

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.	n
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: Payment	

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

My HFA is mailing a check to NCSHA. My HFA is emailing the credit card authorization form to awards@ncsha.org.

MassHousing "10 Steps to Buying a Home" Infographic and Lead Generation Campaign Creative Media

Situational Analysis

Moderate-income buyers have historically been underserved by conventional lenders, but homeownership is a powerful means of financial betterment and it also strengthens communities.

MassHousing was created to help those buyers get their feet onto the first rung of the housing ladder. Because of its status as a public entity, and because it is not motivated by profits, MassHousing's loans often have better features and terms than can be found at a conventional lender.

A challenge for MassHousing's marketing team in early 2018 was building consumer awareness of our products. Most prospective buyers think of banks, mortgage lenders and fintech companies when they think of home mortgage loans - not government entities.

Additionally, we do not have a brick and mortar presence, nor do we originate our own loans. Instead, we are a wholesaler that relies on a network of existing banks and lenders to originate loans on our behalf.

In addition to very favorable loan terms and features, we also offer a large amount of free information about the homebuying process, designed to empower the buyer and to help them make responsible decisions. This is a tremendous value proposition for consumers, as our public mission is to foster successful homeownership, not to make a profit for ourselves or shareholders.

Another challenge was that we lacked a system of gathering sales leads. Our existing advertising and marketing was designed primarily to build brand awareness. We have historically relied on our lender partners to communicate the benefits of our loans to prospective homebuyers, which leaves us at a competitive disadvantage.

We have recently been challenged by the senior management within our organization to pivot from brand awareness marketing and advertising to a more focused objective of customer acquisition.

Statement of Objectives

In early 2018 the three-person MassHousing internal marketing team set about to do two things.

First, build greater awareness of MassHousing as a resource for information about the homebuying process and a source of affordable, responsible home mortgage financing. More specifically, we wanted to encourage prospective homebuyers to use the winter months to educate themselves on homebuying, become more familiar with MassHousing and plan for the traditional spring homebuying season.

Second, we sought to capture email addresses of potential homebuyers so that we could establish a relationship with them, provide them with information about our products and build a database of

sales leads that can be used by our Business Development team and partner lenders to grow our loan volume and get more people into homes of their own.

Program Planning and Strategy

To build greater awareness of MassHousing as a resource for information and a source of affordable home mortgage financing, we aimed to create a visual that would help a prospective first-time homebuyer understand the main steps - and the sequence in which to take them - involved in buying a home using a MassHousing loan.

The homebuying process is complicated, so we decided to use an infographic to keep things simple. If readers wanted more information, we provided hyperlinks in the form of vanity URLs.

MassHousing's in-house graphic designer, aided by an intern from the Massachusetts College of Art and Design, developed the infographic using vector imagery. The vector images have several advantages. They are friendly and help to mitigate against feelings of intimidation that the homebuying process can cause. They have a young feel, which resonates with millennial-aged buyers. And they cause fewer distractions than actual photos. Our images also represent people of diverse racial backgrounds, different ages and varying life circumstances.

We published the infographic in two ways: First, as a webpage at www.masshousing.com/getready as well as an 11" x 6" postcard handout for homebuyer fairs, workshops, and similar events.

At the bottom of the webpage www.masshousing.com/getready we placed an email submission form. When people provide their email address, they are added to a mailing list for a new bi-weekly "Homebuyer Tips" email newsletter (also specifically created for this campaign), which provides further guidance. We also included a lead generation form on our Facebook ads as well (which proved to be very successful as is shown later in this narrative).

To drive people to the infographic with the sales lead capture form, we ran a campaign of approximately \$30,000. It included boosted Facebook posts, native content on websites through Taboola (Taboola develops and markets a service for online content publishers and advertisers that recommends digital content to website users), Google Ad Words and direct mail to 32,000 prospective homebuyers.

Results Documentation

The infographic itself met our objectives. It is clean, straightforward and colorful. The vector images are fun and not at all intimidating.

