



Entry Form 2018 Annual Awards for Program Excellence

Entry Deadline: Friday, June 15, 2018, 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.**

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

Category:

Subcategory:

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

HFA:

HFA Staff Contact:

Phone:

Email:

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.

ENTRY NAME: Florida Hardest-Hit Fund Program Wind Down Earned Media Campaign

OVERVIEW

Florida Housing Finance Corporation (Florida Housing) is the state’s housing finance agency (HFA). The corporation’s mission is to provide safe, decent, affordable housing that helps make Florida communities great places in which to live, work and do business. As a financial institution, Florida Housing administers federal and state resources to achieve this mission by providing funding for various homeownership and rental housing programs for the development and preservation of affordable housing, and for homeownership opportunities.

As the administrator of the federal Hardest-Hit Fund (HHF) Program in the state of Florida, Florida Housing, sought to inform the public on the timing of the program wind-down. Florida Housing was able to disburse allotted funds ahead of schedule and therefore needed to determine program continuance with the remaining funding.

HISTORY OF FLORIDA’S HARDEST-HIT FUND PROGRAM

First announced on February 19, 2010, by the US Department of the Treasury, the “Housing Finance Agency Innovation Fund for the Hardest-Hit Housing Markets” provided \$9.6 billion in federal funding to states hardest hit (18 states and the District of Columbia) by the aftermath of the burst of the housing bubble. Florida’s total allocation stands at more than \$1.136 billion. Florida Housing created program that targeted our state’s specific needs and the six Hardest-Hit Fund (HHF) programs are the following:

- **Unemployment Mortgage Assistance Program (UMAP)**, provided up to 12 months of payments (with a cap of \$24,000) to assist homeowners who are unemployed, underemployed or have suffered a financial hardship due to death, divorce or disability.
- **Mortgage Loan Reinstatement Program (MLRP)**, provided up to \$25,000 assistance to reinstate a delinquent mortgage (up to \$18,000 if paired with UMAP).
- **Principal Reduction Program (PR)**, provided up to a \$50,000 principal reduction for homeowners who are underwater on their mortgage.
- **Down Payment Assistance Program (HHF-DPA)**, provided up to \$15,000 in down payment and closing cost assistance.
- **Elderly Mortgage Assistance Program (ELMORE)**, provides up to \$50,000 to pay past due and future property charges.
- **The Modification Enabling Pilot Program (MEP)**, provides assistance to qualified homeowners to avoid foreclosure by permanently modifying a borrower’s primary mortgage to achieve an affordable monthly payment.

Although the Florida HHF programs were originally slated to conclude by December 2020, we were able to meet the needs of struggling homeowners ahead of schedule due to Florida Housing’s efficiencies and the hard work of its team. In July 2017, Florida Housing HHF staff reviewed the remaining funding and began discussing how to effectively inform the public and

HFA: Florida Housing Finance Corporation
CATEGORY: Communications - Creative Media

ENTRY NAME: Florida Hardest-Hit Fund Program Wind Down Earned Media Campaign

stakeholders of the closing of some of the HHF programs in a cost-effective way. Around this time (October 2017), 87 percent of the \$1.136 billion that was disbursed to Florida had been allocated.

With the knowledge that funding was coming to an end Florida Housing wanted to ensure that the public would have advanced notification of the wind-down and ample time to complete an application; as well as confirm that the remaining funds could cover current and new eligible applicants. This knowledge spurred the creation of the Hardest-Hit Fund Program Wind Down Earned Media Campaign.

MARKETING AND OUTREACH

Statewide Earned Media Campaign

Following internal discussion and research, Florida Housing decided to conduct a statewide earned media campaign to announce the wind down of three HHF programs to the public. The HHF programs that were winding down were the following: UMAP, MLRP, and PR. This strategy allowed current and new eligible applicants to have the availability of funds that will pay for their assistance (which for some households entails a 12-month commitment of mortgage payments).

