



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.

South Dakota Housing Development Authority
SDHDA Love Where You Live Campaign
Communications—Creative Media

When so many people statewide see homeownership, or even safe, secure renting, as an impossibility, how do you ensure everyone in need knows that they have options available? You teach them the real truth—**that everyone can love where they live**. Our marketing campaign for the year promoted that sentiment across our core programs—first-time homebuyer loans; repeat homebuyer loans; the Governor’s House program for affordable, pre-built houses; and rental assistance. The goal? To ensure every South Dakotan loves where he or she lives—and knows not to settle for the status quo for the sake of it.

Why It's Innovative.

The campaign utilized multi-channel marketing to reach the maximum amount of audience. Our narrative digital video web series personified our first-time and repeat homebuyer programs' key benefits with a sense of humor and self-awareness to appeal to a millennial audience. Our billboard campaign utilized illustration to help target audiences imagine what life would be like once doors start opening for them. Our homeownership guide simplified the process into one printable or downloadable piece that used a "choose your own adventure" model to send inquisitive house-shoppers down the ideal financing path. And our social video campaign, "Talk to Me Tuesday," called on nonprofit and community leaders in the area to offer advice to homebuyers/renters across the state with topics such as - finding rental housing, improving credit scores, defining affordable housing, getting a Governor's House, etc.

This effort maximized our demographic reach and carried a unified and recognizable style across all platforms. You see that familiar color palette, font and voice style, and you know it's South Dakota Housing.

Why It Resonated.

In a state in which financial institutions are plentiful, it can be hard to rise above the noise of the “great low rate” and “special promotion” billboards to reach our intended audiences. So we relied on messaging that was relatable, consistent branding with eye-catching color and illustration and going beyond simply tradeshow booths and billboards. SDHDA made itself a presence in digital advertising, social media, video content, broadcast, blogging, print brochures, interactive content—oh, and tradeshow booths and billboards, too. No stone was left unturned.

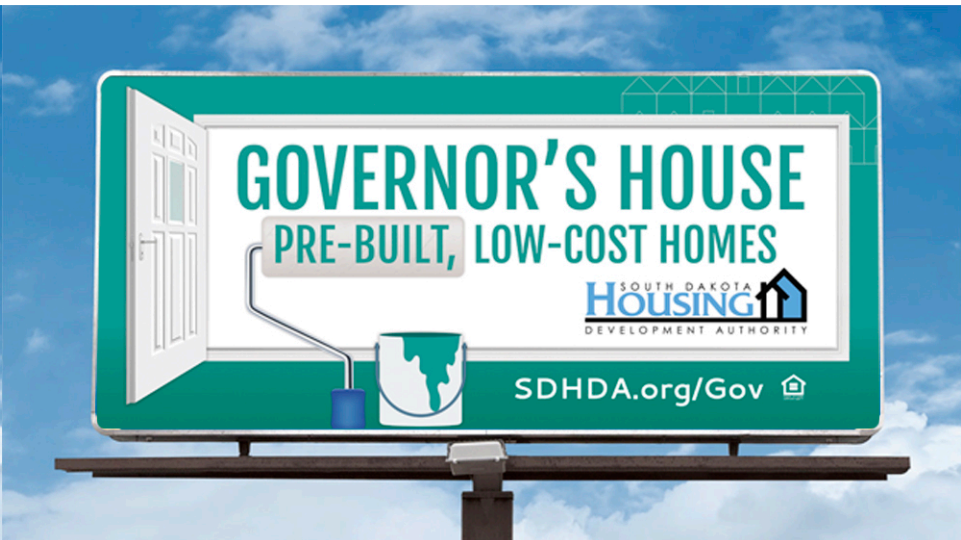
How it Affected Change.

The message of “Love Where You Live” gave South Dakota citizens of a variety of backgrounds the opportunity to dream a little. It gave permission to people statewide to explore possibilities they haven’t yet given a second thought. As a result, the campaign has resulted in a 14% increase in average monthly loan commitments in the past year, with nearly 361 new leads generated through inbound marketing efforts in the same time period. **Provide service, value and insight first—sell second.**



Meet the #SDHousingBenefits
[Click to view our digital web series](#)

Campaign Billboards

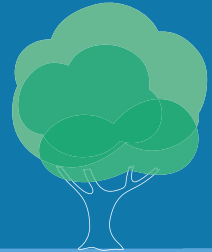


PICK YOUR PATH TO HOMEOWNERSHIP



SOUTH DAKOTA HOUSING
DEVELOPMENT AUTHORITY

PROGRAM GUIDE



Affordable housing through...
Integrity | Financial Responsibility | Innovation | Sustainability



PICK YOUR PATH

There's no one way to find your path into a home in South Dakota. The most important thing is to love where you live. The way you get there is up to you!



