

NC Home Advantage Mortgage™ Marketing Campaign

The Convergence of B2B and B2C

Connie Helmlinger, Manager, Public Relations and Marketing

NORTH CAROLINA

HOUSING
FINANCE
AGENCY

A self-supporting public agency.
HousingBuildsNC.com



What's the Difference?

B2B Marketing

- Educate business prospects/partners on value you provide
- Successful marketing results in a relationship built on trust/credibility
- Value of relationship determined by what is important to the consumer

B2C Marketing

- Drive consumers to product and maximize value of transaction
- Relationships between companies and consumers based on the consumer's experience during purchase process
- Value of transaction determined by quality of experience or transaction

2016: How Were We Delivering?

B2B Marketing

- Monthly product email updates
- Training classes for partners
- Visits to lending partners
- Ads/articles in trade publications
- Product fliers
- Listings on website

B2C Marketing

- We weren't



Targeting Millennial Home Buyers

- Vast untapped potential in North Carolina
- Recession mindset
- Same size as Boomers but earn 20% less with heavier debt burden
- Closer to their parents than previous generations, many still living at home, relying on parents' advice

They see down payment as the top obstacle to home ownership

Targeting Millennial Home Buyers

- Characterized by technology and social connections
 - Conduct most research online—mobile phone house-hunting
 - Get news and information through inbound marketing such as YouTube, blogs and social media networks
 - Surveys showed more than 70% view videos on social media every day
 - Spend roughly 25 hours per week online, largely influenced by personal contacts or strangers who share online interests

We needed to speak their language

Campaign Objectives

- Use our credibility to break down the mystery and fear surrounding the home buying process
- Dispel myths that millennial incomes were too low and debt too high to buy
- Increase brand awareness of the NC Home Advantage Mortgage™ as the best, most trustworthy mortgage product in North Carolina.

Find Your Mortgage Match

Campaign Elements

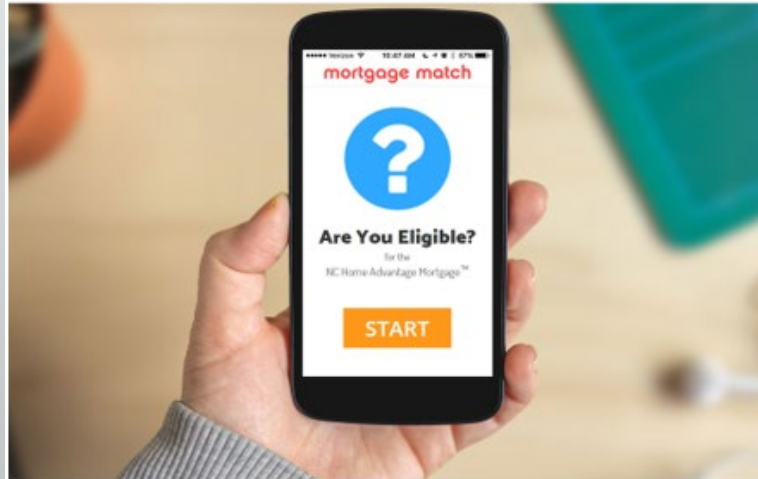
- Video
- Microsite and SEO Marketing
- Digital Advertising & Paid Search
- Content Marketing
- Social Media

Find Your Mortgage Match Microsite



The NC Home Advantage Mortgage™ has helped thousands like you finance their dream home.

- Down Payment Assistance Up To 5%
- Affordable Mortgage Options
- Local Lenders



At the North Carolina Housing Finance Agency, we are dedicated to providing home buyers with safe, stable mortgages that make home ownership affordable. Purchasing a home can be overwhelming and complicated. It is our goal to make it simpler by offering affordable mortgage options and connecting you with experienced home buying partners.

"I'll need a huge down payment first."

The NC Home Advantage Mortgage™ offers down payment assistance up to 5% of the loan amount, at zero interest, to give you just the boost you need to buy your first home or move up to your next one.

"I don't understand what credit I need."

To be eligible for an NC Home Advantage Mortgage™, your credit score must be 640 or higher. Our website features several blog posts on credit issues that may help.

"My income isn't high enough."

At the NC Housing Finance Agency, we provide loan products to make home ownership more affordable for North Carolinians.

[FIND A LENDER NEAR YOU](#)



Who We Are

The North Carolina Housing Finance Agency is a self-supporting public agency that finances affordable housing opportunities for North Carolinians whose needs are not met by the market. Since its creation in 1973 by the General Assembly, the Agency has financed nearly 255,000 affordable homes and apartments, totaling \$19.2 billion.

[SEE MORE](#)

Additional Resources for Buying a Home

As a public agency with a mission to create housing opportunities for North Carolinians, we have helped more than 101,000 home buyers. Whether you are a first-time home buyer or a current homeowner looking to move up, we may be able to help you, too!

[SEE MORE](#)

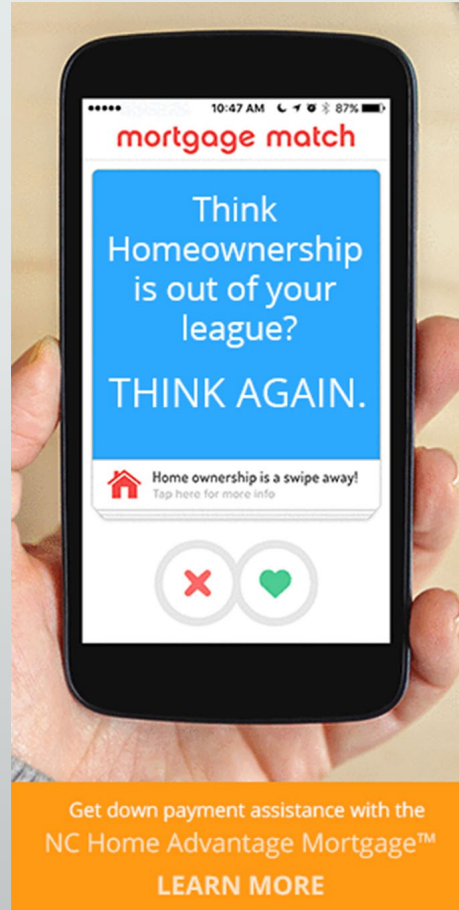
Need a Real Estate Agent?