External Affairs staff worked with a public relations firm to create an earned media communications plan. Media contacts consisted of traditional, community and minority media outlets; as well as trade publications, homeowners associations across the state of Florida, affordable housing partners and stakeholders.

On November 30, 2017, Florida Housing began a 60-day earned media campaign with the distribution of a press release to media outlets statewide (print, television and radio), affordable housing partners and stakeholders, and posted on social media announcing the wind down for three of the Florida HHF programs, and the closing of the online application portals on January 31, 2018 ([see visual aid 1](#)). External Affairs staff also contacted media outlets to pitch stories in an effort to further disseminate wind-down information.

In December 2017, a press release was distributed announcing the modified terms of the HHF Down Payment Assistance Program. This federal HHF program, provided up to \$15,000 in assistance to first-time homebuyers in the following 11 counties: Brevard, Clay, Duval, Hillsborough, Pasco, Pinellas, Orange, Osceola, Polk, St. Lucie, and Volusia. Florida Housing changed the terms offering up to \$7,500 in down payment assistance to eligible homebuyers statewide through its Homebuyer Loan Programs.

The same month, Florida Housing distributed an additional reminder to the media regarding the HHF programs wind-down; along with distribution of a press release that included further program details, success stories and a testimonial video of homeowners who received HHF assistance.

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With the permission of participating homeowners, Florida Housing also provided the media with contact information to interview homeowners in their areas who had gone through the program as well as contact information for the advisor agency that assisted the homeowner.

A final press release was distributed to the media contacts, affordable housing partners and stakeholders, and posted on social media on January 16, 2018.

Marketing Materials

In addition to pitching news stories and distributing the press releases to the media and social media posts, a webpage was created on the Florida Housing website with information on all of Florida's HHF programs ([see visual aid 2](#)).

Florida Housing also created a marketing flyer that highlighted Florida HHF program statistics. The marketing flyer was designed not only for the media, but HHF advisor agencies, elected officials and affordable housing stakeholders ([see visual aid 3](#)).

Lastly, a HHF Testimonial Video was produced showcasing actual homeowners who received assistance through one of Florida's HHF programs ([see visual aid 4](#)). This testimonial video provides a personal connection to the program by showcasing how Florida's HHF programs helped save homes throughout the state.

RESULTS

Florida Housing's 60-day earned media campaign met the desired effect by successfully circulating word across the state about the HHF programs winding down in a cost-effective manner. Florida Housing received statewide media coverage (print, television and radio), the majority of which was positive, while highlighting homeowners who were able to save their homes through our diverse and innovative programs.

There was a significant increase in applications of almost 50 percent from November 2017 to December 2017. From December 2017 to January 2018 when the online application portal was closed, there was a 100 percent increase in submitted applications. Overall, during the 60-day campaign, Florida Housing saw a 150 percent increase in applications. This is important because the goal was to get the word out to homeowners about these programs winding down. These results showed that the homeowners were notified and that the earned media campaign was effective.

To date, approximately 52,000 Floridians have received assistance through Florida Housing's HHF programs with a disbursement of 97.73 percent of the \$1.136 billion allocated.



For Immediate Release:
Thursday, November 30, 2017

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Florida Housing Announces Wind Down of Three Hardest-Hit Fund Programs

Distributes Funding Two Years Ahead of Schedule

TALLAHASSEE- Florida Housing Finance Corporation (Florida Housing) is announcing the wind down of three of its federal Florida Hardest-Hit Fund (HHF) programs, including the closing of the application portals on January 31, 2018. Currently, Floridians who are unemployed or underemployed through no fault of their own, have suffered a financial hardship due to death, divorce or disability, or who owe more on their home than it is worth may apply for this federal assistance through the following programs:

- **Unemployment Mortgage Assistance Program (UMAP)**, which provides up to 12 months of payments (with a cap of \$24,000) to assist homeowners who are unemployed, underemployed or have suffered a financial hardship due to death, divorce or disability.
- **Mortgage Loan Reinstatement Program (MLRP)**, which provides up to \$25,000 assistance to reinstate a delinquent mortgage.
- **Principal Reduction Program (PR)**, which provides up to a \$50,000 principal reduction for homeowners who are underwater on their mortgage.