START YOUR JOURNEY

To find the best fit for you, answer three simple questions:

1	Is this your first time buying a house in South Dakota?	NO	YES
2	How would you classify your household income?	MODERATE	LOW
3	How important is choosing your desired style of home?	VERY	NOT VERY
		SKIP TO PAGE 	SKIP TO PAGE
			SKIP TO PAGE

FIRST-TIME HOMEBUYER PROGRAM

For those embarking on the homebuying journey in South Dakota for the first time, financial assistance is available to you. **The First-Time Homebuyer Program** offers low-interest, fixed-rate mortgages for first-timers.

ARE YOU ELIGIBLE?



I haven't owned a home in the **last three years**



My household income is lower than those outlined at **SDHDA.org/Income**



The price of my desired home is **less than \$250,200**



HOW DO YOU GET STARTED?



Find out how much your estimated monthly payment would be at [SDHDA.org/Calculator](https://www.sdhda.org/Calculator)



Find a participating lender in your area and set an appointment at [SDHDA.org/Lenders](https://www.sdhda.org/Lenders)



Find the best-fit loan for your situation by reviewing your options at [SDHDA.org/Rates](https://www.sdhda.org/Rates)

QUICK TIP:

PREPARING FOR YOUR LENDER APPOINTMENT

Plan on bringing your most recent...

Bank Statement | Paystub

Tax Return | Past Creditor Info

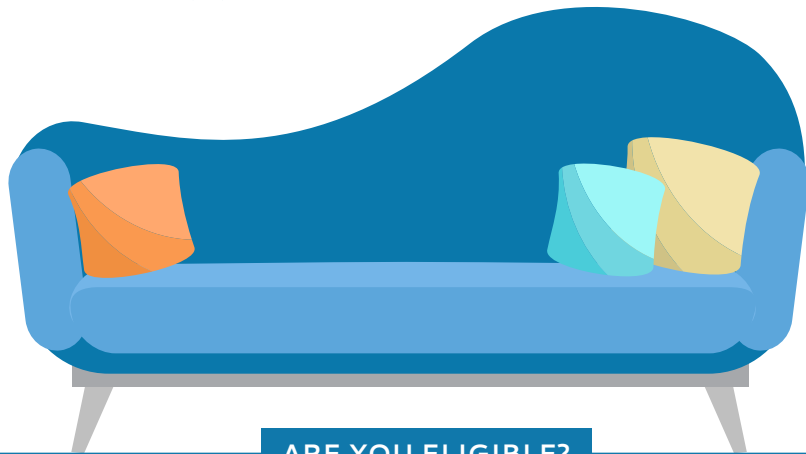
Concerned about a downpayment?

Find out how to get assistance—skip to page 10.



REPEAT HOMEBUYER PROGRAM

For those undertaking the homebuying process in South Dakota a second, third or fourth time, financial assistance may still be at your disposal. The **Repeat Homebuyer Program** offers low-interest, fixed-rate mortgages for repeat buyers.



ARE YOU ELIGIBLE?



I have a minimum credit score of at least **620**



My household income is lower than those outlined at [SDHDA.org/Income](https://www.sdhda.org/Income)



The price of my desired home is **less than \$305,800**



HOW DO YOU GET STARTED?



Find out how much your estimated monthly payment would be at [SDHDA.org/Calculator](https://www.sdhda.org/Calculator)



Find a participating lender in your area and set an appointment at [SDHDA.org/Lenders](https://www.sdhda.org/Lenders)



Find the best-fit loan for your situation by reviewing your options at [SDHDA.org/Rates](https://www.sdhda.org/Rates)

QUICK TIP:

AFFORDING A DOWNPAYMENT

Required downpayment is typically around 3%

Want to learn more about assistance?

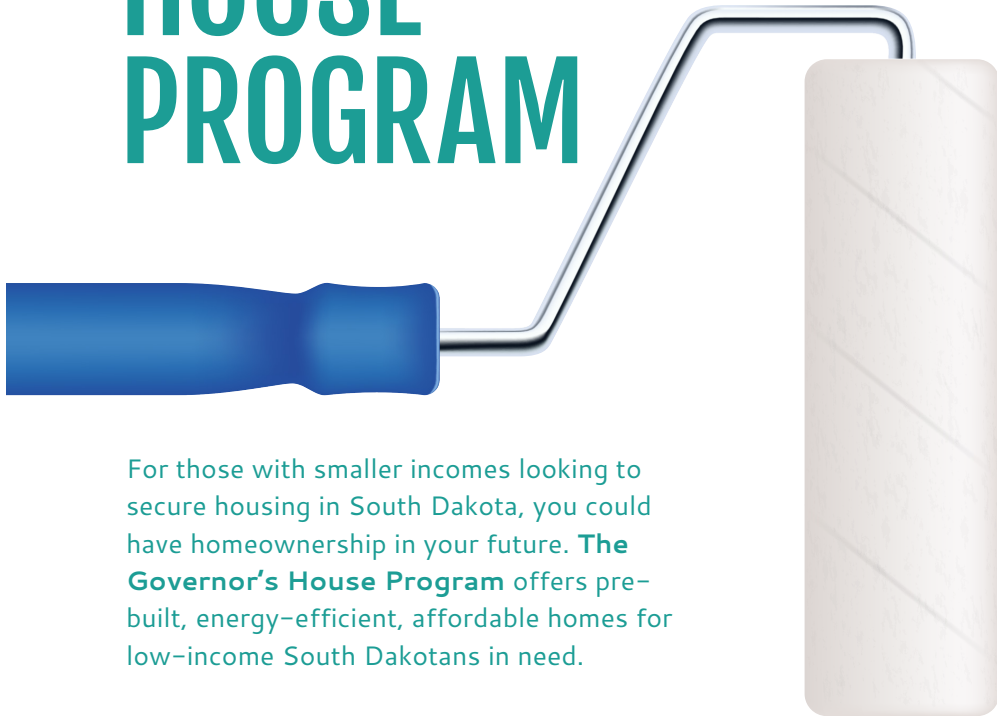
Skip to page 10.

