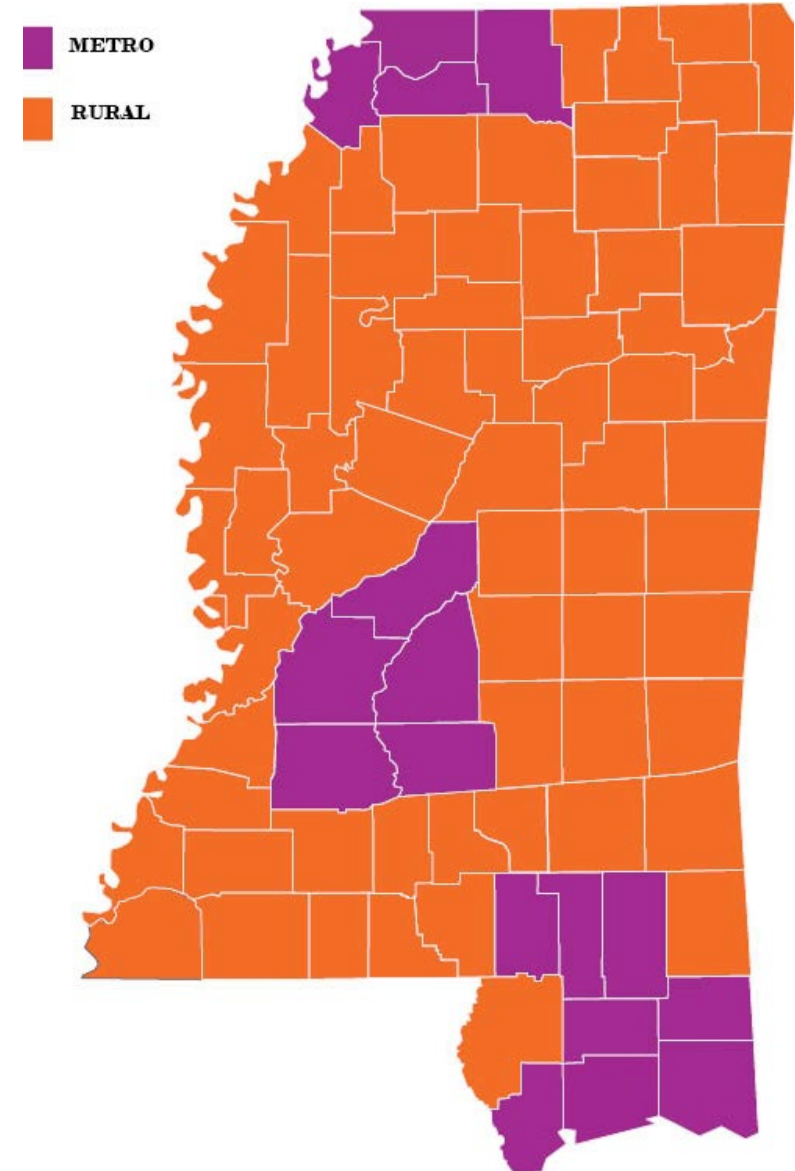


2023
BOSTON

**Effective Outreach to Rural and
Underserved Communities**

Mississippi's Market

- 65 of the 82 Counties are Rural
- 84.5% High School Education Only
- 18.6% Persons with Disability
- 19.1% Persons in Poverty
- 42.4% Rent burdened paying more than 30% of their income in rent



Program Launch

Website with online
application

1-800 Number &
Dedicated Email

Free Press

Struggles to Overcome

Little or no broadband/internet access

Lack of Public Transportation

Fear of Scam

Extra Hand Holding



Steps We Took

- Printed Application
- Rental Assistance Fairs
- Created a Network of Partners
- Paid Advertising Campaign