“Florida Housing is pleased to have helped tens of thousands of eligible homeowners stay in their homes and stabilize local housing markets,” said Trey Price, Executive Director for Florida Housing. “Although the Florida HHF programs were originally slated to conclude by December 2020, we were able to meet the needs of struggling homeowners ahead of schedule.”

As of October 31, 2017, 45,546 Florida families have received assistance through HHF programs. Distributing the funds two years ahead of schedule, Florida Housing has disbursed 87.7 percent of the \$1.135 billion HHF funds allocated by the US Department of Treasury (Treasury).

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Florida Housing Press Release

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With the additional rounds of funding from Treasury and by Florida Housing decreasing administrative costs, over \$32 million in additional funding was allocated to the programs to better serve the people of Florida.

Florida's innovative HHF programs have assisted in the recovery from the housing crisis since the program's inception in 2010. A report by CoreLogic® shows that from April 2011 to August 2017, Florida's foreclosure rate has drastically decreased from 12.47 percent to 1.20 percent, and the state's unemployment rate during the same timeframe went from 10.10 percent to 4 percent.

HHF Program Stats and Testimonials

- **Unemployment Mortgage Assistance Program (UMAP)**- As of October 31, 2017, UMAP has assisted 19,170 Floridians.
- **Mortgage Loan Reinstatement Program (MLRP)**- As of October 31, 2017, MLRP has assisted 19,030 Floridians.
- **Principal Reduction Program (PR)**-As of October 31, 2017, PR has assisted 6,421 Floridians.

Program participants from around the state have written to share their experience with Florida Housing. Representative comments include:

"This program has been a life saver for me. It lowered my mortgage payment by \$150 per month. I will be forever grateful for this program."

"Thank you, Hardest-Hit Fund, for your support over the last months. Surely I would have been in foreclosure if it had not been for your help."

"Knowing our home is no longer in foreclosure proceedings is such an unbelievable relief."

Hear more participants discuss their experience [here](#).

Those interested in applying for the UMAP or MLRP programs, visit www.flhardesthithelp.org.

Those interested in applying for PR program, visit www.principalreductionflhhf.org.

For more information on Florida Housing, visit www.floridahousing.org.

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For Immediate Release:

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December 18, 2017

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Florida Housing Finance Corporation Announces Application Deadline for Three Hardest-Hit Fund Programs

TALLAHASSEE-Under the leadership of Executive Director Trey Price, Florida Housing Finance Corporation (Florida Housing) has distributed funds allocated for three programs in Florida's Hardest-Hit Fund (HHF) two years ahead of schedule. The Unemployment Mortgage Assistance Program, Mortgage Loan Reinstatement Program, and Principal Reduction Program were originally scheduled to end in 2020. Qualifying homeowners may continue to apply for assistance through these programs until January 31, 2018.

As of November 30, 2017, 46,908 Florida families have received assistance through HHF programs, and Florida Housing has disbursed 89.81 percent of the \$1.135 billion received from Treasury.

"Florida Housing is pleased to have positively impacted the lives of more than 45,000 Floridians and helped them save or buy a home," said Price, who joined Florida Housing in March. "We are focused on providing housing solutions, and distributing these funds in an efficient and effective manner."

Homeowners who qualify may apply for mortgage or principal reduction assistance from these three HHF programs until the January 31, 2018, deadline. Applications received on or before the deadline will be processed.

Those Florida HHF programs are as follows:

- **Unemployment Mortgage Assistance Program (UMAP)**, which provides up to 12 months of payments (with a cap of \$24,000) to assist homeowners who are unemployed, underemployed or have suffered a financial hardship due to death, divorce or disability.