If you're looking for a new home, we partner with Preferred Real Estate Agents statewide who have completed training on our mortgage products within the past three years.

[SEE MORE](#)

Find Your Mortgage Match

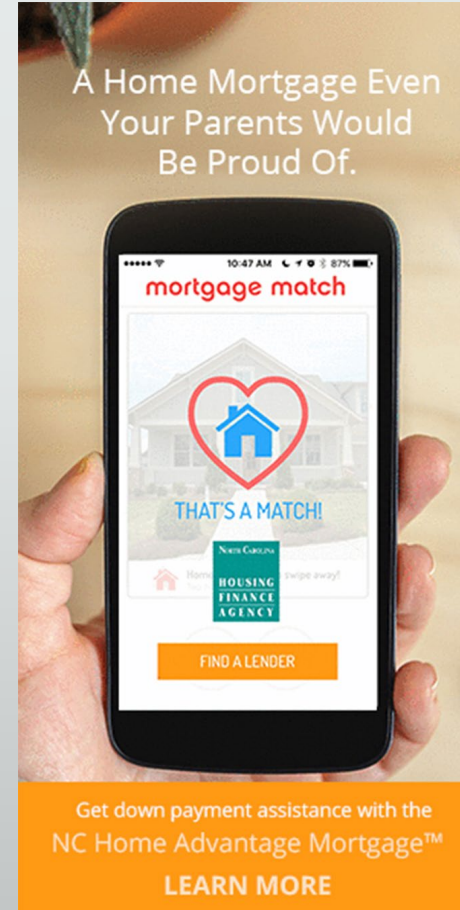
Digital Ads



The smartphone screen shows the 'mortgage match' app interface. At the top, the status bar displays '10:47 AM' and '87%' battery. The app header reads 'mortgage match'. The main content area has a blue background with the text: 'Think Homeownership is out of your league? THINK AGAIN.' Below this, a small house icon is followed by the text 'Home ownership is a swipe away!' and 'Tap here for more info'. At the bottom of the screen, there are two circular icons: a red 'X' and a green heart.

Get down payment assistance with the NC Home Advantage Mortgage™

[LEARN MORE](#)



The smartphone screen shows the 'mortgage match' app interface. At the top, the status bar displays '10:47 AM' and '87%' battery. The app header reads 'mortgage match'. Above the phone, the text reads: 'A Home Mortgage Even Your Parents Would Be Proud Of.' The phone screen features a background image of a house with a red heart outline containing a blue house icon. Below the house, the text says 'THAT'S A MATCH!'. At the bottom of the screen, there is a green box with the text 'North Carolina HOUSING FINANCE AGENCY' and a small house icon. Below the phone, there is an orange button that says 'FIND A LENDER'.

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[LEARN MORE](#)

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Find Your Mortgage Match

Video



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Content Marketing *Blogs*

News

Article type

Home Matters Blog ▼

Apply

Subscribe to the Home Matters Blog

Home Matters Blog



Things You Didn't Know Your HOA Could Do

Home Matters Blog



Millennial Migration: Top Three Spots in North Carolina

Home Matters Blog



Tips for Preparing Your Home for a Hurricane

Content Marketing Infographics

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101 SERIES CREDIT SCORE

- 750-850: You can't get your loan because they think you may not be creditworthy.
- 700-749: You may not be creditworthy.
- 640-699: You may not be creditworthy.
- 580-639: You may not be creditworthy.
- 300-579: You will be able to get a loan, but it will be very expensive.

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101 SERIES DOWN PAYMENT

Buying a home is a huge responsibility, and your largest financial commitment of the home buying process is the down payment. However, many home buyers find themselves mystified about the basics of a down payment. Below, we clear up the mystery!

If you're in the market for a new home, you may have heard that the NC Home Advantage Mortgage™ with down payment assistance, competitive rates and a statewide network of lenders is a great option. This good to be true! Read on to learn more!

CREDIT SCORE

- 10% = NEW CREDIT: The number of credit inquiries.
- 15% = LENGTH: The length or duration of credit history.
- 10% = MIX: The variety of credit used.
- 35% = HISTORY: Your payment history on your credit score.
- 30% = \$ OWED: The amount you owe on credit. Some are paid in full, and some are not.

What is a Down Payment?
When you purchase a home, you will need a down payment. This is the amount of money you put down on the house before you get the mortgage loan. The amount that you put down on the house is called the down payment.

How Can I Come Up With a Down Payment?
This is where your home purchase comes from. It can be a combination of your own money and money you get from a down payment assistance program. Down payment assistance programs generally require you to have a certain amount of money saved up for months or years before you can use it for your down payment.

Can I Use Cash Gifts as a Down Payment?
Yes, you can use cash gifts as a down payment. A cash gift can only be used if it is a down payment of the gift. Cash gifts are not allowed for the purchase of a home. The amount that you put down on the house is called the down payment.

How Much Down Payment Do I Need?
The amount required to obtain your mortgage loan is dependent on many things. Although a down payment of 10-20% has become standard, many lenders will accept down payments between 3-10% as well.

WANT TO LEARN MORE ABOUT YOUR CREDIT SCORE?
Understanding the basics of your credit score can help you make better financial decisions and allow you to negotiate your loan terms.

Learn more at www.nchfa.com/home/credit-score

NEED DOWN PAYMENT HELP?
If you want to buy a home but need help with the down payment, the NC Housing Finance Agency can help. In fact, with the NC Home Advantage Mortgage™ with down payment assistance, buyers can get help of up to 5 percent of the loan amount to go toward the down payment on the home or to give the buyer's existing savings a boost!

