey answers from participants in the homebuyer education course prompted WCDA and WHN to begin discussions about ways in which we could encourage earlier utilization of the course. The survey answer, "I wish I would have known all this information before I agreed to buy my house," indicated strongly that many WCDA borrowers were completing the course simply because it was a requirement of their loan – not to become more informed home buyers.

WCDA and WHN began tracking when, in the home buying process, our borrowers were completing homebuyer education. We found that 96% of all WCDA first-time homebuyers within the tracking period had already signed purchase contracts for their first homes prior to completing their homebuyer education course.

Those findings prompted the decision to create an advertising/public relations campaign intended to encourage all potential first-time home buyers in Wyoming to complete a home buyer education course before doing anything else in the home buying process.

We approached the campaign with the idea that humor would make a bigger impact with the target audiences than using dry statistics which would probably not resonate on a large scale. Learning how to do any task prior to actually performing the task is simple common sense. We decided to demonstrate why it makes sense to complete home buyer education prior to doing any other steps in the process by illustrating another situation in which learning how to do it first just makes sense.

The premise of all campaign materials depicts a young married couple excitedly getting onto an airplane, obviously about to go sky diving. The young couple jumps out of the airplane and, while free falling, the wife asks the husband, "You know how to open your parachute, right?" The husband replies, "What?" and then both of them begin screaming in terror. The spot then cuts to the same young couple approaching the home they just purchased. A spokesman enters the scene and asks the viewing audience, "You wouldn't jump out of an airplane without learning how to open your parachute first, would you? Then why would you buy your first home without learning how the process works? Homebuyer education should be your first step in the home buying process." In the background we see the young couple's home falling apart around them. The narrator turns to the camera and says, "You'll be glad you did."

### Innovative:

To our knowledge, a specific campaign utilizing a partnership between an HFA and a non-profit provider of homebuyer education has not been orchestrated previously. One of the early "hurdles" to overcome was that WCDA and WHN knew we wanted to get this specific message out, but we didn't want to tell everyone they have been doing it wrong because that could be perceived negatively. To remove that

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stigma, we felt a humorous approach would get the message out in a clear and concise way, but it would make homebuyer education "approachable" instead on intimidating.

We also utilized our network of participating lenders as well as our database of real estate professionals within the state to get the word out. We sent a mass e-mail to those two industries and explained the campaign concept. We asked them to help us spread the word by ordering "First Thing's First" campaign posters for their offices. This along with an aggressive television, radio, web, newspaper advertising, and public relations campaign proved to be an effective way to deliver the message.

### Replicable:

We believe that not only could this type of partnership and campaign be replicated easily, it could also be expanded to other life situations in which learning how to do them first makes perfect sense. The message would not change, but it could become an ongoing and creative way of hammering home the message.

### **Reached Target Audiences:**

Our main target audience for the "First Thing's First" campaign was potential first-time home buyers. Secondary target audiences included influencers of potential first-time home buyers (parents, friends, mentors, employers, etc.), lenders, real estate professionals, and the statewide media. Because our first two target audiences could be combined and titled "the general public" we feel very proud of our ability to elicit immediate positive feedback to the campaign from nearly everyone we spoke to – both professionally and personally. Proof of the effectiveness of the campaign is illustrated in the following section:

### **Achieve Measurable Results:**

In this campaign we utilized several tracking mechanisms. Because the call to action in the campaign was to log on to WHN's website, then click through on the "First Thing's First" link, we used website analytics as the immediate tracking tool. Longer-term measurement will be determined by ongoing tracking of when home buyers completed homebuyer education course in relation to when they signed their purchase contract. The intent is to flip the statistics from most home buyers signing contracts prior to completing homebuyer education to most home buyers completing homebuyer education prior to signing purchase contracts.

As far as immediate results from website analytics, we achieved a 32% increase in unique website visits and an 89.9% increase in click-throughs from the home page to the homebuyer education enrollment page. These were very encouraging results. It showed that people were seeing, hearing, and reading the advertisements and media stories and logging onto the website to find out more about homebuyer education. The longer term measurement results will become clear in the ensuing months. This campaign just ended June 30, 2011, so it is simply too early to determine if we have changed home buyers' habits yet. Home buying is a long process – and this campaign attempted to literally change the way the general public thinks about buying a home. Those types of results do not happen right away, but we will continue tracking over the next year to determine if the immediate results will translate to long-term success.