The steps to take on the road to homeownership are clear and sequential, but are also brief and free of complicated jargon. Other materials such as social media posts and direct mail, tied in nicely with the infographic. We now have a regular, bi weekly Homebuyer Tips email newsletter going out to

thousands of recipients (a separate ad campaign, launched after this campaign, continues to draw new email addresses/subscribers).

The campaign began January 16, 2018 and concluded on March 30, 2018. In that time, we had a total of 21,159 visits to the www.masshousing.com/getready page.

Of those, 8,144 came from native content via Taboola; 6,279 came from posts on Facebook; and 5,910 came from Google Ad Words.

As for lead generation, 1,574 people provided their email addresses which are now actionable sales leads. Of those 1,574 email addresses, 980 of them came via the Facebook ads with the lead generation form. The remaining 594 were collected on our website.

The Homebuyer Tips email newsletter had an open rate of 36% during the time of the campaign, well above the industry standard.

It is worth noting as well that over the two and a half months of the campaign, the total number of people following the MassHousing Facebook page increased by 20%, from 8,157 at the start of the campaign to 9,796 at the conclusion. This is a testament to the continued popularity of Facebook and its effectiveness as an advertising platform.

As a small, in-house marketing team we are very pleased with the results of this infographic and campaign. The webpage is still drawing visitors as well as prospective homebuyer email addresses. The postcard is in high-demand from the on-the-road sales team which notes that customers love it. The infographic is now a permanent part of our marketing material, and we proved for the first time that consumer sales leads could be collected efficiently. We continue to publish the bi-weekly Homebuyer Tips newsletter which goes to all those who shared their email addresses with us.

All these materials provide an excellent foundation for our future customers as they journey down the road to affordable homeownership.

Infographic



10 Steps to Buying a Home

Thinking of buying a home? MassHousing can guide you through the process.







Think about what you want, but be realistic about what you can afford!

Take a serious look at your budget and credit





We can't emphasize this step enough. Find a class near you or sign up to take it online—both are possible through our non-profit partners. Find a list of partners here:

www.masshousing.com/education





www.masshousing.com/limits





Get pre-approved

MassHousing partners with over 150 lenders across the state to deliver our affordable, fixed-rate loans to Massachusetts residents. Find a lending partner:

www.masshousing.com/banks





Find an affordable property

Search online, visit open houses and work with a REALTOR* for assistance.





Make an offer

Be ready with a deposit, look to your REALTOR* for help and get an attorney.







Apply for a MassHousing Loan

Contact your MassHousing lending partner to turn your pre-approval into a MassHousing Mortgage Loan Application! Make sure you ask specifically for a MassHousing Mortgage to get all of the benefits of our safe, affordable loans.





Make sure you have your potential new home inspected

Don't be afraid to ask questions!



Close on your home

Your REALTOR*, attorney and lender will set up the closing and guide you through signing your documents.

Welcome home!

MassHousing was with you through the application process and will stay with you through the servicing of your loan, which will be done locallyright here in Massachusetts!

se are the general steps to homeownership. To le ut each in detail and ensure your success as a ho er and owner, enroll in a homebuyer education or you (step #2).



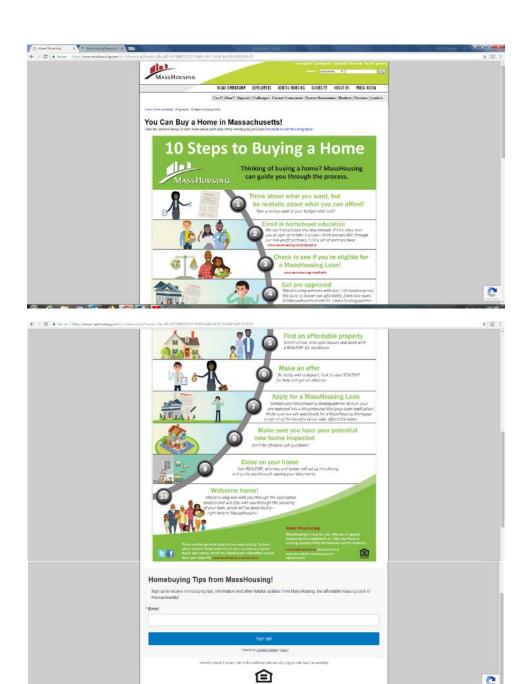
www.masshousing.com/education

About MassHousing

Housing is here for you. We are an age ed by the Legislature in 1966. Our focus ing opportunities for Massachusetts res



Screen shot of www.masshouisng.com/getready



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Sample Facebook Post



Direct Mail Piece



Resolve to Buy Your First Home in 2018!