Learn more at www.nchfa.com/home/advantage-mortgage

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101 SERIES HOMEOWNERS ASSOCIATION

You've found your dream home in what seems to be the perfect neighborhood. However, if that neighborhood has a homeowners association (HOA), it's important to understand the pros and cons of an HOA before you make an offer. Read on to decide if an HOA neighborhood is right for you.

Simply put, a homeowners association is a nonprofit entity that maintains common areas for the community. The rules of an HOA are made and enforced by a board of directors, which is usually made up of community residents and is to be followed.

What are the Rules of an HOA?
Each HOA has rules and covenants that govern the use of the property, including things like landscaping, exterior paint colors, and more. The HOA has the authority to make changes that affect the residents and the community.

What are the Duties of an HOA?

- Maintain public facilities and common areas.
- Collect HOA fees.
- Enforce rules and regulations.
- Address any violations and enforce them.
- Manage the community's finances and budget.

What are HOA Fees?
When you buy a home in a community governed by an HOA, you will have to pay them monthly or at least once a year. The fees are used to cover the cost of the community and its services. These fees can be charged to every resident of the community, and are used to maintain common areas, enforce rules, update the community and more.

Who Qualifies for the NC Home Advantage Mortgage™?
The NC Home Advantage Mortgage™ can give eligible first-time and move-up home buyers in North Carolina the boost they need to buy a home they can afford. You may be eligible if you:

- Are purchasing a new or existing home in NC.
- Occupy the home as your principal residence within 60 days of closing.
- Have an annual income below \$87,500.
- Have a credit score of at least 640.
- Are applying for an FHA, USDA, VA or conventional loan type through a participating lender.
- Are a legal resident of the United States.

What Does the NC Home Advantage Mortgage™ Offer?

- Stable, fixed-rate mortgages.
- Forgivable down payment assistance of up to 3% of the loan amount.
- Competitive interest rates.
- Local lenders to meet your needs.

WANT TO LEARN MORE ABOUT THE NC HOME ADVANTAGE MORTGAGE™?
Learn more about the NC Home Advantage Mortgage™, see if you qualify and discover how it may help make home ownership an option for you.

Learn more at www.nchfa.com/home/advantage-mortgage

NORTH CAROLINA HOUSING FINANCE AGENCY
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101 SERIES CLOSING COSTS

So you've found the perfect house, spoken with your lender, and you're headed toward closing on your new home. You've got your down payment ready, but there is another expense that you should plan for when it comes time to sign on the dotted line—closing costs!

What Expenses are Included in Closing Costs?

- Attorney fees
- Inspection charges
- Appraisal fees
- Loan origination fees
- Title insurance and title search fees
- Recording and underwriting fees

Are Closing Costs Negotiable?
Certain items can be negotiated when you close on your home. Check your Closing Disclosure statement against your Loan Estimate from your lender and compare line by line. Have your lender explain the costs to you in detail, so you know exactly what you are paying for.

DISCOVER PROS AND CONS OF LIVING WITH AN HOA

PROS:

- Home values tend to increase in communities with HOAs.
- Homeowners can benefit from the maintenance and landscaping services provided by the HOA.
- Homeowners can benefit from the security services provided by the HOA.

CONS:

- Homeowners must pay HOA fees.
- Homeowners must follow the rules and regulations of the HOA.
- Homeowners may have limited ability to modify their property.

WANT TO LEARN MORE ABOUT HOAS?
Homeowners associations are required to publish fees and bylaws and many have websites. When choosing a home that might potentially be connected to an HOA, it is important to get information in advance of your purchase. Talk to your real estate agent for more information about your potential HOA, or contact the board of directors directly to learn what you need to know to make an informed decision.

Learn more at <https://www.nchfa.com/home/hoas>

WANT TO LEARN MORE ABOUT CLOSING COSTS?
If you are having trouble coming up with funds for closing costs, the North Carolina Housing Finance Agency may be able to help. Our NC Home Advantage Mortgage™ offers down payment assistance of up to 5% of the loan amount, which can help free up funds to pay your closing costs.

Learn more at <https://www.nchfa.com/home/closing-costs>

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101 SERIES MORTGAGE INSURANCE

Buying your first home may seem daunting, and so might the idea of having to save up 20% for a down payment. While it is possible to buy a home with less than 20% down, you will need to pay mortgage insurance (MI) to protect your lender's investment.

What Does Mortgage Insurance Cost?
The cost largely depends on the amount of the mortgage loan. In general, insurance typically costs from 0.5% to 1% of the loan amount annually.

Does it Cover Natural Disasters?
While most policies cover common damage caused by fire, hurricanes, tornadoes, hail, lightning and others, it may not cover flood damage. Flood damage is caused by water that enters or soaks into the ground, or other less common causes. Research your area to see what additional coverage you may need, like flood insurance for a home in a known flood plain.

Coverage Should I Get?
The larger purchase that you will ever make is the price of your home. It's important to make sure you have the right insurance to protect your investment. Although there are many levels to choose from, it is advisable to get enough for your home to cover a total loss.

