



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.

Helping Clients Meet Their Mortgage Match: Partner Promotional Suite

Marketing the Agency's mortgage products directly to consumers can be costly, leading to sometimes inefficient and sporadic dissemination of our message. To extend our reach to all potential home buyers, we developed a marketing support campaign to grow, enhance and leverage our network of home ownership partners statewide. This campaign garnered 700 new partners for the Agency and strengthened existing partnerships, resulting in more than 5,000 visits by our partners to our website consumer resources, downloads of thousands of our marketing fliers and distribution of more than 20,000 marketing and educational materials by partners. Our approach is one that can be easily replicated by other state housing finance agencies to maximize their consumer outreach.

Creating a Resource Hub

To maximize our partners' role as marketers of our mortgage products, we created a suite of materials to educate them on the products, position themselves as a resource with clients and ensure consistent communication of our brand. These included:

- eBlasts to keep real estate agents, lenders and home builders informed of new product developments and marketing resource availability
- [Print](#) and video versions of our [Marketing Policy and Guidelines for NC Housing Finance Agency's Home Buyer Programs](#) to protect our brand by ensuring all partners market the products correctly and consistently
- [Shareable online resources](#) such as social media graphics on mortgage products and infographics for home buyers
- A collection of more than [100 blogs](#) on home buying topics with new additions weekly that partners could share with their clients
- [Customizable English and Spanish fliers](#) on each product that enable partners to include their own contact information or to cobrand with another partner
- The printed [Pocket Guide to Home Ownership](#) which also comes in an interactive digital version for partners to share with clients and on their social media
- "Resources for Clients" sections for each partner group on our website

Content Marketing for Education

After reviewing the marketing efforts of several partners, we found that of those who were promoting our products, they were mostly doing so inaccurately or by co-opting our brand as their own. We also found that buyers are often uneducated about the home buying process and available mortgage options, creating an opening for our partners to brand themselves—and ultimately, our Agency—as a credible resource.

To that end, we developed our marketing strategy around making it easy for our lenders, real estate agents and builders to educate their clients by creating content and graphics for them to use. Although some of our resources, like our fliers and videos, are focused specifically on our

mortgage products, many others are geared toward overall home ownership education, with only a small mention of the NC Housing Finance Agency or our products at the very end. This transformed our direct marketing strategy to a sustainable *education* strategy.

For example, the *Pocket Guide to Home Ownership*, which partners order by the hundreds, is a small booklet that leads home buyers through the purchasing process step by step, using education to break down perceived barriers. This piece enables partners to offer a tangible benefit to clients, solidifying the Agency as a trusted source of information for consumers and a valuable ally for partners. Blogs and infographic series were also part of our education strategy.

Taking the Reins on Social Media

While we wanted to position our partners and our Agency as credible resources, we also wanted our partners to directly market our mortgage products. Social media is one of the most cost-effective marketing strategies for our partners. However, we found that when they posted information about our mortgage products, it was often inaccurate, misleading or both.

To combat this misinformation, we took back control of the messaging surrounding our mortgage products while making it easier for our partners to promote the products on their social media streams. We created social media graphics about our products around the concept of “ask me about” that our partners could post that guaranteed accuracy and protected our brand. Our time-crunched partners were less inclined to create their own graphics or posts once they had access to ready-made graphics that were engaging, attractive and effective.

We also reworked our product fliers so that partners could add their business cards electronically and print them out for clients. This is an extremely popular partner resource that allows us to ensure information is disseminated accurately while promoting the partners.

A Solid Return on Investment

Our suite of promotional materials for our lenders, real estate agents and builders has provided quite a return. Between June 1, 2017, and June 1, 2018, the Agency has enjoyed:

- 38 new participating lenders
- 623 new preferred real estate agents
- 1171 downloads of digital fliers
- 23 views of marketing guidelines video
- 20,700 Pocket Guides distributed
- 4,068 visits to the Resources for Clients (lenders)
- 913 visits to the Resources for Clients (real estate agents)
- 374 visits to the Resources for Clients (home builders)

The cost of the promotional suite of materials for our partners was \$24,000. The largest portion of this cost was for printing of fliers and the Pocket Guide to Home Ownership; content and the

North Carolina Housing Finance Agency
Helping Clients Meet Their Mortgage Match: Partner Promotional Suite
Communications: Promotional Materials and Newsletters

remainder of the materials were produced in-house, keeping our overall costs low. For the future, we are seeking sponsorships to help cover the cost of these promotional materials.

Creating and Strengthening Lasting Partnerships

While many lenders, real estate agents and builders share in our mission, their first priority is getting more leads, attracting new clients, making more sales and closing more loans. The 2017 promotional suite of materials for our partners was integral in strengthening our relationship with existing partners by providing them with resources they need to educate clients and get leads on new ones. This approach also helped us to connect with new partners who could help expand our network and successfully continue our mission.