Results

March-Jun of 2021

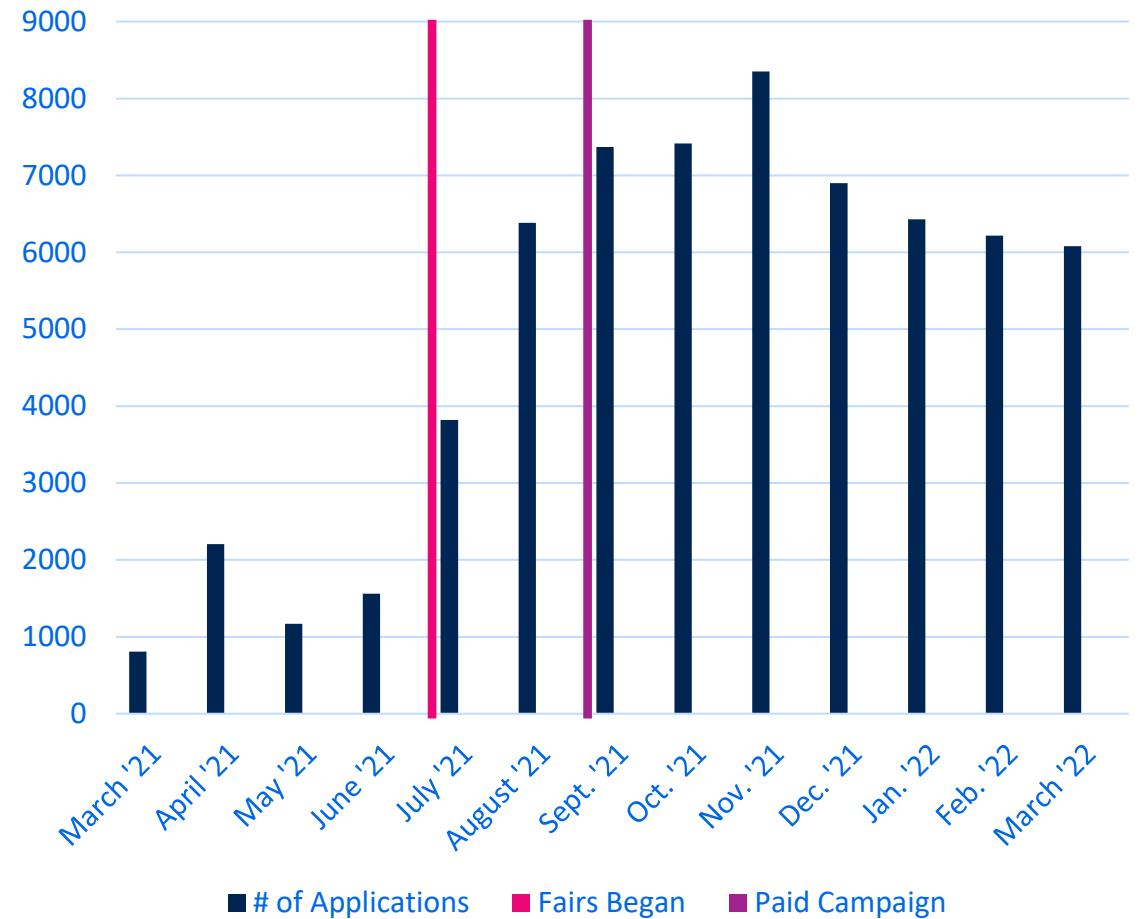
- Free Press

July of 2021

- Rental Assistance Fairs Began

September of 2021

- Paid Advertising Campaign Launch



2023 BOSTON

Effective Outreach to Rural and Underserved Communities

A large steel arch bridge spans a river valley in a lush green forest. The bridge is a prominent feature, arching over the water. The surrounding landscape is filled with dense green trees and foliage. The river flows through the center of the valley, reflecting the sky and the bridge. The overall scene is a beautiful representation of a rural landscape.

Bridging Communications Gaps to Better Serve Rural Populations

Whitney Humphrey
Communications Administrator,
West Virginia Housing Development Fund

West Virginia Homeowners Rescue Program

Issues with rollout:

- Underwhelming press coverage
- COVID fatigue
- Low advertising budget
- Lack of excitement or interest from state and local leaders

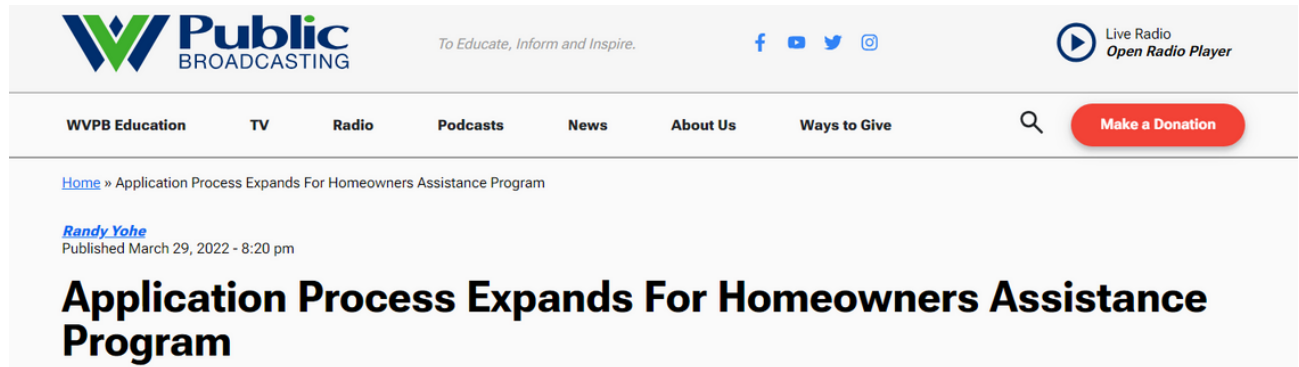
A new program is coming to the rescue for WV homeowners

by [rebecca stalnaker](#) in State News June 24, 2022 Reading Time: 3 mins read

WV Housing Development Fund launches Homeowners Rescue Program

Logan Banner Mar 30, 2022

WSAZ Investigates | W.Va. Homeowners Rescue



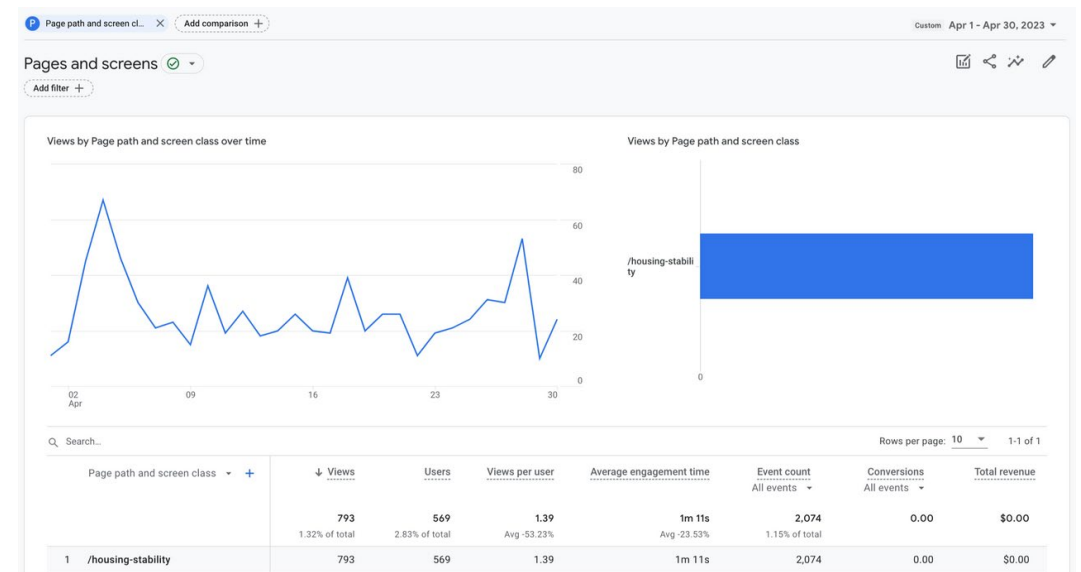
Housing Stability Awareness Month

Goals:

- Increase program awareness
- Increase applications by 300 in April 2023
- Point people to other resources and programs
- Strengthen partnerships