WANT TO LEARN MORE ABOUT BUYING A HOME?
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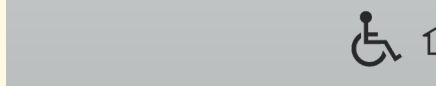
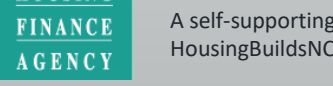
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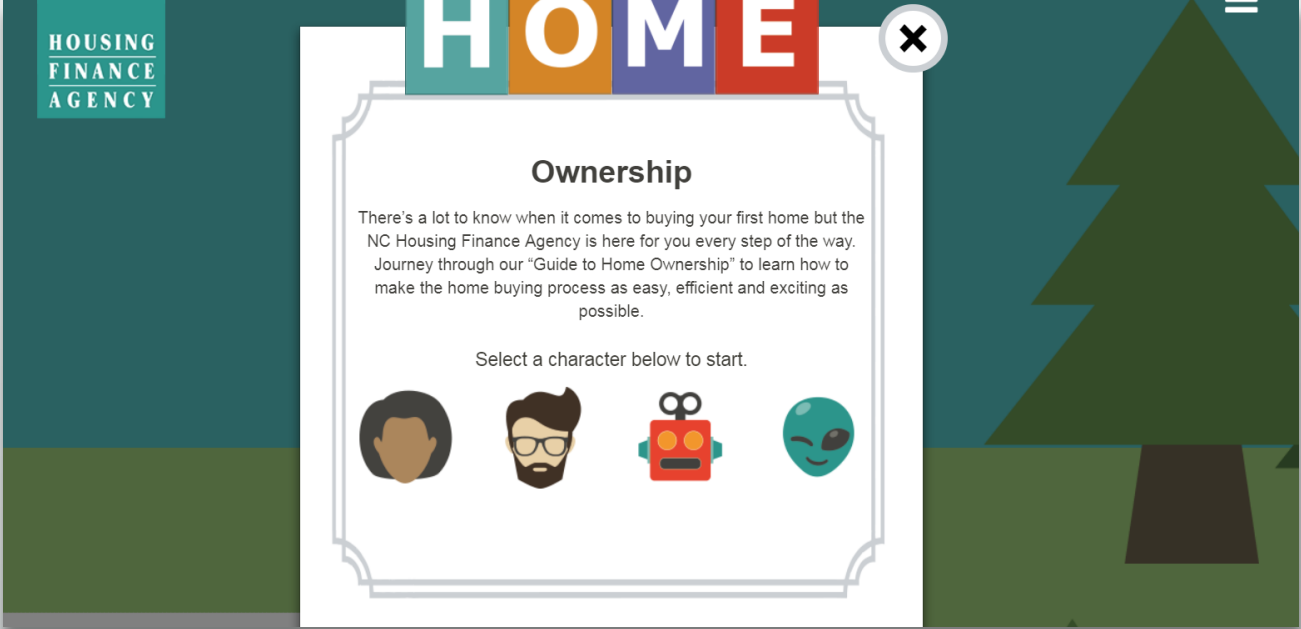
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Content Marketing

Creative Media



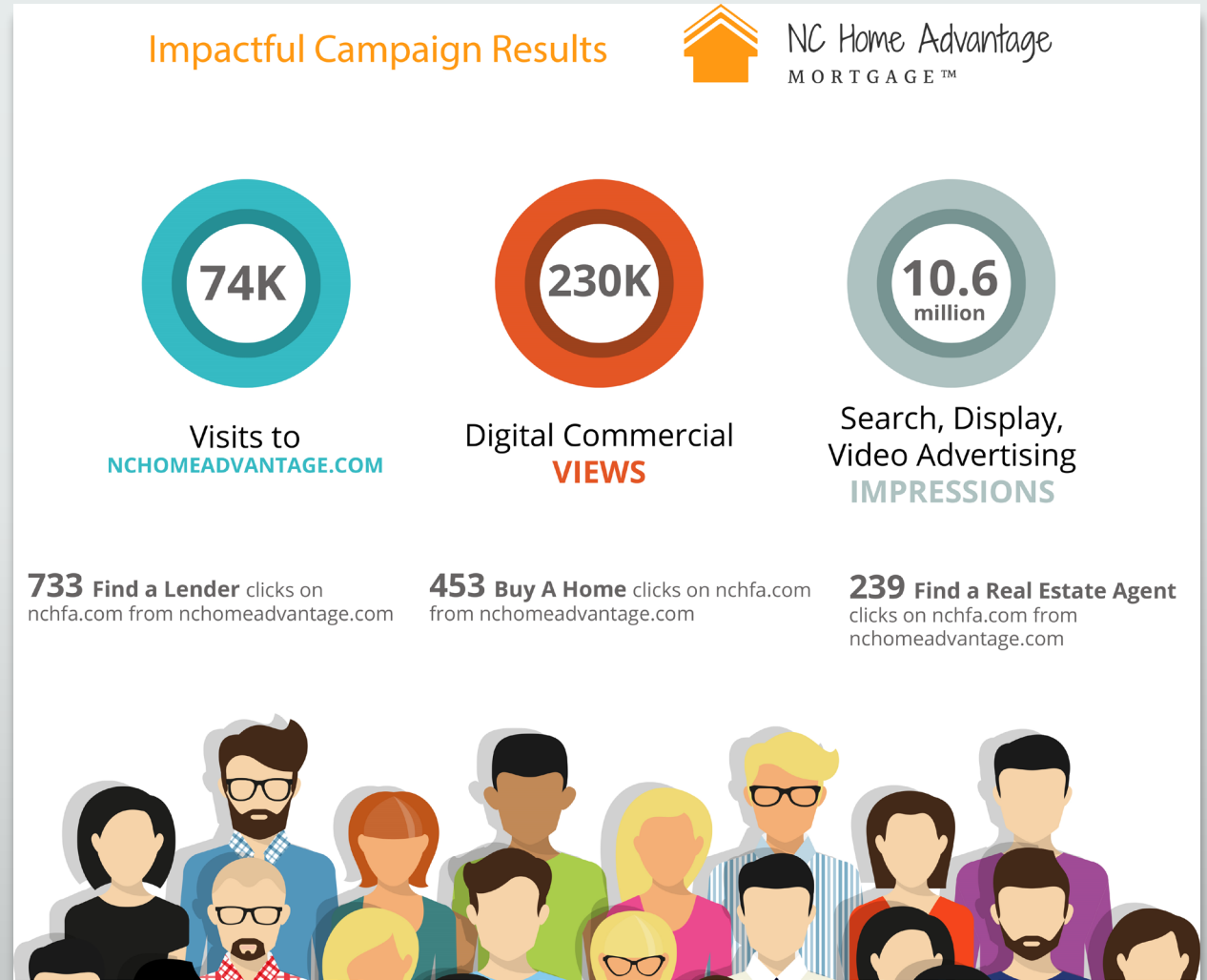
More than 7,500 players
1,300 repeats!