### Provide benefits that outweigh costs:

If successful, this campaign will create a more educated and informed borrower base, which will benefit all parties involved – the borrowers, the lenders, the finance agencies, as well as the real estate industry. If this campaign helps even a few homebuyers know what to expect and what to look for during the home buying process – and saves them the heartache and expense of purchasing a home with hidden problems – the benefits will certainly outweigh the one-time expense of an advertising campaign.

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### **Demonstrates effective use of resources:**

Because we placed most of our advertising through the non-profit, 501c3 organization Wyoming Housing Network, Inc., we received non-profit discounts from the various media outlets. By taking advantage of the non-profit discount, we were able to save approximately 40% on the overall advertising expense. It was a wonderful way to run a relatively large-scale campaign without the large-scale cost. Plus, it allowed the non-profit organization to contribute in a meaningful way to the campaign by providing in-kind services.

### Achieve strategic objectives:

The strategic objective of effectively delivering the message to potential first-time homebuyers in an impactful way was definitely achieved. We believe that this was the first time many people had been told that completing a homebuyer education course before going house hunting would be beneficial to them. We were also successful in orchestrating a mutually beneficial partnership with not only a non-profit partner, but also with many participating lenders and real estate professionals throughout Wyoming.

# <u>Television</u>

Total Control	Station	Affiliate	Coverage Area	Program	<u>Time</u>	# <u>#</u>
n KTWO	O - Casper	ABC	Statewide, excluding Cheyenne	Good Morning Wyoming	5:30-7:00 am	+
				K2 news at 5:00	5:00-5:30 pm	_
				ABC World News Tonight	5:30-6:00 pm	_
				K2 News at 6:00	6:00-6:30 pm	
				Jeopardy	6:30-7:00 pm	
				K2 News at 10:00	10:00-10:30 pm	
				Random Rotators (bonus)	6:00-12:00 am	
				Modern Family	8:00-8:30 pm	T
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				ABC World News Tonight	5:30-6:00 pm	_
81				K2 News at 6:00	6:00-6:30 pm	
				Jeopardy	6:30-7:00 pm	
				K2 News at 10:00	10:00-10:30 pm	
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				NBA Finals	7:30-10:00 pm	+
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KGWI	'N	CBS	Cheyenne, Laramie, Wheatland, Torrington	News Channel 5 This Morning	6:00-7:00 am	1
				The Early Show	7:00-9:00 am	1
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				News 13 at Six	6:00-6:30 pm	1
				Entertainment Tonight	6:30-7:00 pm	+
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				Love Bites	9:00-10:00 pm	+
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				Tonight Show with Jay Leno	10:30-11:30 pm	_
			52	Saturday Night Live	10:30 pm-12:00 am	
				Rotators (bonus)	5:30-12:35 am	
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KPVI	1	NBC	Jackson area	Today Show	7:00-9:00 am	
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			Wipeout	7:00-8:00 pm	
			NBA Finals	7:30-10:00 pm	
			Modern Family	8:00-8:30 pm	
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			K2 News at 6:00	6:00-6:30 pm	
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			K2 News at 10:00	10:00-10:30 pm	
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			The Bachelorette	7:00-9:00 pm	
			Extreme Weight Loss Edition	9:00-10:00 pm	
			Wipeout	7:00-8:00 pm	
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				Jeopardy	6:30-7:00 pm	3
				K2 News at 10:00	10:00-10:30 pm	3
				Random Rotators (bonus)	6:00-12:00 am	10
				The Bachelorette	7:00-9:00 pm	1
				Extreme Weight Loss Edition	9:00-10:00 pm	1
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				K2 News at 6:00	6:00-6:30 pm	3
				Jeopardy	6:30-7:00 pm	
				K2 News at 10:00	10:00-10:30 pm	3
				Random Rotators (bonus)	6:00-12:00 am	4
				The Bachelorette	7:00-9:00 pm	1
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				America's Got Talent	8:00-9:00 pm	
				Love Bites	9:00-10:00 pm	
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				Tonight Show with Jay Leno	10:30-11:30 pm	
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	<u>Station</u> <u>Affiliate</u>		Program	<u>Time</u>	#of
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			K2 news at 5:00	5:00-5:30 pm	
			ABC World News Tonight	5:30-6:00 pm	
			K2 News at 6:00	6:00-6:30 pm	
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			K2 News at 10:00	10:00-10:30 pm	
			Random Rotators (bonus)	6:00-12:00 am	
			The Bachelorette	7:00-9:00 pm	+
			Extreme Weight Loss Edition	9:00-10:00 pm	
			Wipeout	7:00-8:00 pm	
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			Love in the Wild	9:00-10:00 pm	
			The Marriage Ref	9:00-10:00 pm	
			Newschannel 6 at Ten	10:00-10:30 pm	
(4)					
			Tonight Show with Jay Leno	10:30-11:30 pm	-
			Saturday Night Live	10:30 pm-12:00 am	4
			Rotators (bonus)	5:30-12:35 am	
					1//
KCWC	CBS	Casper, Lander, Riverton, Rock Springs, Evanston, Douglas, Gillette	Rotators	7:00 am-11:00 pm	
KCVVC	CDS	Sachard agreed was stand took about 80, Exempton booking allette	Expanded Primetime Rotators	4:00-11:00 pm	
			Primetime Rotators	7:00-10:00 pm	1
			Frimetime notators	1,100-10100 bill	
	y/gxd:	2 (2110)	Danies Datators	7:00 am-11:00 pm	1
KWYF	CW	Central Wyoming	Bonus Rotators	7:00 am-11:00 pm	
			D 1 1	7,00 pm 11,00 cm	
KFNB	FOX	Casper, Douglas, Thermopolis, Riverton, Lander, Rawlins	Rotators	7:00 am-11:00 pm	-
			Expanded Primetime Rotators	4:00-11:00 pm	
			Primetime Rotators	7:00-10:00 pm	
MINER	PAU	Chavanna Isramia Tarrington	Rotators	7:00 am-11:00 pm	1
KLWY	FOX	Cheyenne, Laramie, Torrington			-
9/3			Expanded Primetime Rotators	4:00-11:00 pm	+
			Primetime Rotators	7:00-10:00 pm	1=
				1222 1222	-
	T-100 - 100	Casper, Cheyenne, Gillette	Rotators	6:00-12:00 am	
Bresna	an Cable CNN		Primetime	7:00-10:00 pm	
Bresna		rv	Frinterine		
Bresna	Discove	ery	Fillietine		- 1/
Bresna	Discove TBS	360	rimetine		
Bresna	Discove	360	rimetine		