Want to renovate your current home?

You can do it affordably with financial assistance—skip to page 10.



GOVERNOR'S HOUSE PROGRAM



For those with smaller incomes looking to secure housing in South Dakota, you could have homeownership in your future. **The Governor's House Program** offers pre-built, energy-efficient, affordable homes for low-income South Dakotans in need.

ARE YOU ELIGIBLE?



This will be my **sole residence**



My household income is lower than those outlined at [SDHDA.org/Gov](https://www.sdhda.org/Gov)



I plan to **place** the home in South Dakota and **own** it myself



HOW DO YOU GET STARTED?



Ensure your homebuyer responsibilities are preplanned.



Find your area representative and set an appointment at [SDHDA.org/GovRep](https://www.sdhda.org/GovRep)



Find a participating lender in your area and set an appointment at [SDHDA.org/Lenders](https://www.sdhda.org/Lenders)



QUICK TIP:

FULFILLING HOMEBUYER RESPONSIBILITIES

Governor's House participants must supply...

Lot | Building Permit | Foundation

Utility Hookups | Floor Coverings | Appliances



First time owning a home?

You can earn a credit with homebuyer education—skip to page 10.



YOUR NEXT STEPS

Once you determine which program to make use of, it's time to consider your other options. Take a look at these additional sources of support that may apply to you.



Need help affording a downpayment?

Ask a participating lender about the **Fixed Rate Plus loan**. Those who qualify can receive a gift of as much as 3% to be used toward downpayment or closing costs. You don't have to repay it, in exchange for a slightly higher interest rate over the life of the loan. Go to SDHDA.org/Downpayment for more information.



Are you a recent college graduate?

There are benefits to being a college grad in South Dakota—you can earn yourself as much as five percent of the loan amount to be used toward downpayment or closing costs through the **Grants for Grads program**. If you recently graduated and are on the hunt for a new home here in South Dakota, go to SDHDA.org/Grads for more information.



Interested in tax benefits?

First-time homebuyers in South Dakota have another perk to opting for a First-Time Homebuyer loan—the **Mortgage Credit Certificate (MCC)**. It's a document that allows you to reduce how much federal income tax you pay annually in the form of a credit when you file your taxes. Go to SDHDA.org/MCC for more information.



Want to learn more about homeownership?

You can earn potential credit on your costs by attending a **homebuyer education class** through HERO (Homeowner Education Resource Organization). You'll get the basics of purchasing and owning a home and feel more comfortable going into the homebuying process. Go to SDHDA.org/HERO for more information.



Ready to make improvements to your current home?

Low- and moderate-income South Dakotans can make improvements and renovations to an existing home through the **Community Home Improvement Program (CHIP)**. It can be used for repairs including painting, plumbing, insulation and HVAC. Go to SDHDA.org/CHIP for more information.

GET STARTED



Have questions about the
programs SDHDA offers?

Get in touch with our team.



605.773.3181
800.540.4241
SDHDA.org





TALK TO ME TUESDAY



Doing out housing advice every Tuesday
[Click to view our social video series](#)

6 EXPENSES THAT COME WITH OWNING A HOUSE VS. RENTING AN APARTMENT



It's important to not start the homebuying process without first establishing the limitations of your monthly budget. When you rent an apartment, there are certain monthly bills for which you're responsible (i.e., rent, renter's insurance, select utilities, etc.). When it comes to homeownership, however, there will likely be several additional financial responsibilities you'll want to account for in your projected budget.

10 TIPS FOR TENANTS FROM HUD



Renting a new place can be really exciting – but it's also an opportunity to educate yourself. The US Department of Housing and Urban Development wants you to know your rights when you rent a house or apartment.

Read on for HUD's top ten tips for tenants to protect their rights, or visit their website at www.hud.gov.

8 COMMON MISTAKES TO AVOID AS A FIRST-TIME HOMEBUYER



Ready to jump into the housing market? Buying a home is an undertaking that can cost time and money. But you're not alone—even veteran repeat homebuyers can sometimes forget about the best ways to navigate the market and optimize your savings.

Thankfully, first-timers can gain some peace of mind by avoiding these common mistakes.

Bloggng housing information every Thursday
[Click to view our blog](#)