More than 60,000 distributed

Campaign Results

- 4,200 home buyers contacted participating lenders
- 200 home buyers contacted preferred real estate agents
- 25% increase in home buyers in 2017 over 2016
- \$1 billion production—all-time high



2017: How Were We Delivering?

B2B Marketing

- Monthly product email updates
- Training classes for partners
- Visits to lending partners
- Ads/articles in trade publications
- Product fliers
- Listings on website—**Direct email contacts**

B2C Marketing

- **Consumer video and digital ads**
- **Special consumer website**
- **Home Matters blog**
- **Educational infographics**
- **Quicker access to partners**
- **Interactive HO game**
- **Pocket Guide to HO**

B2B to B2C and Back Again

Based on our research and earlier campaign results

- Consumers: Continue outreach and education
- Partners: Leverage connections and expand marketing support

Develop marketing campaign aimed at millennial buyers that leverages Agency's partner relationships with direct outreach to lessen impact of product loss

Enter “The Talk”

- Continues look and feel of first campaign to underscore brand identity
- Launches new logos of all mortgage products; now branded as a suite
- Includes elements to engage and highlight our home buying partners



NC Home Advantage
MORTGAGE™



NC ^{1st} Home Advantage
DOWN PAYMENT



NC Home Advantage
TAX CREDIT

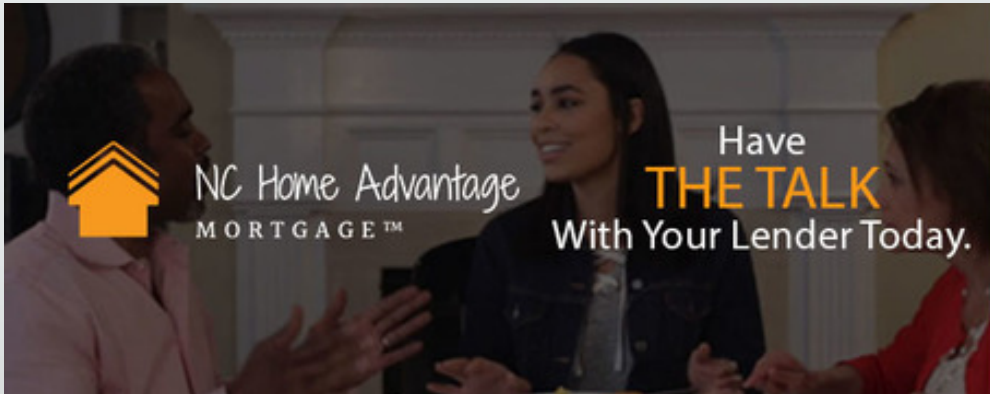
“The Talk”

Campaign Elements

- Product Suite Branding
- Online commercial
- Digital Advertising & Paid Search
- Microsite and SEO Marketing
- Content Marketing
- Social Media
- Partner Support

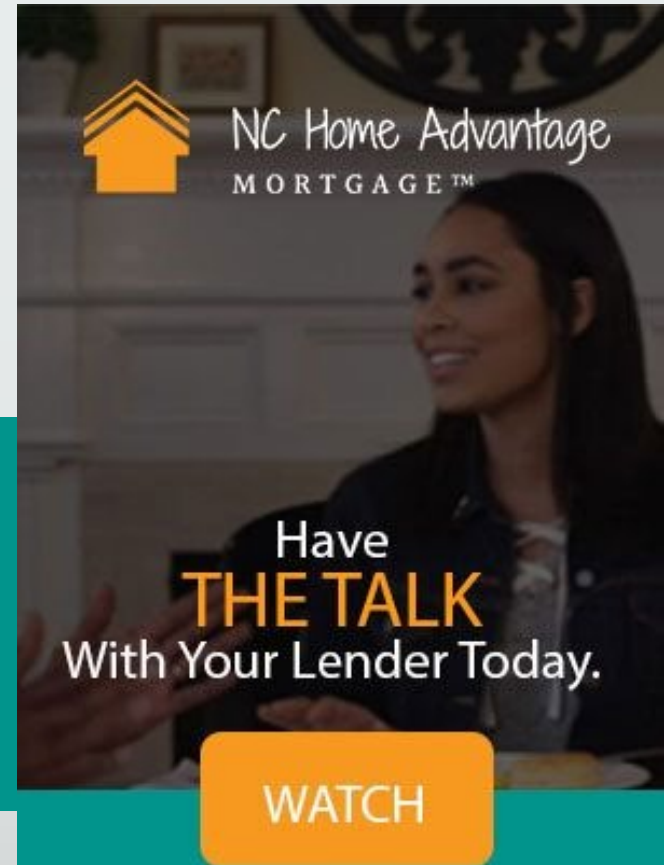
“The Talk”

Digital Ads



Get down payment assistance with the NC Home Advantage Mortgage™

WATCH



Get down payment assistance with the NC Home Advantage Mortgage™

WATCH

“The Talk”

Video



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Content Marketing

- Home Matters Blogs
- Financial Literacy Month and Home Ownership Month daily tips
- Ongoing campaign social media



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Home Ownership Month: How to Build Your Home Buying Team

Buying your first home can feel like an overwhelming process, however, that process is a lot easier if you don't have to go it alone! Make sure you have these home buying professionals on your team so you can buy your first home without the hassle!