Sta	ation Affiliate	Coverage Area	<u>Program</u>	Time	#of s
KTWO - C	asper ABC	Statewide, excluding Cheyenne	Good Morning Wyoming	5:30-7:00 am	
			K2 news at 5:00	5:00-5:30 pm	
			ABC World News Tonight	5:30-6:00 pm	
			K2 News at 6:00	6:00-6:30 pm	
			Jeopardy	6:30-7:00 pm	1
			K2 News at 10:00	10:00-10:30 pm	1 3
			Random Rotators (bonus)	6:00-12:00 am	1
			The Bachelorette	7:00-9:00 pm	1
			Extreme Weight Loss Edition	9:00-10:00 pm	
			Wipeout	7:00-8:00 pm	
			Modern Family	8:00-8:30 pm	
					_
KTWO - C	Cheyenne ABC	Cheyenne	Good Morning Wyoming	5:30-7:00 am	2
			K2 news at 5:00	5:00-5:30 pm	1
			ABC World News Tonight	5:30-6:00 pm	
			K2 News at 6:00	6:00-6:30 pm	1
			Jeopardy	6:30-7:00 pm	1
			K2 News at 10:00	10:00-10:30 pm	
			Random Rotators (bonus)	6:00-12:00 am	_
			The Bachelorette	7:00-9:00 pm	:
			Extreme Weight Loss Edition	9:00-10:00 pm	1
			Wipeout	7:00-8:00 pm	1
			Modern Family	8:00-8:30 pm	
-			ACADINET CONTROL	**************************************	
li et i i i		Charles possess with the distance of	News Channel 5 This Marning	6:00-7:00 am	1 :
KGWN	CBS	Cheyenne, Laramie, Wheatland, Torrington	News Channel 5 This Morning		_
			The Early Show	7:00-9:00 am	-
			News at 5:30	5:30-6:00 pm	
			Primetime Rotator (bonus)	5:00-10:30 pm	
			News at 10:00	10:00-10:30 pm	
			Undercover Boss	8:00-9:00 pm	
KCWY	NBC	Central Wyoming	Today in Wyoming	5:30-7:00 am	
			Today Show	7:00-9:00 am	
			News 13 at Five	5:00-5:30 pm	
			News 13 at Six	6:00-6:30 pm	
			Entertainment Tonight	6:30-7:00 pm	
				7:00-8:00 pm	
			America's Got Talent		
			The Voice	8:00-10:00 pm	
			America's Got Talent	8:00-9:00 pm	
			News 13 at Ten	10:00-10:30 pm	
			Tonight Show with Jay Leno	10:30-11:30 pm	
			Wimbleton Tennis	10:00 pm-1:00 am	
			Rotators (bonus)	5:30-12:35 am	
			Rotators (bonds)	5.50-12.55 am	٠
			[m. t. m]	7.00 0.00	T
KPVI	NBC	Jackson area	Today Show	7:00-9:00 am	
			Newschannel 6 at Five	5:00-5:30 pm	
			Newschannel 6 at Six	6:00-6:30 pm	
			Wheel of Fortune	6:30-7:00 pm	
			America's Got Talent	7:00-8:00 pm	
			The Voice	8:00-10:00 pm	
			America's Got Talent	8:00-9:00 pm	
			Newschannel 6 at Ten	10:00-10:30 pm	_
			Tonight Show with Jay Leno	10:30-11:30 pm	
			Rotators (bonus)	5:30-12:35 am	
KCWC	CBS	Casper, Lander, Riverton, Rock Springs, Evanston, Douglas, Gillette	Rotators	7:00 am-11:00 pm	
1			Expanded Primetime Rotators	4:00-11:00 pm	
			Primetime Rotators	7:00-10:00 pm	
				1/1	
	7.00.00	Control Microstra	Ranus Potators	7:00 am-11:00 pm	
KWYF	CW	Central Wyoming	Bonus Rotators	7:00 am-11:00 pm	
	Hereares	IDENTIFY SHE UNIVERSITY OF SUBJECT SHE		7.00	-
KFNB .	. FOX	Casper, Douglas, Thermopolis, Riverton, Lander, Rawlins	Rotators	7:00 am-11:00 pm	
			Expanded Primetime Rotators	4:00-11:00 pm	
			Primetime Rotators	7:00-10:00 pm	
KLWY	FOX	Cheyenne, Laramle, Torrington	Rotators	7:00 am-11:00 pm	1
KLVVY	FUX	Cheyerine, Laranne, Torrington	Expanded Primetime Rotators	4:00-11:00 pm	
				7:00-10:00 pm	
			Primetime Rotators	7:00-10:00 pm	
			E		_
Bresnan	Cable Fox News	Casper, Cheyenne, Gillette	Rotators	6:00-12:00 am	
	ESPN		Primetime	7:00-10:00 pm	- 1
	TLC		W/		
	Spike				
	Spike				
	HGTV				

