

## DC Mortgage Assistance Program

# District of Columbia Housing Finance Agency

Communications: Creative Media

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#### **INTRODUCTION**

As the government entered month two of a partial shutdown in January 2019, the District of Columbia Housing Finance Agency ("DCHFA" or "the Agency") coordinated with Washington D.C.'s mayor Muriel Bowser's communications staff to announce the launch of a program that could assist furloughed federal employees, the <u>District of Columbia Mortgage Assistance</u> <u>Program</u> ("DC MAP"). With more than 8,000 District residents employed by the government out of work, there were numerous people who were falling behind on their mortgages. DCHFA allocated funds from its budget to create a program to help those directly affected by the partial government shutdown. Without a known expiration date on the government shutdown, the Agency's goal was to develop a plan quickly so it could to start assisting D.C. residents catch up on their mortgage payments as soon as possible.

Since the government shutdown affected so many District residents who worked for the Federal Government, it was important to the Agency to ensure word about this program spread quickly and reached the targeted audience. Rolling out an entirely new program and marketing it to a large sector of D.C. homeowners would take not only a lot of manpower, but also generous media coverage.

The Agency's first step was to devise a plan to launch a mortgage assistance program that would target furloughed federal employees. The government had already been closed for a month and could have remained closed for any unknown length of time. It could, however, have re-opened at any moment, adding pressure to execute this plan quickly and efficiently so that it be in place for the future too.

DCHFA's Single Family Programs and its Director of Community and Partnership Development created program guidelines and an application process with the input of the General Counsel and the Finance departments. In collaboration with the rest of the DCHFA team, the program became known as DC MAP.

#### **REACHING DCHFA'S TARGET AUDIENCE**

Once the parameters and process were set, the Agency's Public Relations Director worked to line up several public announcements and interviews to ensure that the program would reach as many federal employees in need of assistance as possible. Utilizing its broad social media presence, the Agency planned to disseminate information about the program quickly. The Agency created a hashtag (#DCMAP) that it would use to help social media users follow conversations about this emerging mortgage assistance program. In addition to focusing on social media, DCHFA designed a <u>webpage</u> on its site and created a phone number where potential applicants could call into the hotline with questions.



DCHFA teamed up with the Executive Office of the Mayor to have Mayor Muriel Bowser to help spread word about DC MAP. May Bowser was scheduled to participate in a press conference at the opening of the meeting of the U.S. Conference of Mayors of January 23, 2019. The mayor's communications team and the Agency's Public Relations Director, Yolanda McCutchen developed a press release informing the public about this new program available to furloughed federal employees.



#### **KEEPING HOMEOWNERS IN THEIR HOMES AT ANY COST**

The <u>press release</u> laid out the program details. DC MAP provides mortgage assistance to District Government employees whose agency relies on Federal Government funding and is impacted by the Federal Government partial furlough shutdown. A total of \$9 million is available for the loans, and each qualified homeowner is eligible for \$5,000 in assistance per month.

Assistance from the program will be made in the form of a zero-interest, recourse loan. A "qualified homeowner" is someone who is a furloughed full-time Federal Government employee; maintains their primary residence in the District; has documentation to reflect application is not eligible for forbearance through their current lender; reflects satisfactory 12 month payment history prior to the furlough; has first trust mortgage loan current through December 21, 2018; will be at-risk of first trust mortgage default potentially leading to foreclosure.

#### WORKING TOGETHER, SHARING RESOURCES

Following the drafting of the press release, McCutchen prepared talking points for Mayor Bowser's announcement and talking points for DCHFA's Executive Director and CEO Todd A. Lee for use in follow-up interviews. The mayor's communications team reached out to media outlets throughout the District to schedule subsequent interviews. McCutchen fielded follow-up questions from reporters following Lee's interviews.

Mayor Bowser announced the creation of DC MAP at a press conference on January 23, 2019, where she explained DC MAP, a program that went from development to board approval to active over the course of only four days. Applications officially opened only two days after Mayor Bowser's announcement. The DC MAP hotline opened at the time of the announcement and immediately began receiving calls.

Coverage immediately followed the press conference, to include reports from the <u>Associated</u> <u>Press</u>, <u>WTOP</u>, <u>The Washington Times</u>, <u>The Bond Buyer</u>, <u>City Lab</u>, <u>PoPville</u>, and <u>WAMU</u>. Lee did seven media interviews on the day on the announcement. Not only did these media appearances help spread word about DC MAP, but they also helped people understand the Agency's mission and how it operates differently from D.C. government organizations. Lee explained to WTOP that the Agency is an independent organization: "We maintain our own cash balances; this program is being fronted out of agency cash...Sometimes we refer to this as our rainy-day fund, and we think it's appropriate to use [this money] at this point, because it's raining."

#### MEASURABLE RESULTS



The Agency's first Facebook post about DC MAP garnered over 25 shares by followers and subsequent posts about the program and Mayor Bowser's press conference accounted for an additional 15 plus shares. The Agency posted footage from the press conference to Instagram which received more than 200 views. Mayor Bowser's first tweet alone about DC MAP received 105 retweets and more than 100 likes, with subsequent tweets receiving comparable interactions. DC MAP received notable shares from NBC 4 Washington, Advisory Neighborhood Commission (ANC) 1A

Commissioner, DC Ward 4 Councilmember ABC News, and DC's at-Large Councilmember among others.

### STRATEGIC OBJECTIVES ACHIEVED

On the afternoon that DC MAP went live, the government temporarily reopened. During the two days between the press conference and the government reopening, the Agency fielded more than 100 calls from residents interested in the program.

As of close of business on February 4, 2019, one homeowner had completed the DC MAP application but could not finish the process due to the government reopening. The program remained active during the temporary government reopening, as the government could have shut down again on February 15, 2019. Though the government ended up remaining open, DC MAP remains on the Agency's website for it was approved to be a program rather than just a pilot. Procedures have been put in place, funds are still allocated to DC MAP, and the hotline and application portal remain open in case of another government shutdown in the future.

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#### Mayor Bowser January 25 · 🔇

Are you a furloughed federal worker choosing between making mortgage payments and buying groceries? DC is here to help.

Starting today at 10 AM, impacted DC homeowners can call 833-429-0537 to begin the application process for mortgage assistance.

http://www.dchfa.org/homeownership/available-programs/dcmap/