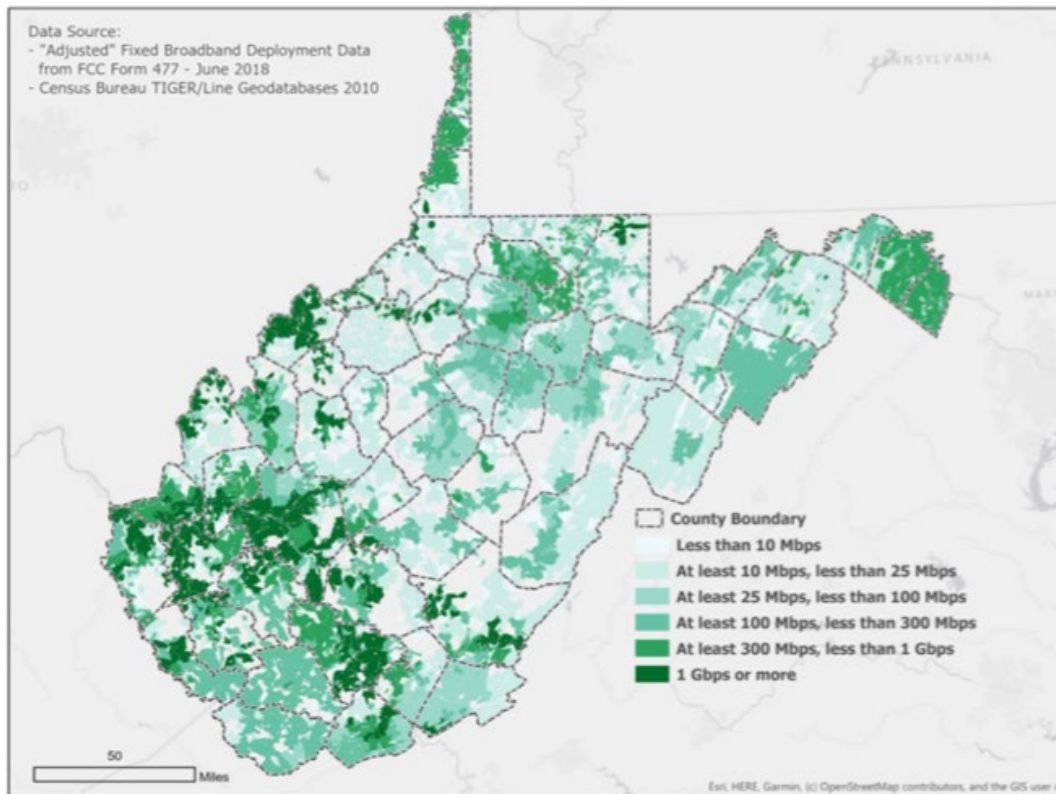
Successes:

- Received 495 new applications
- Awarded \$1.75 million
- Nearly 800 visits to our webpage
- Growth in social media engagement and reach
- Increased awareness



Communication is Challenging

- Slow or no internet connection
- Distrust in the media and government institutions
- In rural communities, word of mouth is key



Source: https://www.wvnews.com/news/wvnews/wv-lacks-broadband-access-vital-to-economic-growth/article_Sec9ddc9-aa4c-5f86-a887-bfbbab38b298.html

The Battle for Truth



A shared media environment has given way to echo chambers, making it harder to collaboratively solve problems. Media is not trusted, with especially low trust in social media.

Source: <https://www.edelman.com/sites/g/files/aatuss191/files/2023-03/2023%20Edelman%20Trust%20Barometer%20Global%20Report%20FINAL.pdf>

Step 1: Be Empathetic and Responsive

- Be compassionate and empathetic
- Validate their concerns or issues
- Respond quickly to issues or complaints
- LISTEN
- Follow through

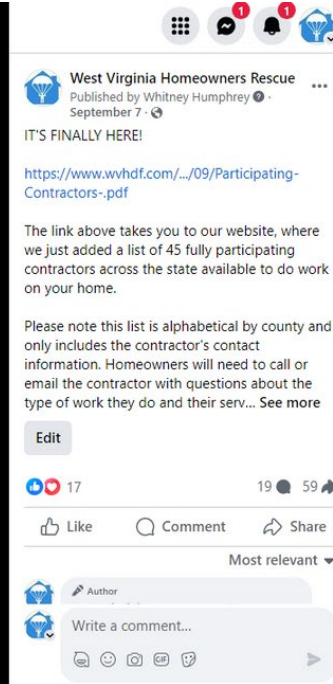


Participating Contractors

You asked, we listened.

Visit wvhomerescue.com to see a list of licensed contractors participating in the Critical Home Repair Program.

West Virginia Homeowners RESCUE wvhomerescue.com
844-542-0035



West Virginia Homeowners Rescue
Published by Whitney Humphrey · September 7

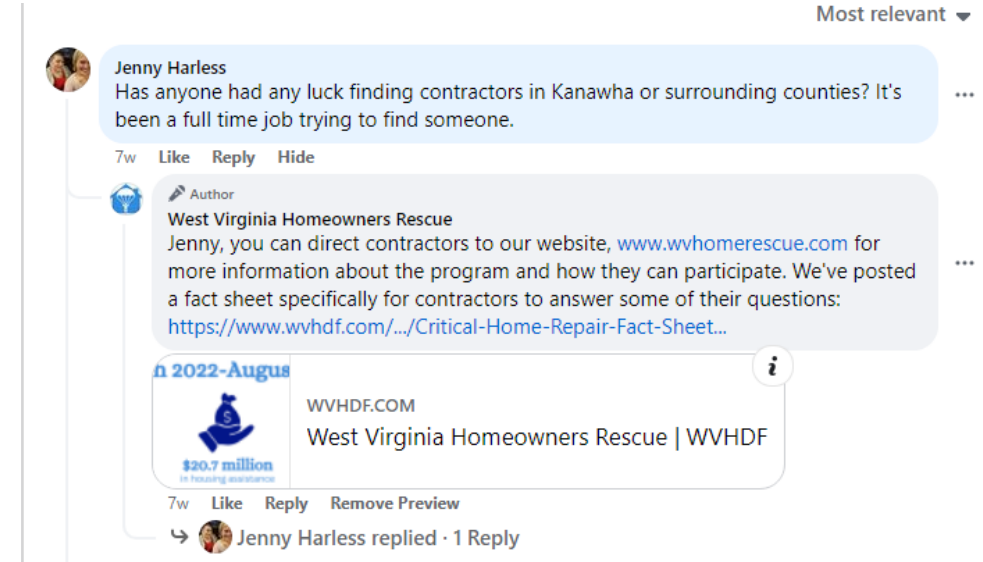
IT'S FINALLY HERE!

<https://www.wvhdf.com/.../09/Participating-Contractors-.pdf>

The link above takes you to our website, where we just added a list of 45 fully participating contractors across the state available to do work on your home.

Please note this list is alphabetical by county and only includes the contractor's contact information. Homeowners will need to call or email the contractor with questions about the type of work they do and their serv... See more

17 Likes · 59 Shares



Jenny Harless
Has anyone had any luck finding contractors in Kanawha or surrounding counties? It's been a full time job trying to find someone.