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Florida Housing Press Release

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- **Mortgage Loan Reinstatement Program (MLRP)**, which provides up to \$25,000 assistance to reinstate a delinquent mortgage.
- **Principal Reduction Program (PR)**, which provides up to a \$50,000 principal reduction for homeowners who are underwater on their mortgage.

HHF Program Stats and Testimonials

- **Unemployment Mortgage Assistance Program (UMAP)**- As of November 30, 2017, UMAP has assisted 19,308 Floridians.
- **Mortgage Loan Reinstatement Program (MLRP)**- As of November 30, 2017, MLRP has assisted 19,208 Floridians.
- **Principal Reduction Program (PR)**-As of November 30, 2017, PR has assisted 6,430 Floridians.

To hear participants discuss their experience click [here](#).

Those interested in applying for the UMAP or MLRP programs, visit www.flhardesthithelp.org.

Those interested in applying for PR program, visit www.principalreductionflhhf.org.

For more information on Florida Housing, visit www.floridahousing.org.

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For Immediate Release:
Tuesday, January 16, 2018

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Three Hardest-Hit Fund Programs to End on January 31 *Florida Housing Distributes Funding Two Years Ahead of Schedule*

TALLAHASSEE- On January 31, 2018, Florida Housing Finance Corporation (Florida Housing) will close three Florida Hardest-Hit Fund (HHF) programs. Applications for the Unemployment Mortgage Assistance Program, Mortgage Loan Reinstatement Program, and Principal Reduction Program completed on or before the deadline will be reviewed for eligibility.

The Florida HHF programs concluding are as follows:

- **Unemployment Mortgage Assistance Program (UMAP)**, which provides up to 12 months of payments (with a cap of \$24,000) to assist homeowners who are unemployed, underemployed or have suffered a financial hardship due to death, divorce or disability.
- **Mortgage Loan Reinstatement Program (MLRP)**, which provides up to \$25,000 assistance to reinstate a delinquent mortgage.
- **Principal Reduction Program (PR)**, which provides up to a \$50,000 principal reduction for homeowners who are underwater on their mortgage.

“Although these programs were originally scheduled to end in 2020, we are able to distribute these funds well ahead of schedule,” said Trey Price, executive director for Florida Housing. “With only a few more days left before the January 31 deadline, I encourage qualified homeowners to apply.”

As of December 31, 2017, 48,584 Florida families have received assistance through HHF programs. Distributing the funds two years ahead of schedule, Florida Housing has disbursed 92.19 percent of the \$1.135 billion HHF funds allocated by the US Department of Treasury (Treasury).

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Florida Housing Press Release

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Florida's innovative HHF programs have assisted in the recovery from the housing crisis since the program's inception in 2010. A report by CoreLogic® shows that from April 2011 to October 2017, Florida's foreclosure rate has drastically decreased from 12.47 percent to 0.91 percent, and the state's unemployment rate during the same timeframe went from 10.10 percent to 3.6 percent.

HHF Program Stats and Testimonials

- **Unemployment Mortgage Assistance Program (UMAP)**- As of December 31, 2017, UMAP has assisted 19,432 Floridians.
- **Mortgage Loan Reinstatement Program (MLRP)**- As of December 31, 2017, MLRP has assisted 19,328 Floridians.
- **Principal Reduction Program (PR)**-As of December 31, 2017, PR has assisted 6,440 Floridians.

Homeowners who have successfully completed the program say of the experience, "This program changed my life," "It's a burden off my shoulders," "It's easy to do," and, "They worked with me by step-by-step."

To hear more participants discuss their experience click [here](#).

Those interested in applying for the UMAP or MLRP programs, visit www.flhardesthithelp.org.

Those interested in applying for PR program, visit www.principalreductionflhhf.org.