NORTH CAROLINA
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AGENCY



Partner Support

Website Refresh: HousingBuildsNC.com



Resources for Clients

We appreciate your efforts to promote the NC Home Advantage suite of products to your buyers. We offer various marketing and educational materials for you to use with your clients. These include graphics for your social media streams, educational product videos and downloadable fliers that can be customized with your business card. These options and how to use them are explained in Marketing Our Products: Home Buying Resources for Your Clients, Promotional Resources for You.

Please note that when marketing our products on any platforms, you must adhere to our Marketing Policy and Guidelines for NC Housing Finance Agency's Home Buyer Programs.

If you have any questions or need additional printed copies of our fliers, please contact our Public Relations and Marketing Office.

Shareable Graphic Resources



Mortgage Products Marketing Fliers



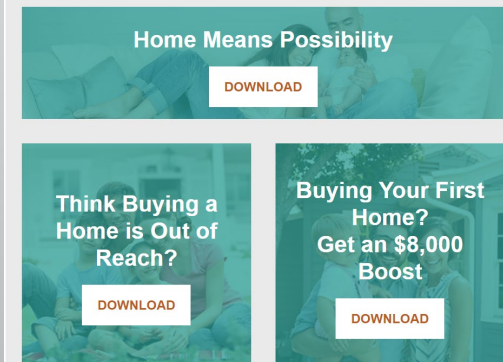
Please read the following instructions before attempting to customize the fliers.



Mortgage Product Education Videos and Marketing Commercials



All fliers are available in downloadable formats so they can easily be printed out for your clients. Most fliers are available in three versions: print, customizable with one business card and customizable with two.



Partner Support



NC Home Advantage Partner Perks

Partner Perks Customizable Fliers

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

**NC 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 \$8,000 in down payment assistance 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.ncfha.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) or a military veteran or are purchasing a home in a targeted area
- You are purchasing a home as your principal residence within 60 days of closing
- Your income and home sales price does not exceed certain limits
- Your credit score is 640 or higher
- You are a permanent legal resident of the U.S.

How to Apply

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ncfha.com 1-800-393-0988
No tax dollars were used for this publication.

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.

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 home with a deferred second mortgage, which is forgiven 20% per year at the end of years 11-15)
- 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 in a targeted area may be eligible for an additional 2% down payment assistance. Ask your lender for eligibility requirements.

Advantage

The NC Home Advantage Mortgage™ offers up to \$8,000 in down payment assistance with the NC Home Advantage Mortgage™, this assistance can be combined with the NC Home Advantage Mortgage™, which is forgiven 20% per year at the end of years 11-15.

How to Apply

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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 (20% 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 \$8,000 in interest in the first year of your loan. The MCC would allow you to take a federal income tax credit of up to \$1,960 (\$8,000 x 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.

Am I Eligible?

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

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 partners below for more information or go to www.ncfha.com/home-buyers.

ncfha.com 1-800-393-0988
No tax dollars were used for this publication.

Partner Perks

Educational Videos

This thumbnail features a teal background with various office icons: a coffee cup, a keyboard, a mouse, a calculator, a pen, and a laptop. A central orange banner contains the text "NORTH CAROLINA HOUSING FINANCE AGENCY" and "Learn How We Can Help Make Home Ownership Happen for You!". At the bottom, the "NC Home Advantage MORTGAGE™" logo is displayed.

This thumbnail features a light blue background with various office icons: a coffee cup, a keyboard, a mouse, a calculator, a pen, and a laptop. A central red banner contains the text "NORTH CAROLINA HOUSING FINANCE AGENCY" and "Learn How We Can Help Make Home Ownership Happen for You!". At the bottom, the "NC Home Advantage TAX CREDIT" logo is displayed.

Buying a Home?

LET'S HAVE "THE TALK"

ask me how exciting mortgage options could make your home more affordable!



NC Home Advantage
MORTGAGE™



NC Home Advantage
DOWN PAYMENT



NC Home Advantage
TAX CREDIT

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

Partner Perks Social Media Tools



First-Time Home Buyer

LET'S HAVE "THE TALK"

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

First-Time Home Buyer?

LET'S HAVE "THE TALK"

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



NC Home Advantage
TAX CREDIT

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"

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



NC Home Advantage
MORTGAGE™

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

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.

Partner Perks

Marketing Guidelines and Tips



5 Tips to Market
NC Home Advantage
to Your Clients



MARKETING POLICIES AND GUIDELINES FOR THE NC HOUSING FINANCE AGENCY'S HOME BUYER PRODUCTS

We appreciate the work that you do to offer our mortgage products to eligible home buyers. Please adhere to the following policies when marketing our products to your clients via printed materials and advertisements, digital advertising, and traditional and social media.

General Marketing Policies

- All marketing material must state that products are offered by the **NC Housing Finance Agency**. (Please note that we avoid using the NCHFA acronym whenever possible.) Language cannot imply that the product is offered only by the partner but must clarify that the partner works with the Agency to offer the product.
- The NC Housing Finance Agency's logo and the NC Home Advantage product logos cannot be used on any websites or marketing materials other than those administered by the Agency. If you promote that you offer home buying products from us on your website, please link to <http://www.nchfa.com/home-buyers>.
- Media interviews can mention that the partner offers our products but questions about the products themselves should be directed back to the Agency. Partners cannot speak on the Agency's behalf unless approved by our Public Relations and Marketing Business Group. Please notify us of any media interviews mentioning our products by emailing pressoffice@nchfa.com.
- Embargoed information about our products cannot be discussed with the media, on social media or in any other public fashion until the embargo date has passed.
- Our down payment loans should not be called grants. While they are forgivable, they are not grants.

Promoting the NC Home Advantage Brand

We have rebranded our home buyer products under the NC Home Advantage umbrella. Names were chosen to keep a consistent brand so they should be used when you discuss what is available. Our current suite of products include:

- **NC Home Advantage Mortgage™** - For move-up and first-time buyers with incomes up to \$87,500; offers up to 5% down payment assistance
- **NC 1st Home Advantage Down Payment** - For first-time buyers and military veterans with eligible incomes depending on family size and county; \$8,000 downpayment help
- **NC Home Advantage Tax Credit** - For first-time buyers and military veterans who are approved for a Mortgage Credit Certificate before purchase; up to \$2,000 in federal tax savings per year.