If you're hoping to buy a home this year, there are a number of things you can do now to get ready.

MassHousing is a different kind of lender. We've helped thousands of Massachusetts residents with modest incomes learn about the homebuying process and finance their homes with simple, straightforward and affordable mortgage loans. We can help you, too!

Visit www.masshousing.com/getready to get MassHousing's free 10-step reference guide and learn more about what you can do today to buy your first home in 2018!

About MassHousing

MassHousing is an agency that was created by the Massachusetts Legislature in 1966. Our focus is housing opportunities for Massachusetts residents. To find out more, please visit www.masshousing.com.

MassHousing does not lend directly to consumers and offers its loan products through MassHousing Approved lenders.







MASSHOUSING
One Beacon Street, Boston, MA 02108

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID

MassHousing Winter HomeOwnership Campaign January – March 2018

Summary

April, 2018



Objectives

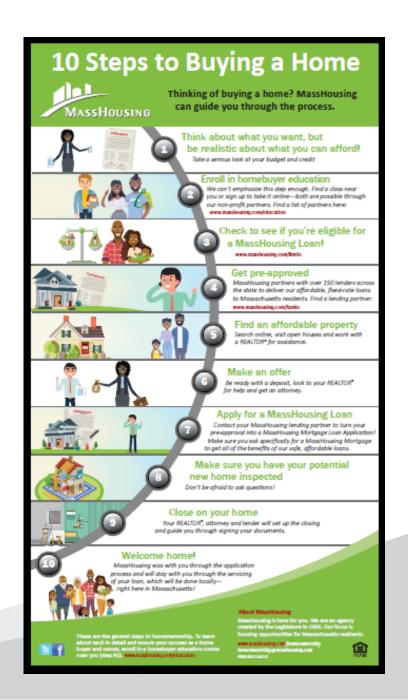
- To be "in market" January March
- To have a market presence prior to the launch of the Boathouse, Inc. campaign
- To encourage prospective homebuyers to use the winter months to plan and learn about the homebuying process
- To strengthen MassHousing's reputation as a trusted advisor
- To appeal to millennials and younger buyers with youthful graphics
- To collect customer leads



Strategy

- Develop an infographic with 10 steps to Buying a Home with an emphasis on how to obtain a MassHousing loan
- Make the infographic friendly and easy-tounderstand
- Provide the infographic digitally and in hard copy





Tactics

- Place the infographic on its own webpage: www.masshousing.com/getready
- Print copies of the infographic for distribution at homebuyer counseling sessions, home fairs etc.
- Drive visitors to the digital infographic using
 - Google AdWords (paid search)
 - Paid social media ads on Facebook
 - Paid suggested content ads via the Taboola third-party platform
 - Direct mail piece (32,000 pieces to targeted audiences in Gateway Cities)
- Collect contact information from prospective homebuyers using a form on the infographic webpage
- Send "Homebuyer Tips" emails to those who filled out the form



Budget

• Paid Social: \$6,000

• Display (Taboola) \$6,000

• Direct Mail \$10,700

• Google AdWords \$6,000

• Total: \$28,700

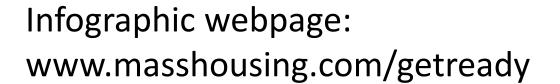




Close on your home

Your REACTOR*, attorney and lender will set up the closing and guide you through signing your documents.