For more information on Florida Housing, visit www.floridahousing.org.

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Hardest Hit Fund



ATTENTION HOMEOWNERS: IMPORTANT PROGRAM UPDATE

Applications for Florida Hardest-Hit Fund UMAP, MLRP, DPA and PR Programs have closed. If you already have a completed application, please contact your assigned advisor for additional information or call 1-877-863-5244. For homeowners looking for additional foreclosure prevention programs [Click here](#) to view information on the Foreclosure Counseling Program.

First announced on February 19, 2010, by the US Department of the Treasury (Treasury), the "Housing Finance Agency (HFA) Innovation Fund for the Hardest-Hit Housing Markets" (HFA Hardest-Hit Fund) provides federal funding to states hardest hit by the aftermath of the burst of the housing bubble. To date, \$9.6 billion has been allocated to 18 states and the District of Columbia; Florida's share totals more than \$1 billion. The Florida Hardest-Hit Fund (HHF) Programs are as follows:

Unemployment and Mortgage Reinstatement Programs

Unemployment Mortgage Assistance Program (UMAP)

Will provide up to 12 months of payments (with a cap of \$24,000, whichever comes first) paid directly to the mortgage lender to assist unemployed or underemployed borrowers with their first mortgage. In addition, up to \$18,000 can be paid to help satisfy all or some of any past due amounts owed to the mortgage lender; this assistance will be paid prior to the UMAP payments beginning and cannot exceed \$18,000 total. Total assistance available is up to \$42,000.

Mortgage Loan Reinstatement Payment (MLRP) Program

Will be used as a one-time payment to the mortgage lender to help satisfy all or some of any past due amounts owed on the first mortgage, only. This assistance cannot exceed \$25,000 total, and any past due amounts over and above the \$25,000 cannot be paid by the MLRP program and are the responsibility of the homeowner.

Florida homeowners may apply for either of these unemployment/mortgage reinstatement programs using the web-based, online system at www.FLHardestHitHelp.org.

Downpayment Assistance Program



The Florida HHF Down Payment Assistance (HHF-DPA) is designed to provide qualified first-time homebuyers with up to \$15,000 in down payment and closing costs assistance. Currently, the program is available for prospective first-time homebuyers wanting to purchase homes located in the following counties, only:

- ▶ Brevard
- ▶ Clay
- ▶ Duval
- ▶ Hillsborough
- ▶ Pasco
- ▶ Pinellas
- ▶ Orange
- ▶ Osceola
- ▶ Polk
- ▶ St. Lucie
- ▶ Volusia

Prospective first-time homebuyers, please click here to be redirected to Florida Housing's [First Time Homebuyer Wizard](#) for more program information, income and purchase price limits, participating lenders and Realtors® and additional qualifications.

Principal Reduction Program



The Florida HHF Principal Reduction (HHF-PR) Program is designed to assist eligible homeowners by providing up to \$50,000 to reduce the principal balance of the first mortgage, only, thereby reducing the loan-to-value (LTV) of their outstanding principal loan balance to no less than 100 percent.

Florida homeowners may apply for the Florida HHF-PR Program using the web-based, online application system at www.PrincipalReductionFLHHF.org.

Reverse Mortgage Program



The Florida HHF Elderly Mortgage Assistance Program (ELMORE) is designed to assist seniors who are in arrears on their reverse mortgage (also known as a HECM—home equity conversion mortgage) by providing up to \$50,000 to pay past due and future property charges, so that they may avoid foreclosure and can stay in their homes.

Florida homeowners with a reverse mortgage may apply for the Florida ELMORE Program through the toll-free ELMORE Application and Information Line at 1-(800) 601-3534. A live HECM-certified ELMORE advisor will assist applicants with the process. The ELMORE website, www.FloridaELMORE.org, contains important information regarding the program, including detailed eligibility criteria and answers to frequently asked questions (FAQs).