Printed Materials


The Agency offers printed materials for partners to use with clients. Downloadable English and Spanish fliers on our programs are available in the "Resources for Clients" areas in the Lender and Real Estate Agent sections at www.nchfa.com. Fliers also come in customizable versions, including versions for cobranding. To customize, you must first download the flier and save it under a new name on your system. Then you can drop in your business card(s) in the allotted space(s) and print for distribution.

We also offer printed English and Spanish fliers for use at home buyer fairs and trade shows. If you need printed materials, please email pressoffice@nchfa.com

Companies and individuals should not develop fliers solely to promote any of our products but should instead use our customizable fliers to ensure that our brand is consistent for consumers. Companies and individuals, however, can mention our programs as part of the overall mortgage work that they do. Company-created fliers (and advertisements) mentioning our programs should be reviewed by the Agency prior to distribution. For approval, send samples to pressoffice@nchfa.com.



Partner Perks Communication



Congratulations on Becoming a Participating Lender!


Welcome to the NC Housing Finance Agency family! We're excited to have you on board, and look forward to working with you to help more North Carolinians buy their first home or move up to a new one with the NC Home Advantage suite of products.

We're here to help you with our Partner Perks—customizable marketing fliers, social media graphics, educational videos, infographics and our weekly Home Matters blog that can help your clients better understand the home buying process and our products and that position you as the home buying professional who can get them into that new home.

What Resources Are Available?

Check out our partner [resources for clients](#) below and [visit our lender page](#) to learn how you can use our Perks to increase your loan volume and make an impact in your community.

[Pocket Guide to Home Ownership](#) [Social Media Graphics](#)
[Infographics for Home Buyers](#) [Customizable Marketing Fliers](#)



Congratulations on Becoming a Preferred Real Estate Agent!


Welcome to the NC Housing Finance Agency family! We're excited to have you on board, and look forward to working with you to help more North Carolinians buy their first home or move up to a new one with the NC Home Advantage suite of products.

We're here to help you with our Partner Perks—customizable marketing fliers, social media graphics, educational videos, infographics and our weekly Home Matters blog that can help your clients better understand the home buying process and our products and that position you as the home buying professional who can get them into that new home.

What Resources Are Available?

Check out our partner [resources for clients](#) below and [visit our real estate agent page](#) to learn how you can use our Perks to increase your loan volume and make an impact in your community.

[Pocket Guide to Home Ownership](#) [Social Media Graphics](#)
[Infographics for Home Buyers](#) [Customizable Marketing Fliers](#)



Are You Ready to Make Home Happen?


Welcome to the NC Housing Finance Agency family, and thank you for attending a "Let's Make Home Happen" training class to learn about our NC Home Advantage suite of products! We're excited to have you on board, and look forward to working with you to help more North Carolinians buy their first home or move up to a new one with the NC Home Advantage suite of products.

We're here to help you with our Partner Perks—customizable marketing fliers, social media graphics, educational videos, infographics and our weekly Home Matters blog that can help your clients better understand the home buying process and our products and that position you as the home buying professional who can get them into that new home.

What Resources Are Available?

Check out our partner [resources for clients](#) below and [visit our lender page](#) to learn how you can use our Perks to increase your loan volume and make an impact in your community.

[Pocket Guide to Home Ownership](#) [Social Media Graphics](#)
[Infographics for Home Buyers](#) [Customizable Marketing Fliers](#)




Home Means Possibility

In honor of National Home Ownership Month, the NC Housing Finance Agency is launching *Home Means Possibility*, a new campaign designed to help potential home buyers discover the possibilities that home ownership could afford them, whether it be starting a family, adopting a pet or simply a space to call their own. The campaign educates them on our affordable mortgage products and links them to our home buying resources and partners—that's your *Home Means Possibility* includes a special website, commercial, customizable fliers and blogs and social media posts that you can share. Learn more at [NCHomeAdvantage.com](#), download the campaign fliers at [Lender Resources](#) and [Real Estate Agent Resources](#) and make sure you are subscribed to our [Home Matters blog](#) and following us on social media.

When sharing these and other resources on your social media for National Home Ownership Month, please include #HomeMeansPossibility. Need some marketing help to share these and other messages? Watch [5 Tips to Market NC Home Advantage to Your Clients](#) to learn some great ways to market our NC Home Advantage suite of mortgage products to your clients to help them unlock the door to their possibilities!

[Visit the Agency's Website](#)



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Our mailing address is:
3008 Swan Street
Raleigh, NC 27608

Want to change how you receive these emails?
You can [update your preferences](#) or [unsubscribe from this list](#).

Partner Perks Recognition

Welcome to Our New
Participating Lenders!



Planet Home Lending, LLC
Christensen Financial, Inc.
Velocio Mortgage, LLC
Atlantic Home Loans, Inc.



A self-supporting public agency.
HousingBuildsNC.com



Thank You
to the Loan
Officers Who
Attended
an August
Training
Class!