# <u>Radio</u>

Campaign Window	Network	<u>Station</u>	Market	Week Days	# of Spots
May 25-June 30	Day Weather Network	KXXL - FM	Gillette	M-F	50
		KQOL-FM	Gillette	M-F	50
		KTGA-FM	Saratoga	M-F	26
		KBDY-FM	Saratoga	M-F	26
		KWOR-AM	Worland	M-F	26
May 31-June 30	Cowboy State News Network	36 stations statewide	Statewide	M-S	76 spots on each station = 2,736 spots
		000544 71 0		M-S	546
May 25-June 30	Broadcaster	92.9 FM - The Boss	Cheyenne area	M-S	354
		KFBC-AM	Cheyenne area	IVI-3	334
15-Jun	Town Square Media	KTWO	Statewide	W	Live radio call-in @ 8:45 am (Brian Scott)
22-Jun	Town Square Media	KTWO	Statewide	W	Live radio call-in @ 8:45 am (Brian Scott)
29-Jun	Town Square Media	KTWO	Statewide	W	Live radio call-in @ 8:45 am (Brian Scott)
			6. 1 11	NA C	24
May 25-May 28	Town Square Media	KTWO-AM	Statewide	M-S M-S	24
		KTRS-FM	Central Wyoming	M-S	24
		KWYY-FM	Central Wyoming		24
		KRVK-FM	Central Wyoming	M-S	24
May 31-June 25	Town Square Media	KTWO-AM	Statewide	M-S	28
Ividy 31-Julie 25	Town Square media	KTRS-FM	Central Wyoming	M-S	28
		KWYY-FM	Central Wyoming	M-S	28
		KRVK-FM	Central Wyoming	M-S	28
	7	KTWO-AM	Statewide	M-S	16
June 27-June 30	Town Square Media	KTRS-FM	Central Wyoming	M-S	16
		KWYY-FM	Central Wyoming	M-S	16
		KRVK-FM	Central Wyoming	M-S	16
		RIVETIVI	Central Wyoning	111.0	
May 25-June 30	Town Square Media	KIGN-FM	Cheyenne Area	M-Sa	100
susual #010 construction in its	A Control of April 200	KLEN-FM	Cheyenne Area	M-Sa	90
		KGAB-AM	Cheyenne Area	M-Sa	90
	T	KCGY-FM	Laramia	M-Sa	90
May 25-June 30	Town Square Media		Laramie		
		KOWB-AM	Laramie	M-Sa	90