HHF REPORTS

- ▶ [Click here for Florida Housing's Hardest Hit Fund Reports](#)

HHF Testimonial Video

- ▶ [Click here for client testimonials from Florida Housing's Hardest-Hit Fund program.](#)

REPORT FRAUD, WASTE OR ABUSE

To report allegations of waste, fraud, abuse, misconduct or other misconduct abuses, you may file a complaint with Florida Housing's Office of Inspector General. Please complete and submit the online complaint form for the OIG to review at [Report Fraud, Waste or Abuse](#) or send an email to OIG@floridahousing.org.

SIGTARP (Office of the Special Inspector General for the Troubled Asset Relief Program)

- ▶ [Click here if you have a tip about potential waste, fraud or abuse in the Troubled Asset Relief Program, please report it to SIGTARP by filling out the below form](#)

QUICK LINKS

- HHF Unemployment/Reinstatement Programs Application Website
- HHF Principal Reduction Application Website
- HHF ELMORE Informational Website
- HHF Reports
- HHF Testimonial Video
- HUD Homeowner's Guide to Success

Quick Links

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Disaster Relief
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Affordable Housing Study
Commission
Foreclosure Assistance
Green Building
Mortgage Credit Certificate
Legal

Press
Programs
Property Owners & Managers
Requests for Applications
Special Needs Housing
Report Fraud Waste or Abuse

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ABOUT THE HARDEST-HIT FUND PROGRAM

First announced on February 19, 2010, by the US Department of the Treasury, the "Housing Finance Agency Innovation Fund for the Hardest-Hit Housing Markets" provided \$9.6 billion in federal funding to states hardest hit (18 states and the District of Columbia) by the aftermath of the burst of the housing bubble. Florida's total allocation was more than \$1 billion.



So far, Florida Housing has disbursed **94 percent** of the **\$1.136 billion** HHF funds allocated by the US Department of Treasury.

As of January 31, 2018

49,769

FLORIDIANS RECEIVED ASSISTANCE THROUGH HHF PROGRAMS.

FLORIDA'S HARDEST-HIT FUND PROGRAMS OVERVIEW



*Unemployment Mortgage Assistance Program Assisted over **19,400** Floridians.*

Provided up to 12 months of payments (with a cap of \$24,000) to assist homeowners who were unemployed, underemployed or suffered a hardship such as: death, divorce or disability.

*Mortgage Loan Reinstatement Program Assisted over **19,300** Floridians.*

Provided up to \$25,000 assistance to reinstate a delinquent mortgage.



*Principal Reduction Program Assisted over **6,400** Floridians.*

Provided up to a \$50,000 principal reduction for homeowners who were underwater on their mortgage.



*Down Payment Assistance Program Assisted over **17,800** Floridians.*

Provided up to \$15,000 in downpayment and closing cost assistance at 0 percent interest that was forgivable over five-year term to prospective homebuyers in 11 counties: Brevard, Clay, Duval, Hillsborough, Pasco, Pinellas, Orange, Osceola, Polk, St. Lucie, and Volusia.

Programs will conclude two years ahead of schedule due to Florida Housing's efficiencies and hard work. The programs were originally scheduled to end in 2020.

STATISTICS-EMPLOYMENT AND FORECLOSURE STATISTICS

Florida's HHF programs have assisted in Florida's recovery from the housing crisis as evidenced by statistics reported by CoreLogic® showing that from April 2011 to August 2017:

Florida's **foreclosure rate** has drastically decreased from

The state's **unemployment rate** during the same timeframe went from



"HHF allowed me to keep my family home! I'd like to express my appreciation for the Florida Hardest-Hit Fund program not just for my family, but also for other individuals & families that have experienced hardship in our state." -Heather S.

Hardest-Hit Fund Program

Client Testimonials



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Hardest-Hit Fund Program



Florida Housing Finance Corporation

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Client testimonials from Florida Housing's Hardest-Hit Fund program.