7w Like Reply Hide

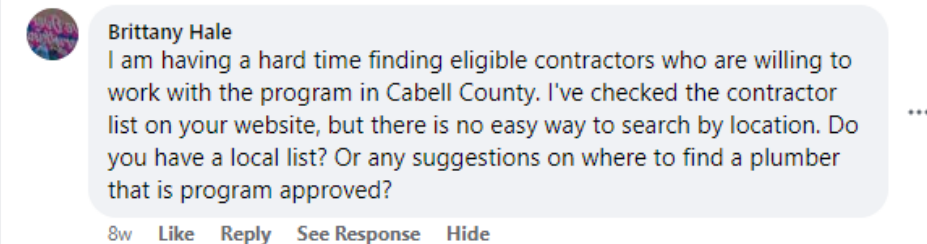
Author
West Virginia Homeowners Rescue
Jenny, you can direct contractors to our website, www.wvhomerescue.com for more information about the program and how they can participate. We've posted a fact sheet specifically for contractors to answer some of their questions: <https://www.wvhdf.com/.../Critical-Home-Repair-Fact-Sheet...>

2022-Augus
WVHDF.COM
West Virginia Homeowners Rescue | WVHDF
\$20.7 million in housing assistance

7w Like Reply Remove Preview

Jenny Harless replied · 1 Reply

View more comments



Brittany Hale
I am having a hard time finding eligible contractors who are willing to work with the program in Cabell County. I've checked the contractor list on your website, but there is no easy way to search by location. Do you have a local list? Or any suggestions on where to find a plumber that is program approved?

8w Like Reply See Response Hide

Step 2: Meet People Where They Are

- People are more comfortable on their own turf and are more likely to be receptive to your messages
- People feel more free to ask questions or bring up concerns
- Allows you to tailor your message to individual needs or situations



Step 3: Cultivate Relationships


- Tap into community resources such as food banks, senior or community centers, etc.
- Find the “bridge” and build a relationship
- Help the bridge understand your value proposition and how people in their community benefit
- This also includes online communities and non-housing related organizations

The screenshot shows a Facebook post from WV211, dated January 4. The post text reads: "The West Virginia Homeowner Rescue program is available to help homeowners across the state who are behind in mortgage payments, real estate taxes, homeowner's insurance, utilities, and more. WV 211 is happy to answer questions you may have about eligibility and how to apply." Below the text is a promotional graphic for the West Virginia Housing Development Fund (WVHDF). The graphic features a piggy bank and the text: "Your financial health is important. That's why we partner with housing counseling agencies across the state to help homeowners improve their credit, learn budgeting tips, access resources, and more." At the bottom of the graphic, it says: "Visit www.wvhdf.com/counseling-agencies for a list of partner agencies." To the right of the graphic is a "Follow" button for the West Side Neighborhood Association (WSNA), dated July 27. Below the WSNA button is a post from West Virginia Homeowners Rescue, published by Whitney Humphrey on July 7. The text of this post says: "We've seen tremendous response to our new critical I over the past few days. Here's a quick video explainin applying to p... See more". Below the text are 16 likes and buttons for "Like" and "Comment".

Step 4: Reframe Your ROI

- Some things just can't be measured
- The work you're doing today may still matter generations from now
- Long-term successes are worth the short-term sacrifices

12WBOY News Local Weather



LISTS AND RANKINGS

West Virginia is the 2nd most federally dependent state

by: [Sam Gorski](#)
Posted: Apr 6, 2023 / 08:36 AM EDT
Updated: Apr 6, 2023 / 08:36 AM EDT

West Virginia counts more on federal tax dollars than most other states

By J.D. Davidson | The Center Square Mar 17, 2021



TRENDING

1 West Virginia to receive \$ Medicaid fraud settlement ResCare

FACT SHEET FEB 26, 2021

West Virginia Needs the American Rescue Plan

Provisions Will Provide Targeted Relief to Struggling Families

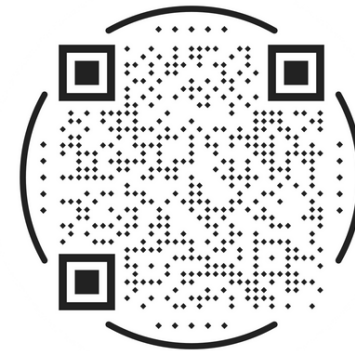
The COVID-19 pandemic and resultant economic recession are still wreaking havoc on West Virginia communities. President Biden and Congress must act boldly to ensure that working-class West Virginians are able to weather the storm.

Let's Connect!



Whitney Humphrey
Communications Administrator,
West Virginia Housing Development Fund
304-391-8643
whumphrey@wvhdf.com

Find me on LinkedIn!





West Virginia Housing Development Fund

NMLS # 198038

5710 MacCorkle Ave. SE
Charleston, WV 25304
(304) 391-8600



wvhdf.com



[@wvhousing](https://www.instagram.com/wvhousing)



[@wvhdf](https://twitter.com/wvhdf)



[WVHDF](https://www.facebook.com/WVHDF)



Thank You
and
Enjoy Boston!

2023 BOSTON

Reaching
underserved
homeowners and
home buyers in
Massachusetts

MassHousing's Marketing Dept

- Eric Gedstad, Marketing Director
- Deepak Karamcheti, Senior Website & Content Marketing Officer
- Stephen Costa, Marketing & Graphic Design Specialist

- ~320 staff persons at MassHousing



Three case studies

1. Down payment assistance & mortgage loan advertising
2. Relationship managers in the field
3. Homeowner Assistance Fund (HAF)



Case study 1: Ad campaigns for Down Payment Assistance & Mortgage Loans

Goal: Raise awareness - especially among buyers of color – of our down payment assistance and mortgage loans.