“Whenever I initially speak about the first-time homebuyer programs with a buyer, they always want me to follow up with some information about the programs,” said one loan officer. “I love having the fliers readily accessible, which I can also personalize with my information, to send to these buyers. These professional fliers show credibility and makes the buyers feel more comfortable knowing these are official programs.”

With this suite of promotional materials, we were able to leverage our resources and strategies to build, maintain and build off relationships with home ownership partners to the benefit of North Carolina home buyers statewide.

Social Media Graphics for Partners

First-Time Home Buyer?

LET'S HAVE "THE TALK"

ask me how you may qualify for \$8,000 down payment help



1st NC Home Advantage
DOWN PAYMENT

military veterans may also be eligible!

The NC Home Advantage suite of products is offered statewide by the North Carolina Housing Finance Agency, a self-supporting public agency.

Buying a Home?

LET'S HAVE "THE TALK"

learn about exciting mortgage options that could make your home more affordable!



NC Home Advantage
MORTGAGE™



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DOWN PAYMENT



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TAX CREDIT

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Buying a Home?

LET'S HAVE "THE TALK"

ask me how you may qualify for up to 5% down payment help



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First-Time Home Buyer?

LET'S HAVE "THE TALK"

ask me how you may save up to \$2,000 in taxes annually



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NORTH CAROLINA

HOUSING
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Do You Need a Housing Counselor?

Monday, May 14

Homes, mortgage payments, insurance, oh my! If you're not a housing expert, the process of buying and staying in a home can be a complicated one—especially when finances are involved. Thankfully, you don't have to go through this alone. A certified housing counselor can help! With knowledge from home buying to foreclosure prevention, a housing counselor can be a useful resource and an invaluable member of your home ownership team.



Buying Your First Home? Get an \$8,000 Boost!



NC^{1st} Home Advantage
DOWN PAYMENT

If you are a first-time home buyer or military veteran and qualify for an NC Home Advantage Mortgage™, you may also be eligible for \$8,000 in down payment assistance with the NC 1st Home Advantage Down Payment.

The 30-year, fixed-rate NC Home Advantage Mortgage™ is the perfect match for buyers looking for safe, affordable financing. It can be structured as an FHA, VA, USDA or conventional loan.

The NC 1st Home Advantage Down Payment is a 0%, deferred second mortgage. If you qualify, you don't need to repay the down payment assistance unless you sell, refinance or move out of the home in the first 15 years. Even better, the down payment loan is forgiven 20% per year at the end of years 11–15, with complete forgiveness at the end of year 15.

Please note that if you are not eligible for the NC 1st Home Advantage Down Payment but qualify for the NC Home Advantage Mortgage™, you may still be eligible for up to 5% down payment help that is available for qualified first-time and move-up buyers. Ask your lender for details.

How to Apply

The NC Home Advantage suite of products is offered statewide by the NC Housing Finance Agency, a self-supporting public agency, through participating lenders. Contact the home buying partner at right for more information or go to www.nchfa.com/home-buyers.

Am I Eligible?

- ✓ You are a first-time home buyer (have not owned a home as your principal residence in the past three years), military veteran or are purchasing a home in a targeted area
- ✓ You are purchasing a home in North Carolina
- ✓ You occupy the home as your principal residence within 60 days of closing
- ✓ Your income and home sales price do not exceed certain limits
- ✓ Your credit score is 640 or higher
- ✓ You are a permanent legal resident of the U.S.

NORTH CAROLINA

HOUSING
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nchfa.com 1-800-393-0988

No tax dollars were used for this publication.





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Think Buying a New Home is Out of Reach?



NC Home Advantage
MORTGAGE™

Whether you are buying your first home or moving up to your next, the NC Home Advantage Mortgage™ offers down payment assistance up to 5% of the loan amount to give you just the purchase boost you need.

The 30-year, fixed-rate NC Home Advantage Mortgage™ is a perfect match for buyers looking for safe, affordable financing. It can be structured as an FHA, VA, USDA or conventional loan. The down payment help is in the form of a 0%, deferred second mortgage. If you qualify, you don't need to repay the down payment assistance unless you sell, refinance or move out of the home in the first 15 years. Even better, the down payment loan is completely forgiven at year 15 and reduced by 20% per year at the end of years 11–15.

☰ Am I Eligible?

- ✓ You are buying a home in North Carolina
- ✓ You occupy the home within 60 days of closing
- ✓ Your annual income does not exceed \$87,500
- ✓ Your credit score is 640 or higher (660 if purchasing a manufactured home)
- ✓ You are a permanent legal resident of the U.S.

🔑 What If I'm a First-Time Buyer?

If you are a first-time buyer or military veteran, you may be eligible for even more financing options. First-time buyers include anyone who hasn't owned a home as a principal residence in three years or is buying in a targeted area. Ask your lender for eligibility requirements and other details.