fassHousing was with you through the application



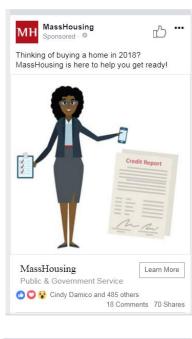
Lead generation form

Facebook posts





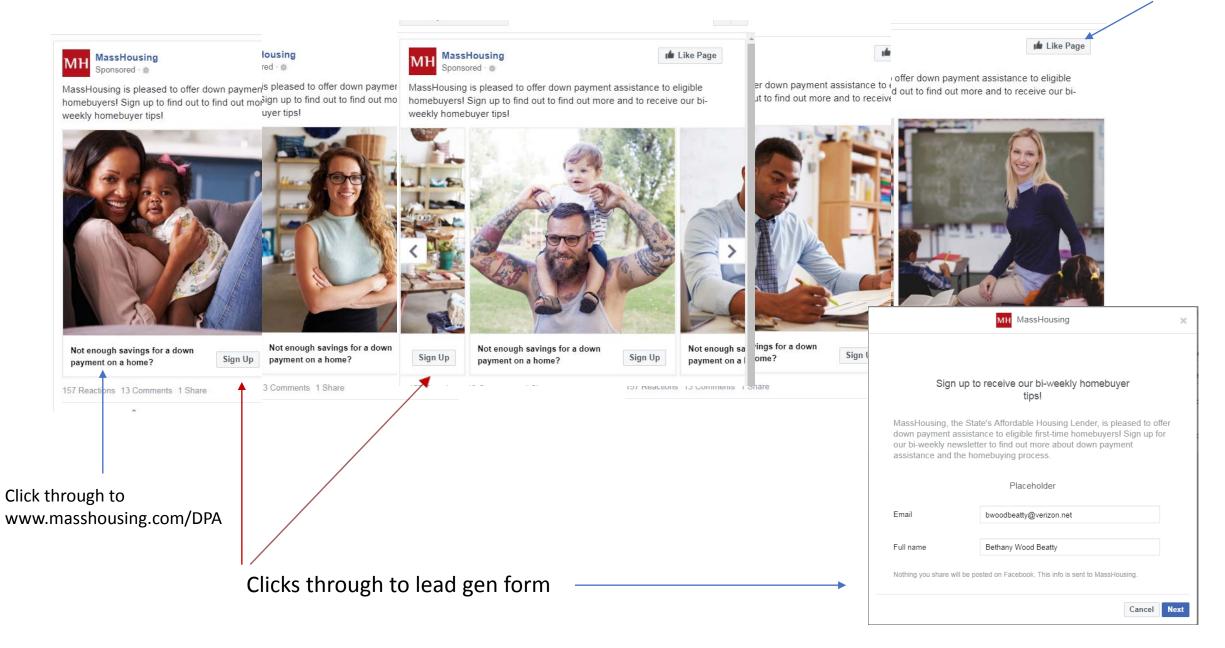




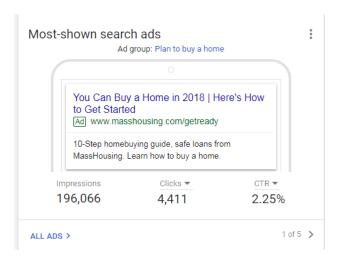


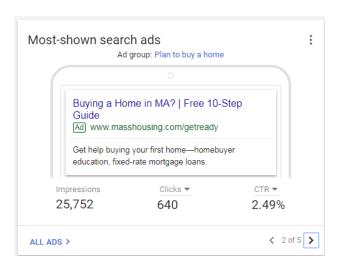
Facebook: Down Payment Assistance-related ad

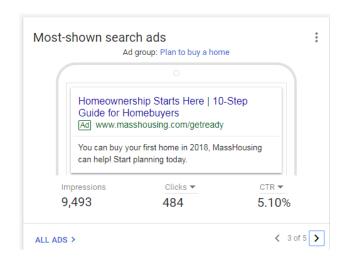
Click to like FB page

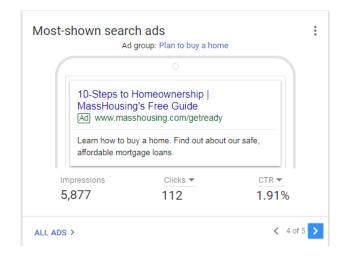


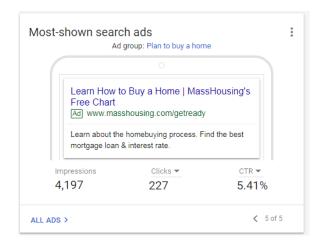
Top-performing Google search word ads











Direct Mail (Front)



Direct Mail (Back)

Resolve to Buy Your First Home in 2018!