Targeting

Know where our underserved communities are

Massachusetts “Gateway” Cities

- Population greater than 35,000 and less than 250,000
- Median household income below the state average
- Rate of educational attainment of a bachelor's degree or above that is below the state average.
- Greater proportion of People of Color

Attleboro

Barnstable

Brockton

Chelsea

Chicopee

Everett

Fall River

Fitchburg

Framingham

Haverhill

Holyoke

Lawrence

Leominster

Lowell

Lynn

Malden

Methuen

New Bedford

Peabody

Pittsfield

Quincy

Randolph

Revere

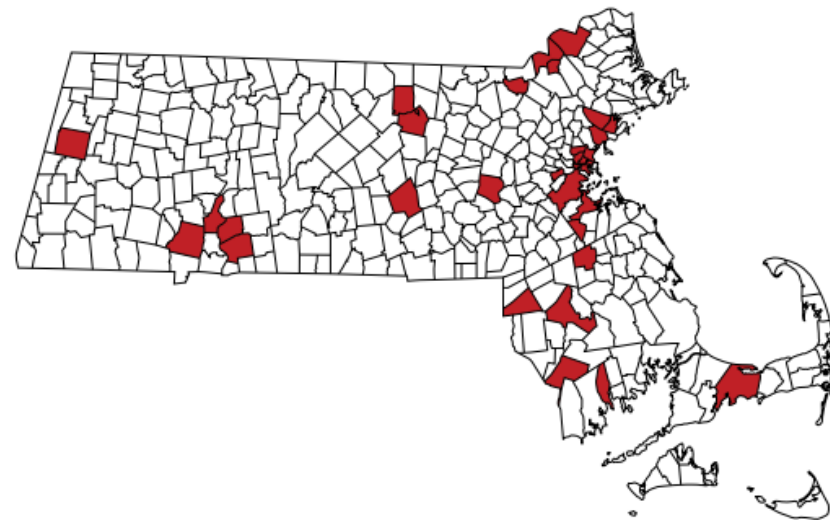
Salem

Springfield

Taunton

Westfield

Worcester



Campaign Overview

Timeline | May 24 - August 26, 2023 (~13 weeks)

All media channels outside of Google ads wrapped on 7/22

Goal

Raise awareness among first time homebuyers about MassHousing's down payment assistance (DPA) of up to 50K and their affordable loan products.

Audience

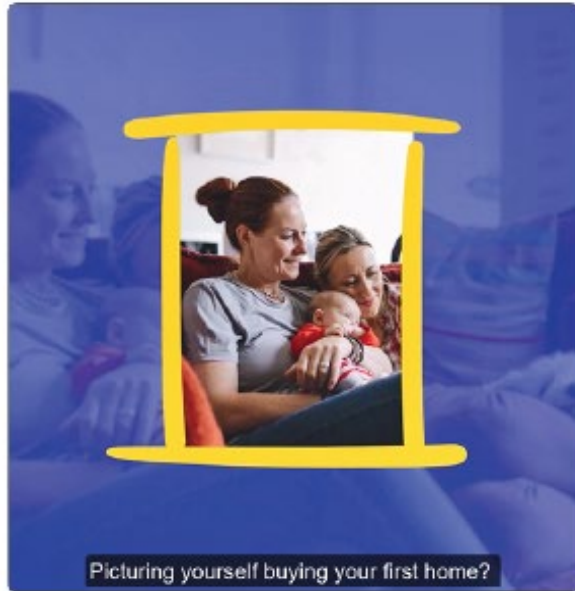
First time homebuyers living in Gateway cities. Media also used demographic and behavioral targeting to reach buyers of color.

Media Channels



In addition to digital media, 6 **MBTA station posters** ran in downtown Boston station locations.

Assets :15 animated video, digital display ads, and social media ads for Facebook/Instagram



Picturing yourself buying your first home?



¿Se imagina comprando su primera vivienda?



First time home buyers: picture this.



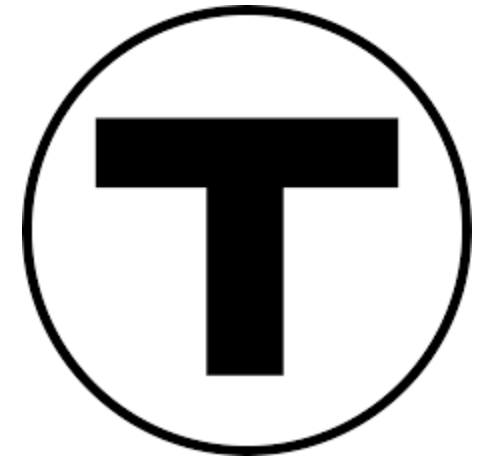
Personas que compren su primera vivienda:
imaginense esto.

First-Time Homebuyer? Discover MassHousing



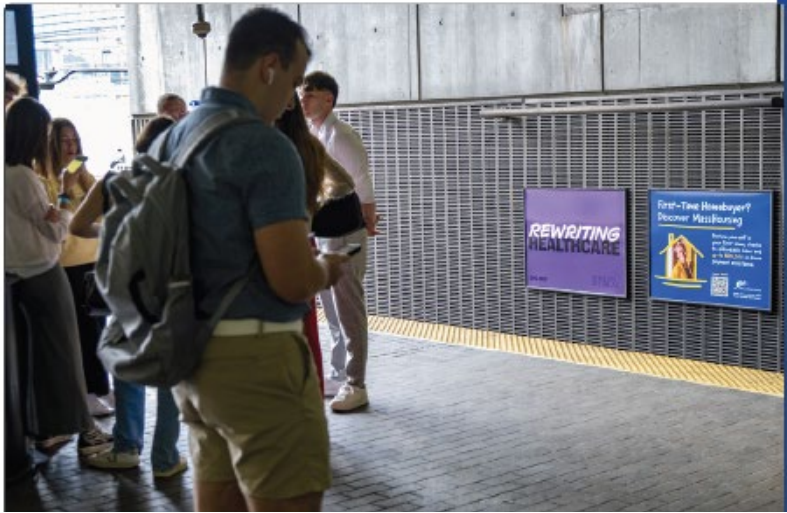
Picture yourself in
your first home, thanks
to affordable loans and
up to \$50,000 in down
payment assistance.

Learn more



Ruggles
Roxbury Crossing
JFK
Andrews
Park St
Government Center

Station Posters



English

MassHousing
Sponsored · 48

MassHousing can help qualified first-time buyers, offering up to to \$50,000 down payment assistance with an affordable loan.

Discover more about MassHousing

masshousing.com
Discover more about MassHousing

masshousing.com
MassHousing helps [Learn more](#)
Picture This: Buying Your ...

Like Comment Share

MassHousing
Sponsored · 48

We offer qualified first-time homebuyers up to \$50,000 in down payment assistance with an affordable MassHousing loan.

masshousing.com
We offer qualified first-time homebuyers up to \$50,000 in down payment assistance

masshousing.com
Picture This: Buying Your First Home [Learn more](#)

Like Comment Share

Spanish

MassHousing
Sponsored · 48

MassHousing ofrece préstamos asequibles con una ayuda para el anticipo de hasta \$50,000 para ayudarlo a acceder a su primera vivienda.

masshousing.com
¿Necesita \$50,000? [Learn more](#)
Compradores de primera ...