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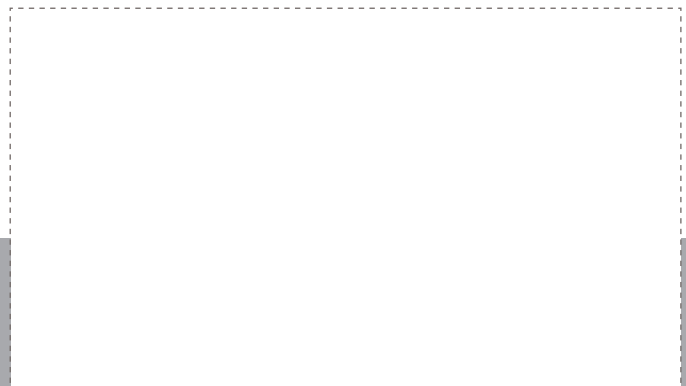


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The NC Home Advantage Tax Credit could save you up to \$2,000 a year on your federal taxes with a Mortgage Credit Certificate (MCC). You must be approved for the MCC by our Agency prior to purchasing the home. This can be combined with an NC Home Advantage Mortgage™ but not with the NC 1st Home Advantage Down Payment.

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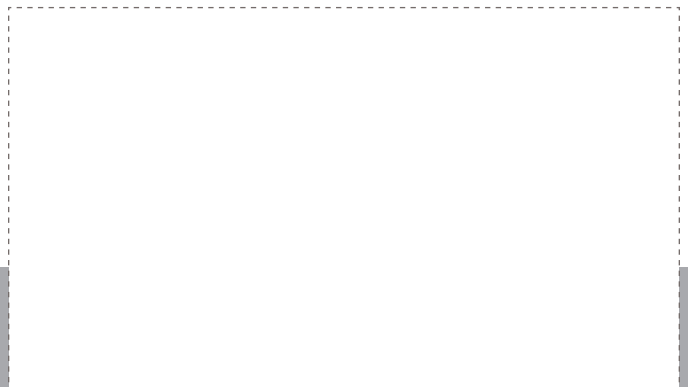
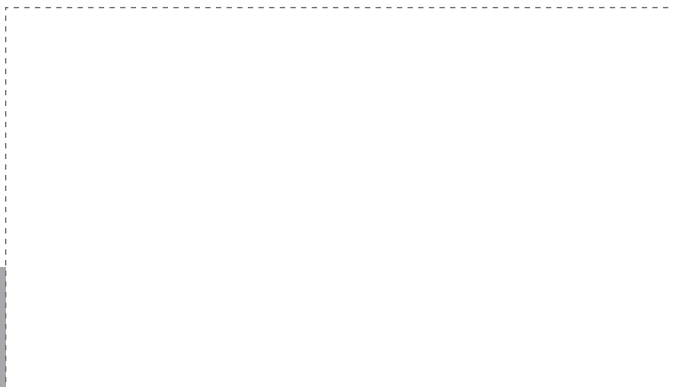
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Buying Your First Home? Save Up to \$2,000 in Taxes Annually



NC Home Advantage
TAX CREDIT

The NC Home Advantage Tax Credit allows eligible buyers to receive a federal tax credit of 30% of the mortgage interest paid annually on existing homes (50% on new construction). If you qualify, you could save up to \$2,000 per year on your federal tax liability.

This tax credit is for buyers who are approved by the NC Housing Finance Agency for a Mortgage Credit Certificate (MCC) before their home purchase. Because the MCC provides an immediate tax credit, you can change the withholding allowances on your W-4 to reflect your decreased tax liability and increase your monthly take-home pay, making your mortgage payment more affordable.

💰 How Does the MCC Work?

On a \$148,000 mortgage with an interest rate of 4.5%, you might pay \$6,660 in interest in the first year of your loan. The MCC would allow you to take a federal income tax credit up to \$1,998 ($\$6,660 \times 30\%$) for that year. Please note that you can still claim a mortgage interest deduction for the remaining 70% of the mortgage interest paid if you itemize deductions.

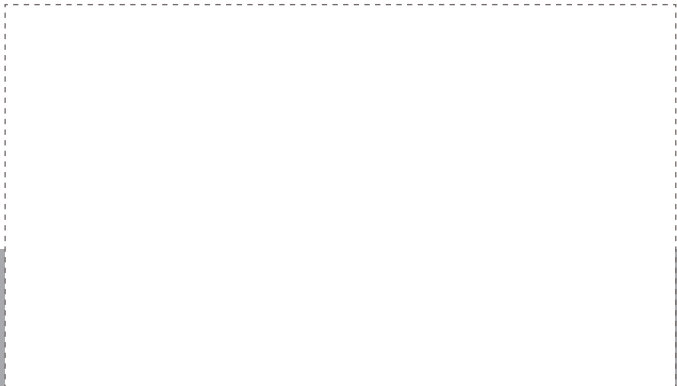
An MCC can be used with most fixed-rate mortgages including the NC Home Advantage Mortgage™ (but not the NC 1st Home Advantage Down Payment), and with some adjustable-rate mortgages. Home buyers must be approved for the MCC before their home purchase to get the tax credit.

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