If you're hoping to buy a home this year, there are a number of things you can do now to get ready.

MassHousing is a different kind of lender. We've helped thousands of Massachusetts residents with modest incomes learn about the homebuying process and finance their homes with simple, straightforward and affordable mortgage loans. We can help you, too!

Visit www.masshousing.com/getready to learn more about what you can do today to buy your first home in 2018!

About MassHousing

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One Beacon Street, Boston, MA 02108



Preparation Pays Off for Your Homebuyers

Help your clients prepare for the upcoming Spring homebuying season! Our new, easy-to-digest infographic, 10 Steps to Buying a Home, will empower, inform and inspire.

This infographic can even be downloaded and handed out!

www.masshousing.com/getready



Full page ad in Bay State Realtor Magazine February 2018

Homebuying Tips emails



Homebuying Tips from MassHousing

Spring is (finally) here, and with it comes homebuying season! In the coming weeks, you're like an increase in homes for sale, and in homebuying activity. Hopefully, you've already started yo preparations. But don't worn! I you haven't we'll help you catch up!

Speaking of catching up, you can find past issues of MassHousing Homebuyer Tips here!



Down Payment Assistance is Here!

Today's To-Do: Finding an Affordable Property

Once you've completed a homebuyer education class and established a budget, it's time to start searching for the right home. Which type of property is right for you? Where should you look, and what can you expect to

There are a number of questions to answer when searching for a home. Where to begin? Start here!



Homebuyer Profile: John S Firefighter and Marine Corps Veteral

Online or In-Person, Homebuyer Education is Key!

Knowledge is power, and a homebuyer education class will equip you with the know-how to successfully navigate the homebuying process and take on the responsibilities of

Classes are offered in-person and online. Find a homebuyer





Homebuying Tips from MassHousing

While the recent weather might not suggest it, Spring is just around the corner! We've prepared and set of homebuying tips to help you get ready for the Spring homebuying season.

As mentioned in the previous homebuying tips, MassHousing has unveiled a new down payment assistance program, along with several updates to our lineup of affordable mortgage pr

Down Payment Assistance from MassHousing is Here!



Today's To-Do: Pre-Approval

A pre-approval is a review and verification of your qualifications for a mortgage loan. A pre-approval is valuable in the homebuying process because it shows a Realtor and seller that a lender has approved you for a specific loan amount

affordable mortgage loans available. Find a lender and get pre-approved today! Or, view the top originators of MassHousing loans!





Homebuving Tips from MassHousing

Hello, Homebuyers! The beginning of March means that Spring is just around the Hopefully, your homebuying preparations are in full swing. (You can brush up with previous Homebuying Tips here.) Along with helpful tips and information, we're de to share some exciting news about our lineup of affordable mortgage products! Re-

Coming Soon: Down Payment Assistance from MassHousi



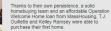
Today's To-Do: Eligibility Check

MassHousing offers a variety of mortgage options for Massachusetts homebuyers with modest incomes. Income and loan limits vary by location.

Thousands of Massachusetts residents have used an affordable MassHousing Mortgage to buy their first home. Check to see if you might be eligible for a MassHousing Mortgage, too!



Homebuyer Success Story: T.J. **Ouillette and Kelley Ramsey**



Read their story...

Homebuying Tips from MassHousing

Thanks for connecting with us, and congratulations on your decision to learn more about the homebuying process! At MassHousing, our mission is to equip you with the knowledge you need to buy your first home, and if you're eligible, to help you obtain an affordable, fixed-rate mortgage, with no hidden surprises and many benefits you won't find with a conventional loan. Good luck in your journey, and watch your inbox for additional updates and info!