Like

MassHousing
Sponsored · 48

Ofrecemos a los compradores de primera vivienda que reúnen los requisitos necesarios una ayuda para el anticipo de hasta \$50,000 para ayudarlo a acceder a su primera vivienda.

masshousing.com
Imagínese este momento de su primera vivienda


Like

GET UP TO \$50,000 to help put you in your first home.

Hasta \$50,000 en ayuda para el anticipo  Podemos ayudarlo a conseguirlo.



OBTENGA HASTA \$50,000
en ayuda para el anticipo



GET UP TO \$50,000
in down payment assistance

Sponsored



masshousing.com

https://www.masshousing.com

MassHousing Is Here to Help - First Time Home Buyer in MA

We know it's difficult to save for a down payment on a home. Become a homeowner faster. Up to \$50,000 for down payments. MassHousing is here to help you buy a home. Down Payment Assistance. MassHousing Loans. Affordable Loans.



MassHousing Income Limits

Is MassHousing right for you? Learn about MassHousing

MassHousing Benefits

Products for Homebuyers Learn about our assistance

First-time Homebuyers

Information for First-time Buyers We're here for First-time

Help for First-time Buyer

MassHousing Mortgage Loans Learn what we can offer

Top Ad | English

CTR - 16.42%

Ad · www.masshousing.com

MassHousing Home Loans | First Time Home Buyer Program

Down payment assistance and affordable mortgages. MassHousing makes homeownership possible. If you're a first-time home buyer, take the next step to homeownership with MassHousing.

Top Keywords (most impressions)

- mass housing
- first time buyers help
- first time home owners loan

Top Ad | Spanish

CTR - 2.60%

Ad · www.masshousing.com

Préstamos para la vivienda | Sí, puede comprar una vivienda

Aumente su poder de compra con hasta \$50,000 de ayuda con el pago inicial.

Top Keywords (most impressions)

- prestamo hipotecario (mortgage loan)
- prestamos para casa (home loans)
- prestamo casa (home loan)

Top Performing Facebook ads

MH MassHousing Sponsored

Se aplican términos y condiciones. Igualdad de oportunidades de vivienda.

Imagíneso esto: La compra de su primera...
MassHousing puede ayudar a los compradores de primera vivienda ...See more

[Learn more](#)

4 1 share

Like Comment Share

This is a Facebook advertisement for MassHousing, targeting Eastern MA in Spanish. The ad features a blue background with a yellow house outline containing a smiling woman and child. The text is in Spanish, starting with 'Imagíneso esto: La compra de su primera...' and includes a 'Learn more' button. Engagement metrics show 4 likes and 1 share.

Reach campaign - Eastern MA (Spanish)

MH MassHousing Sponsored

Ofrecemos a los compradores de primera vivienda que reúnan los requisitos necesarios una ayuda para el ...See more

Se aplican términos y condiciones. Igualdad de oportunidades de vivienda.

masshousing.com/downpay...
Imagíneso esto: La compra de su primera vivienda

[Learn more](#)

Like Comment Share

This is a Facebook advertisement for MassHousing, targeting Western MA in Spanish. The ad features a blue background with a yellow house outline containing a smiling woman and child. The text is in Spanish, starting with 'Ofrecemos a los compradores de primera vivienda...' and includes a 'Learn more' button. Engagement metrics show like, comment, and share icons.

Reach campaign - Western MA (Spanish)

Campaign Performance

This includes cumulative data across ALL languages and media channels.