Mike Archer, <i>Charlotte</i>	Gaines Legare, <i>Greensboro</i>
Ashley Barlow, <i>Charlotte</i>	Consuela Littlejohn, <i>Greensboro</i>
Eric Bowers, <i>Raleigh</i>	Daniel McNaught, <i>Charlotte</i>
Thomas Bush, <i>Davidson</i>	Jayson Moore, <i>Raleigh</i>
Michelle Butler, <i>Cornelius</i>	John Norment, <i>Raleigh</i>
Donald Caldwell, <i>Greensboro</i>	Kerry Norton, <i>Charlotte</i>
Glenn Chavis, <i>Charlotte</i>	Leslie Nunn, <i>Fayetteville</i>
Scott Chopas, <i>Charlotte</i>	Ernest Osias, <i>Charlotte</i>
Rebecca Comer, <i>Charlotte</i>	Gillian Parsons, <i>Charlotte</i>
Timothy Correll, <i>Chesapeake</i>	Curtis Perry, <i>Cornelius</i>
Sherry Craven, <i>Greensboro</i>	Lane Price, <i>Charlotte</i>
Todd Croy, <i>Charlotte</i>	Arik Purpura, <i>Charlotte</i>
Kristen Cushing, <i>Virginia Beach</i>	Ethan Ritchie, <i>Garner</i>
Summer Davis, <i>Myrtle Beach</i>	Eddie Rogers, <i>Burlington</i>
Christopher Davis, <i>Virginia Beach</i>	Richard Samko, <i>Charlotte</i>
John Dillon, <i>Charlotte</i>	Debbie Sheppard, <i>Albemarle</i>
Stacey Duncan, <i>Charlotte</i>	Marta Siordia, <i>Winston-Salem</i>
Heather Durham, <i>Charlotte</i>	Deanna Slep, <i>Charlotte</i>
Prany Dye, <i>Concord</i>	Doug Smith, <i>Pinehurst</i>
Tracy Fritzier, <i>Denver</i>	Russell Smith, <i>Wilmington</i>
Ethan Gwartz, <i>Charlotte</i>	Christopher Stafford, <i>Charlotte</i>
Tim Hege, <i>Charlotte</i>	Matt Taylor, <i>Greensboro</i>
Eric Hilstad, <i>Raleigh</i>	Kim Teeters, <i>Greensboro</i>
Karen Horry, <i>Cary</i>	Greg Turner, <i>Greensboro</i>
Martha Hughes, <i>Albemarle</i>	Deanna Valeo, <i>Charlotte</i>
Patricia Infante, <i>Huntersville</i>	Elaine Willeford, <i>Cornelius</i>
Jamey Johnson, <i>Charlotte</i>	Shawneke Wilson, <i>Fort Mill</i>
Brett Keeton, <i>Charlotte</i>	(Ron) Shue Yang, <i>Charlotte</i>
Steve Kinzler, <i>Davidson</i>	Lucas Young, <i>Greensboro</i>
Randall Kiser, <i>Charlotte</i>	Ron Yountz, <i>Charlotte</i>

Welcome to Our New
Preferred Real Estate Agents!



Trish Adams, <i>Greensboro</i>	Jennifer Pate, <i>Fayetteville</i>
Catina Bethea, <i>Burlington</i>	Marsha Riffe, <i>Winston-Salem</i>
Heather Brooks, <i>High Point</i>	Patricia Roberts, <i>Hillsborough</i>
Adrian Coleman, <i>Kernersville</i>	Rosa Settle-Riddick, <i>Wendell</i>
Donald Cox, <i>Oak Ridge</i>	Valerie Vincent, <i>Greensboro</i>
Carolyn Cox, <i>Oak Ridge</i>	Ruth Watakila, <i>Greensboro</i>
Henry Hilgartner, <i>Burlington</i>	Tiffany Harris, <i>Charlotte</i>
Beatrice James, <i>Greensboro</i>	Anthony Laughter, <i>Hendersonville</i>
Janice McCulloch, <i>Greensboro</i>	Rene McGovney, <i>Marion</i>
Lester Mir, <i>Clayton</i>	Raziela Pohlman, <i>Lake Lure</i>
Jerry Montgomery, <i>Charlotte</i>	Denise Pohlman, <i>Lake Lure</i>
Scott Muenzner, <i>Kernersville</i>	Caleb Pohlman, <i>Lake Lure</i>
Sherrie Osborne, <i>Burlington</i>	Becky Skelton, <i>Rutherfordton</i>
	Roxy Tate, <i>Shelby</i>



Campaign Results

- Traffic to Agency website home buyer pages doubled from 2017 to 2018.
- Partner consumption of client resources by 40% over 2017. ↑
- Microsite visits ↑ 30%
- Digital commercial views ↑ 30%
- 10M advertising impressions → 16M advertising interactions
- Lender contacts ↑ 40%



2019: The Successful Convergence of B2B and B2C

- Consumer video/ads for “The Talk” promote partners
- Consumer website links to partners with direct email contact
- Home Matter blogs/infographics stress importance of partners
- Refreshed website easier for consumers and partners to navigate
- Marketing tool allows partners to promote themselves and our programs
- Educational resources makes better-prepared clients
- Consumer marketing tips woven into partner trainings and visits
- Online recognition of partners—proves our value to them and their value to clients

End Result: Integrated Marketing



2019 National Home Ownership Month: Home Means Possibilities



What Does Home Mean for You?

Learn how our NC Home Advantage suite of products can get you there!

Thanks for contacting us and our home buying partners about our affordable mortgage products. Whether it's a yard for your dog, more space for your family to grow or simply a place to call your own, we know that Home Means Possibility! If you haven't yet connected with one of our [participating lenders](#), you can do so through our [Online Lender Search](#). We also have thousands of real estate agent partners across the state who are trained on our products—find one in your area through our [Online Real Estate Agency Search](#).

And if you're still in the early stages of your home buying journey, we have plenty of resources that can help you get ready. Our home ownership calculators can help you figure out how much home you can afford based on your income and how much your mortgage payment will be with different terms and interest rates. You also can subscribe to our [Home Matters blog](#) and check out our [resources for home buyers](#) for financial and budgeting tips, home ownership hacks and practical information to ensure your journey to becoming a homeowner goes off without a hitch!



Thank You!



NC Home Advantage
MORTGAGE™



NC ^{1st} Home Advantage
DOWN PAYMENT



NC Home Advantage
TAX CREDIT

*Good housing for North Carolinians
Good business for North Carolina*

NORTH CAROLINA

HOUSING
FINANCE
AGENCY

A self-supporting public agency.
HousingBuildsNC.com