# Newspaper

<b>Date of Publication</b>	<u>Newspaper</u>	<u>Market</u>	Ad Size
Sunday, June 5	Ranger	Riverton	Full-Page, Full-Color
in the second se	News Record	Gillette	Full-Page, Full-Color
	Rocket Miner	Rock Springs	Full-Page, Full-Color
	Boomerang	Laramie	Full-Page, Full-Color
	Northern Wyoming Daily News	Worland	Full-Page, Full-Color
	Wyoming Tribune Eagle	Cheyenne	Full-Page, Full-Color
	Star Tribune	Casper	Full-Page, Full-Color
	Press	Sheridan	Full-Page, Full-Color
-			
Sunday, June 12	Wyoming Tribune Eagle	Cheyenne	Full-Page, Full-Color
	Star Tribune	Casper	Full-Page, Full-Color
	News Record	Gillette	Full-Page, Full-Color
	Rocket Miner	Rock Springs	Full-Page, Full-Color
	- X		
Sunday, June 19	Wyoming Tribune Eagle	Cheyenne	Full-Page, Full-Color
**************************************	Star Tribune	Casper	Full-Page, Full-Color
	News Record	Gillette	Full-Page, Full-Color

# <u>Web</u>

Website	Type of Placement		
www.k2radio.com	Banner ad that links to customized page with our copy, links to WHN and WCDA websites and link to YouTube video of TV spot		
www.am1400espn.com	Banner ad that links to customized page with our copy, links to WHN and WCDA websites and link to YouTube video of TV spot		
www.mycountry955.com	Banner ad that links to customized page with our copy, links to WHN and WCDA websites and link to YouTube video of TV spot		
www.kisscasper.com	Banner ad that links to customized page with our copy, links to WHN and WCDA websites and link to YouTube video of TV spot		
www.rock967online.com	Banner ad that links to customized page with our copy, links to WHN and WCDA websites and link to YouTube video of TV spot		
www.theriver1079.com	Banner ad that links to customized page with our copy, links to WHN and WCDA websites and link to YouTube video of TV spot		
www.wyomingcda.com	Front page section devoted to First Thing's First with link to WHN's website and link to YouTube video of TV spot		
www.whninc.org	Front page section devoted to First Thing's First with link to WHN's website and link to YouTube video of TV spot		

# First Thing's First Advertising & PR Campaign

# Talking Points

- The campaign is a partnership between WCDA and Wyoming Housing Network, Inc. (WHN).
- WCDA participating lenders and many real estate offices are participating in the campaign too by posting "First Thing's First" posters in their offices.
- The purpose of the campaign is to tell potential homebuyers that completing a Homebuyer Education Course should be the <u>First Step</u> in their home buying process.
- We found that the vast majority of homebuyers have already signed a purchase agreement PRIOR TO taking a Homebuyer Education course.
- We've also found that many current homeowners who did not take homebuyer education wish they would have after they ran into problems that could have been avoided if they were better educated about the process from the beginning.
- Homebuyers will benefit because they will better understand the home buying process and will be better able to avoid common pitfalls.
- Lenders will benefit because the better educated the borrower is about his/her mortgage, the better they are able to repay the loan.
- This is more or less a "public service" type of campaign because it should reach ALL potential homebuyers across the state – not just WCDA borrowers.
- Bottom line: It's just a smart idea to take homebuyer education as the first step in the home buying process.
- If contacted for questions, please refer to the points above. If the person asking the question(s) (media, lender, realtor, general public, etc.) wants to know anything further, refer them to Kurt Box (307) 233-0056 or <a href="mailto:box@wyomingcda.com">box@wyomingcda.com</a>.
- Website: www.whninc.org



Contact: Kurt Box, Dir. of Communications & PR

Phone: (307) 233-0056 box@wyomingcda.com

FOR IMMEDIATE RELEASE

June 2, 2011

# 'First Thing's First'

WCDA & WHN partner to promote homebuyer education as first step in home buying process

Casper - Would you jump out of an airplane without learning how to open your parachute first?