11,182,276

Impressions



40,921

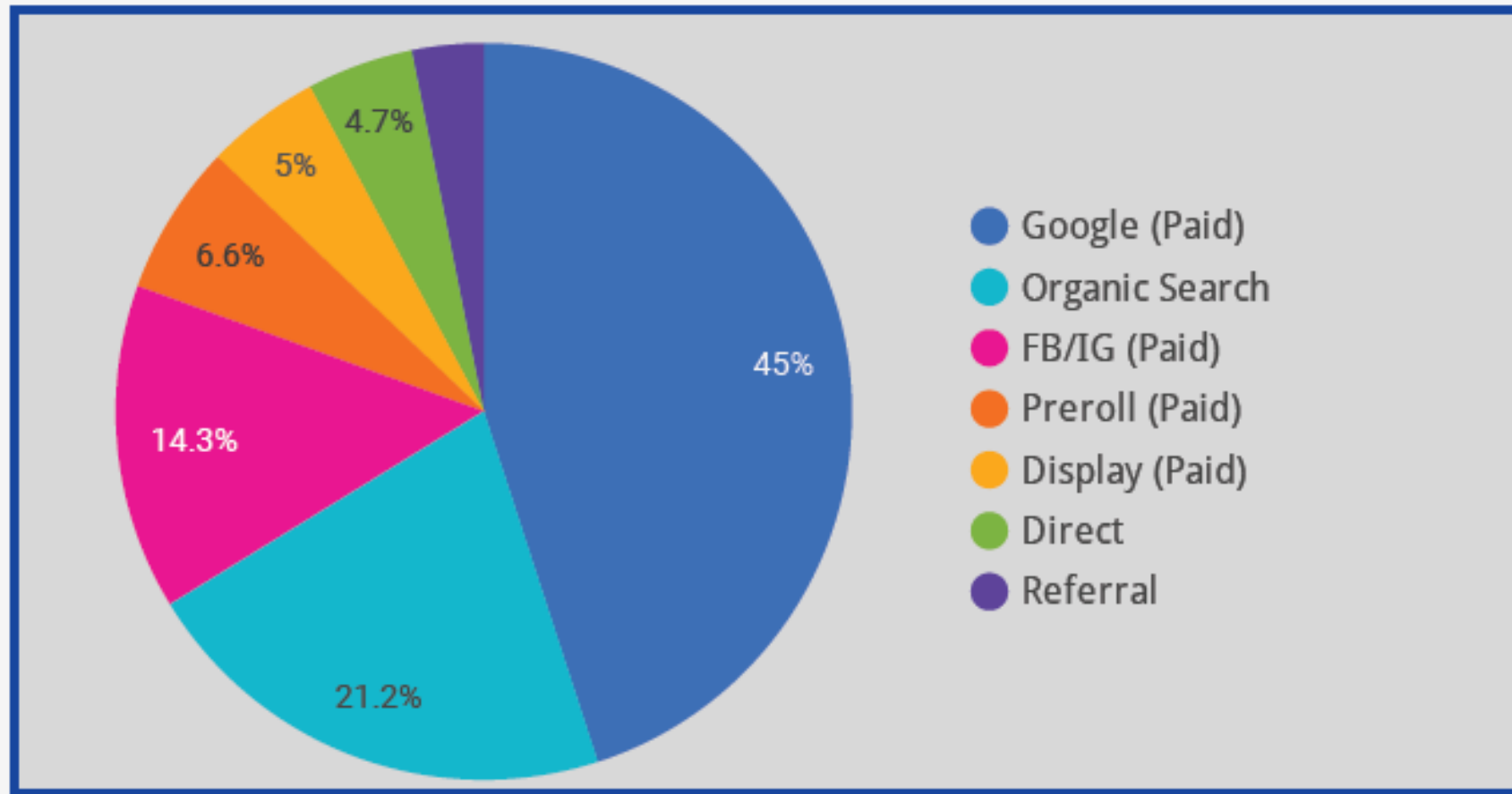
Ad Clicks



3,100,375

**Completed
Views**

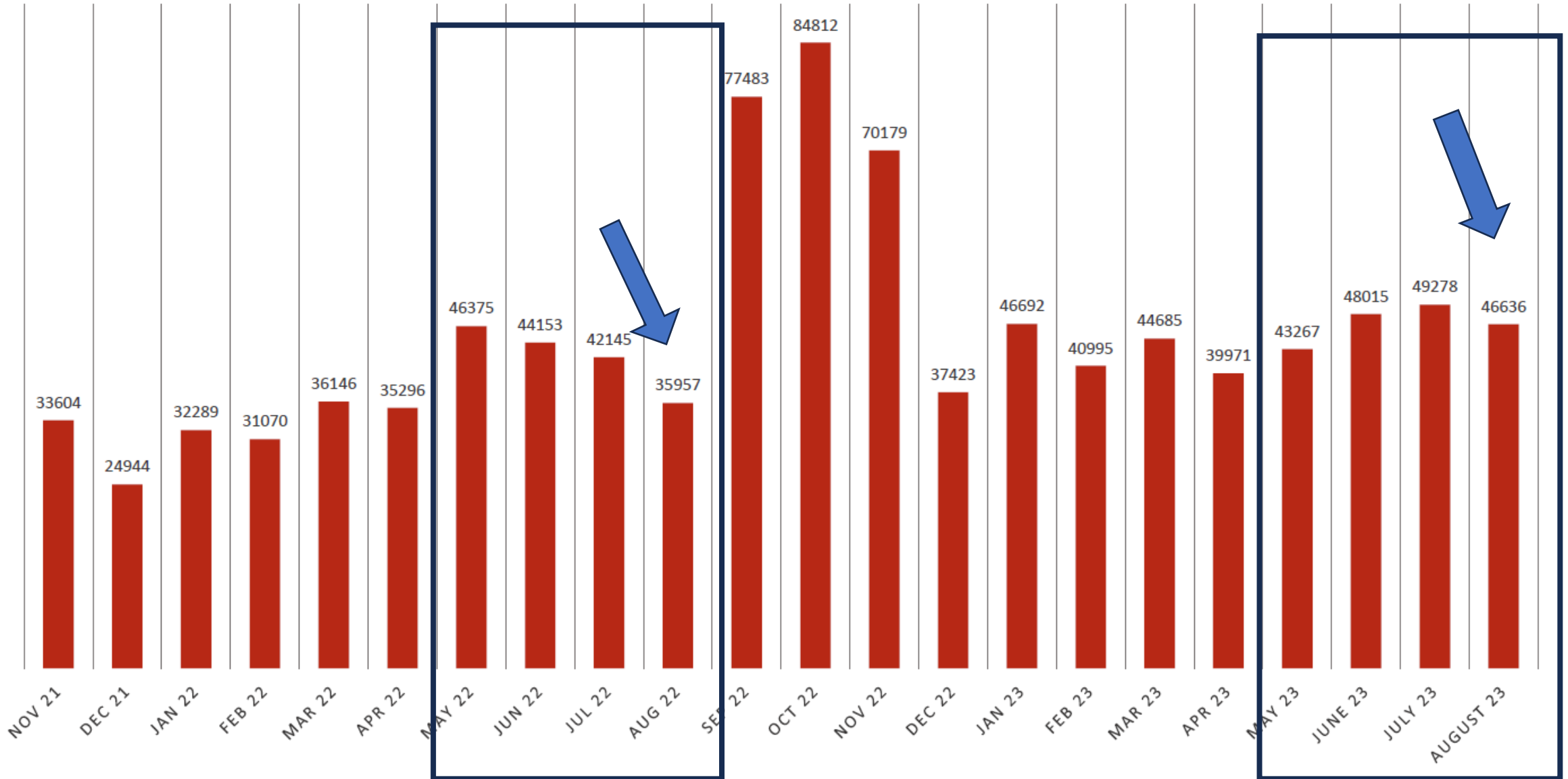
Website Traffic



Majority of referral traffic is from mymasshome.org

Over 75% of website traffic to the DPA page was from paid campaign.

MONTHLY USERS ON MASSHOUSING.COM



Case study 3: Being in the community

Meeting people where they live and intersecting with them on their home buying journey