-The MassHousing team

Today's To-Do: Budgeting Basics

The path to homeownership begins by knowing your bottom line. We'll help you

- . Review your financial nicture
- · Weigh the costs and benefits of homeownership
- Establish a budget

Let's get started!



MassHousing Homebuyer Profile: The

affordable MassHousing Mortgage to buy their first

The Abreus are among the thousands of Massachusetts residents who have used an

Abreu Family

Read their story!

Today's To-Do: Sign Up for Homebuyer Education

MASSHOUSING

Homebuying Tips from MassHousing

Hello, Homebuyers! The days are getting longer and the weather is starting to warm,

Knowledge is power, and an approved homebuyer education class will give you the information and insight you need to make a smart, responsible homebuying decision.

Find a class near you or sign up for our online course, The Road Home!



Homebuyer Education Your Way

Homebuyer education is an essential step on the

path to homeownership. But did you know that homebuyer education can be completed either inperson or online? It's true!

Online courses are available in Spanish and Portuguese. In-person courses are often offered in multiple languages.







Results: January 16 – March 30

- 21,159 total views of 10-Steps Infographic web page
 - 8,144 from sponsored content ads via Taboola
 - 6,279 from paid Facebook ads / boosted posts
 - 5,910 from Google AdWords (paid search)
- 1,574 total customer leads acquired
 - 980 via Facebook lead gen forms
 - 594 via lead gen form on www.masshousing.com/getready
- 5 homebuyer tips emails sent (avg. 36% open rate, 30% click rate)