This is the question being posed to Wyoming's home buyers by the Wyoming Community Development Authority (WCDA) and the Wyoming Housing Network, Inc. (WHN) in a co-branded awareness campaign aimed at encouraging first-time homebuyers to complete a Homebuyer Education Course as their first step in the home buying process. The campaign is titled, "First Thing's First".

The message then goes on to ask, "then why would you buy your first home without knowing how the process works? This is probably one of the largest investments of your life."

"We are seeing a definite pattern by home buyers that may not be completely advantageous for the home buyer," WHN Executive Director Greg Hancock said. "The pattern is approximately 96% of all first-time homebuyers are going house hunting and signing purchase contracts prior to completing a homebuyer education class.

"We can safely assume that some of those home buyers would have been able to make more informed and personally beneficial home buying decisions if they would have had a better idea about how the whole process worked before they committed to the purchase," Hancock continued.

Mortgage lenders as well as real estate professionals throughout Wyoming are being asked to help encourage first-time home buyers to complete homebuyer education by displaying "First Thing's First" posters in their offices as well as directing their clients to take homebuyer education very early in the process.

"Lenders and real estate professionals are really important in the success of

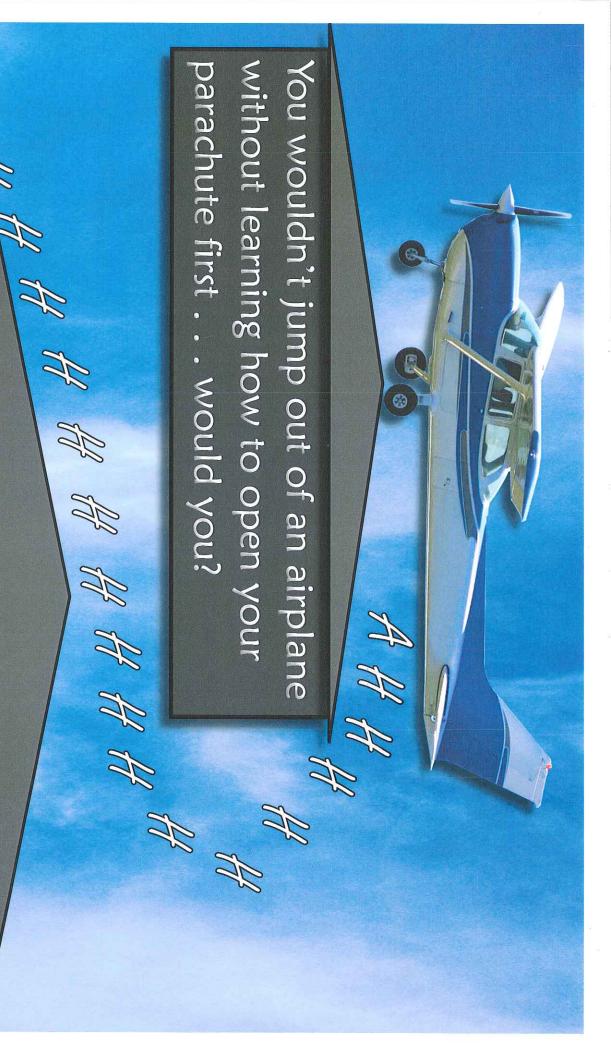
changing the current pattern," WCDA Executive Director David Haney said. "They are the people on the 'front line' who see home buyers at the very earliest stages of their home buying process."

WCDA requires that all of its first-time homebuyers complete a home buyer education course before its borrowers close on their home purchase. WHN is the NeighborWorks-chartered provider of both online as well as one-on-one homebuyer education in Wyoming.

In addition to distributing "First Thing's First" posters to lenders and real estate professionals throughout the state, WCDA and WHN designed television, radio, and newspaper ads to also carry the message to Wyoming's first-time homebuyers.

The campaign is asking all potential home buyers in Wyoming to visit WHN's website for more information about – and to register for – homebuyer education before going house hunting. That website is <a href="https://www.wyomingcda.com">www.wyomingcda.com</a>. Additional information can be found at <a href="https://www.wyomingcda.com">www.wyomingcda.com</a>.

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Then why would you buy your First Home without learning how the

HAR HAR HAR process works?

# 

Should be your First Step in the home buying process! Homebuyer Education