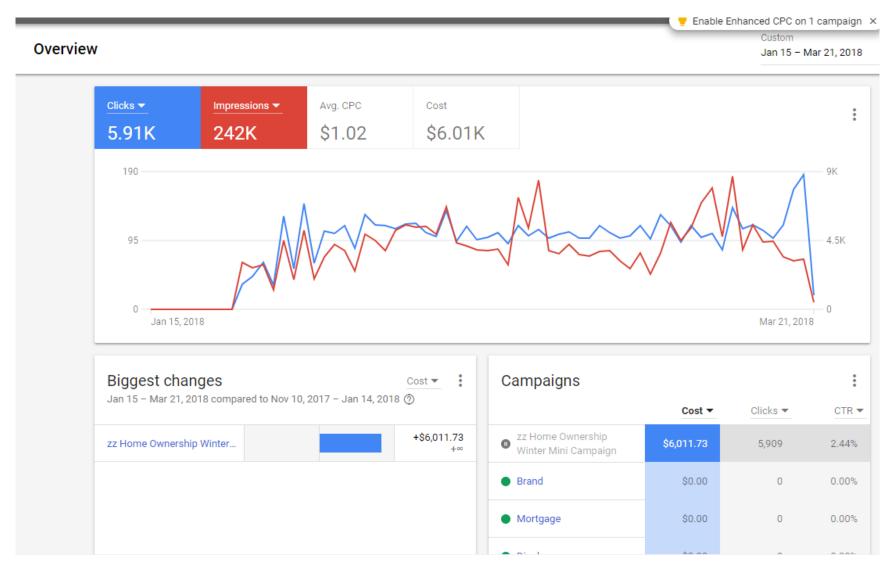
Results: January 16 – March 30

Facebook

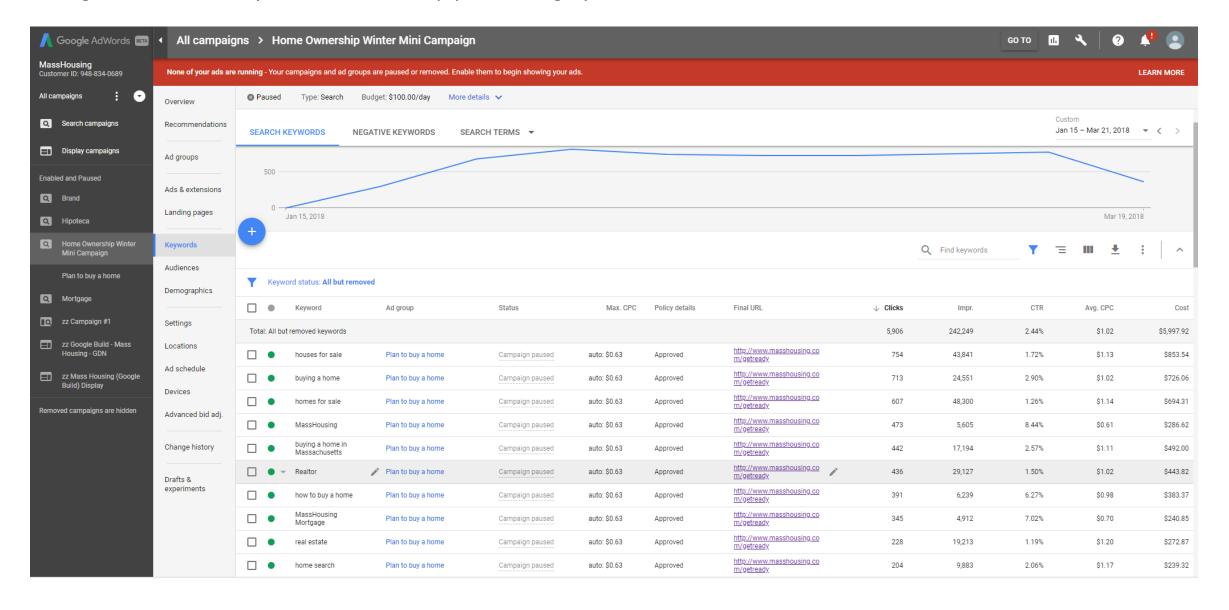
- As a result of the campaign, the total number of people following the MassHousing Facebook page increased by 20%, from 8,157 at the start of the campaign to 9,796 at the conclusion.
- 3,819 post reactions, shares or comments on our ads
- 309,992 people reached (number of people our ad got in front of)

Appendix

Google ad words overall Campaign 5,910 clicks



Google Ad Words / Keywords – sorted top performing by number of clicks

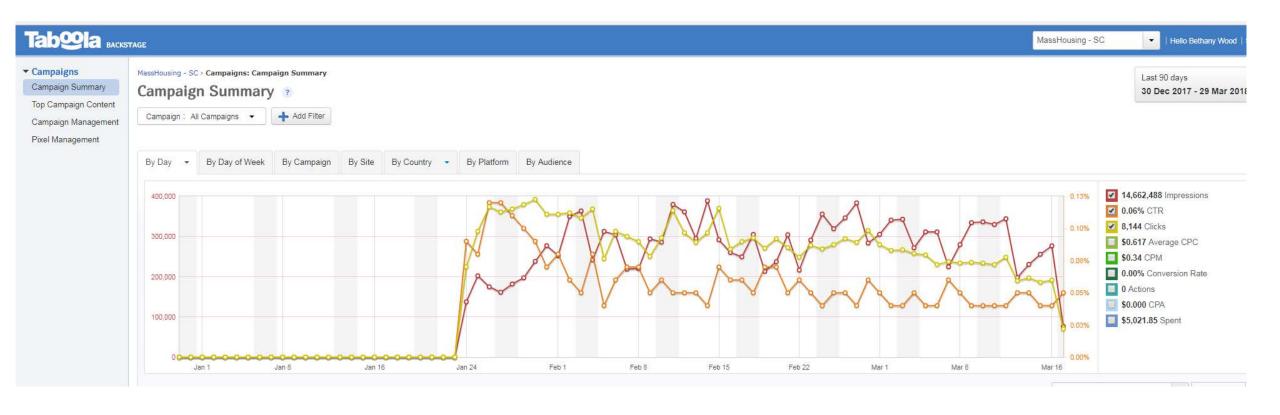




1/23/18 - 3/19/18

Overall number of clicks: 8,144

Chart shows number of impressions, clicks and click through rate by day



Taboola: Top Performing sites (by number of clicks)

Site		Impressions	CTR	<u>Clicks</u> ↓	Average CPC	СРМ	Conversion Rate	Actions	СРА
MP - MetroPCS - Weather	₫"	4,737,788	0.02%	1,138	\$0.567	\$0.14	0.00%	0	\$0.000
MP - MetroPCS - HotLinks	₫"	557,802	0.15%	858	\$0.551	\$0.85	0.00%	0	\$0.000
MP - MetroPCS - Headlines	♂	1,876,433	0.04%	692	\$0.697	\$0.26	0.00%	0	\$0.000
MSN - US - Homepage	♂	553,333	0.12%	685	\$0.603	\$0.75	0.00%	0	\$0.000
MP - MetroPCS - Gas Price Watch	♂	264,974	0.22%	593	\$0.564	\$1.26	0.00%	0	\$0.000
MP - MetroPCS - Horoscopes	Z	2,131,284	0.02%	471	\$0.553	\$0.12	0.00%	0	\$0.000
MP - MetroPCS - Weather PM	♂	592,186	0.06%	338	\$0.698	\$0.40	0.00%	0	\$0.000
Cox - MyFoxBoston	♂	185,459	0.08%	141	\$0.671	\$0.51	0.00%	0	\$0.000
Baidu APP - Du Battery Saver	♂	4,310	2.97%	128	\$0.630	\$18.70	0.00%	0	\$0.000
Patch - Patch	♂	159,733	0.08%	127	\$0.608	\$0.48	0.00%	0	\$0.000
Gannett - USA Today APP	♂	61,231	0.19%	119	\$0.634	\$1.23	0.00%	0	\$0.000
Pushnami - Finance	♂	37,163	0.29%	108	\$0.604	\$1.76	0.00%	0	\$0.000
NBC - Today	♂	66,896	0.15%	102	\$0.575	\$0.88	0.00%	0	\$0.000
MP - MetroPCS - MetroWeb	♂	38,007	0.26%	99	\$0.667	\$1.74	0.00%	0	\$0.000
quizzstar - EN	ď	65,566	0.11%	71	\$0.673	\$0.73	0.00%	0	\$0.000
Airfind - Mobile	ď	275,939	0.02%	66	\$0.661	\$0.16	0.00%	0	\$0.000

Taboola suggested content / Top performing creative (image and headline combination) by number of clicks

Top Campaign Content ?

Campaign: All Campaigns

→ Add Filter

30 Dec 2017 - 29 Mar 2

											Search		Q Expor
Item ID		Top Item		Campaign	Impressions	CTR	<u>Clicks</u> ↓	Average CPC	СРМ	Conversion Rate	Actions	СРА	Spent
62423130		5 steps you can take now to buy a home in 2018	ď	Copy of Winter Mini Campaign_smartphone	4,224,823	0.03%	1,469	\$0.550	\$0.19	0.00%	0	\$0.00	\$807.95
62423127		5 steps you can take now to buy a home in 2018	ď	Copy of Winter Mini Campaign_smartphone	2,873,330	0.04%	1,287	\$0.550	\$0.25	0.00%	0	\$0.00	\$707.85
62423053		5 steps you can take now to buy a home in 2018	ď	Winter Mini Campaign_tablet	1,693,759	0.06%	952	\$0.700	\$0.39	0.00%	0	\$0.00	\$666.40
62423059	The same of the sa	5 key things you can do to be ready for homeownership in 2018	ď	Winter Mini Campaign_tablet	1,085,809	0.07%	781	\$0.700	\$0.50	0.00%	0	\$0.00	\$546.70
62423136		5 key things you can do to be ready for homeownership in 2018	ď	Copy of Winter Mini Campaign_smartphone	607,790	0.08%	462	\$0.550	\$0.42	0.00%	0	\$0.00	\$254.10
62423051		5 key things you can do to be ready for homeownership in 2018	ď	Winter Mini Campaign_tablet	489,424	0.09%	427	\$0.700	\$0.61	0.00%	0	\$0.00	\$298.90
62423124		5 key things you can do to be ready for homeownership in 2018	ď	Copy of Winter Mini Campaign_smartphone	288,921	0.12%	334	\$0.550	\$0.64	0.00%	0	\$0.00	\$183.70