Relationship Managers / Local Presence



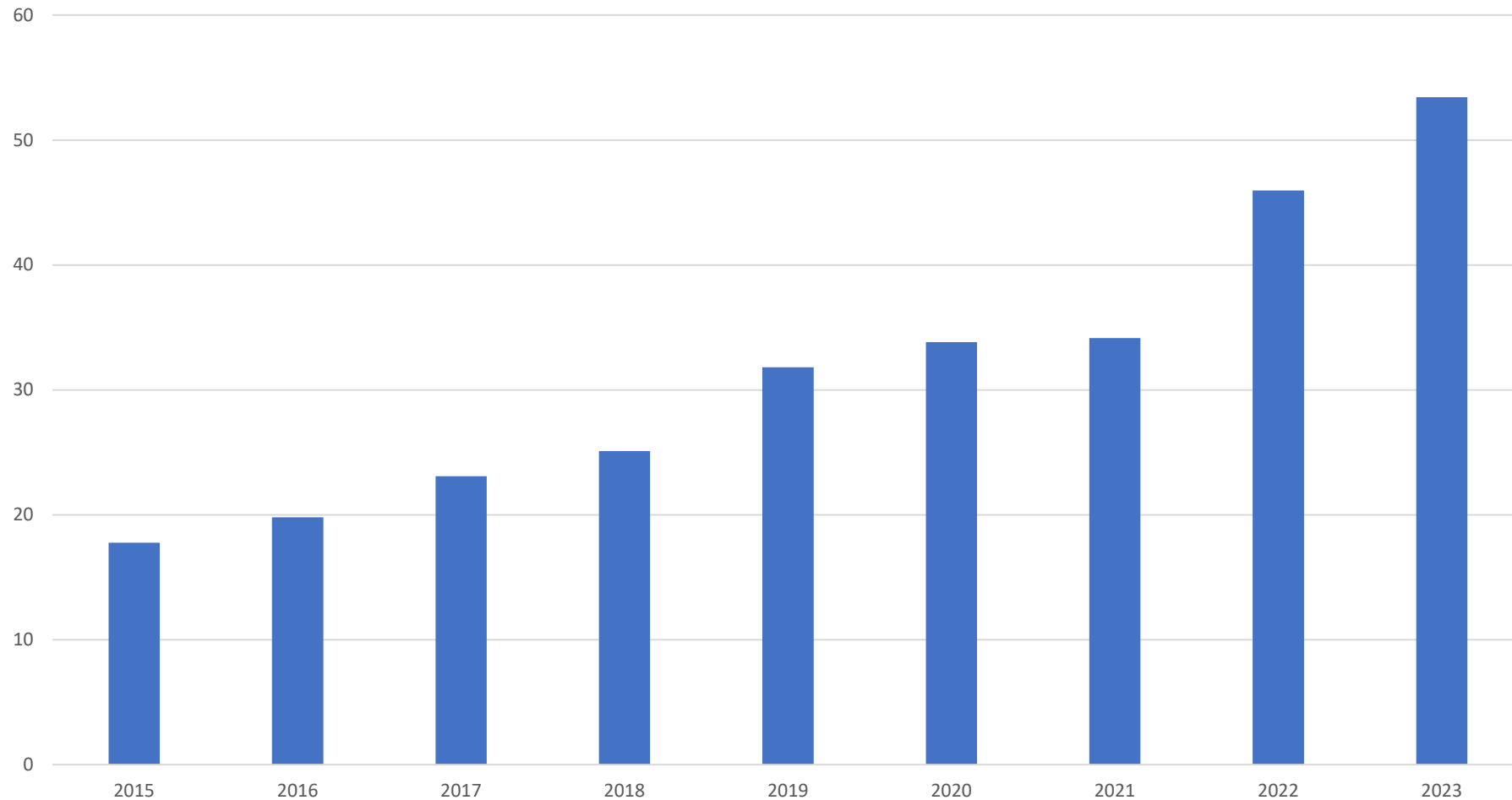
Sample partnerships in the community

- Local and Regional REALTOR Associations
- Local Housing Partnerships
- Homebuyer Education Agencies

- Asian Real Estate Association
- Black Ministerial Alliance
- Mass. Assoc Minority Law Enforcement Officers
- Black Economic Council of MA

Rise in % of loans to persons of color

Rise in % of loans to persons self identifying as persons of color



[Home](#) // [Local Coverage](#)

Report shows state agencies are increasing home loans to people of color

September 13, 2023

By [Simón Rios](#)

MassHousing, a quasi-state agency that helps fund home loans for low- and moderate-income borrowers, has quadrupled the share of people of color who access the group's funds over the last decade.

That's according to a new report from Boston Indicators, the research arm of the Boston Foundation, on homeownership support programs in Massachusetts.



Case Study 3: HAF

Reaching out to homeowners who fell behind on mortgage loans as a result of the pandemic



About HAF

- HAF was created by the American Rescue Plan Act (ARPA) which provided \$10 billion for state-run programs
- Each state has its own U.S. Treasury-approved program

Massachusetts:

- Up to \$50,000 in financial assistance to eligible homeowners to help them avoid foreclosure
- Must have missed at least 3 home mortgage payments after January 21, 2020.
- Funds are provided to a homeowner's mortgage servicing company

Challenges

- Language and culture barriers
- Lack of trust / Mortgage scams
- Some would not have internet
- The psychology of being behind on payments = inertia
- Complexity of the HAF application process



Solutions / The approach

- Multilingual ad campaign through an ad agency (MORE Advertising)
- Targeted in and around Gateway Cities
- Traditional media as well as digital media
- Grassroots tactics
- Grants to trusted community-based nonprofits to aid with outreach



Paid Advertising

- Google Search Ads
- Digital Display ads
- Social Media
- Digital video pre-roll ads
- Transit (bus exterior and interior)
- Gas station TV screens
- Convenience store posters
- Local newspapers
- Radio
- Cable TV
- Direct Mail
- Texting campaigns



HAF ads and information in these languages:

- English
- Arabic
- Cape Verdean Creole
- Chinese (Simplified)
- Chinese (Traditional)
- Haitian Creole
- Khmer
- Portuguese
- Russian
- Spanish
- Vietnamese





The Massachusetts Homeowner Assistance Fund (Mass HAF) has helped **hundreds of homeowners** with mortgage assistance!

The **COVID-19** pandemic has been hard on a lot of us.



Ad · www.massmortgagehelp.org

Massachusetts HAF Program | Apply for HAF

If COVID-19 has made it hard to keep up with house payments, apply for relief today. The Massachusetts Homeowner Assistance Fund could help you with your mortgage.

Gas Station TV

CUMULATIVE DATA

Performance Summary

Flight Dates: 3/1 - 5/28

971,504

Impressions
Contracted

1,080,623

Impressions
Delivered

Impressions over delivered by 111.23%



Main Ad - 15s Video

MH MassHousing
Sponsored - ©

Mass HAF is a state program to help homeowners who are behind on their mortgage by three months or more because of the pandemic. Apply today.

Learn more and apply at
MassMortgageHelp.org

Learn more and apply at
MassMortgageHelp.org

MASSMORTGAGEHELP.ORG
Need Mortgage Help?
Mass HAF: help for homeowners.

LEARN MORE

Static Image Ad

MH MassHousing
Sponsored - ©

Are you behind on your mortgage by three months or more because of the pandemic? Mass HAF is here to help.

INTRODUCING MASS HAF
Homeowner Assistance Fund

Find out more and apply today.

MASSMORTGAGEHELP.ORG
Introducing Mass HAF
Homeowner Assistance Fund

LEARN MORE

MH **HAF**
NEED HELP WITH YOUR MORTGAGE?
Massachusetts Homeowner Assistance Fund is here.

ABOUT MASS HAF

The Massachusetts Homeowner Assistance Fund (Mass HAF) is available for homeowners who are behind on their mortgage payments because of the COVID-19 pandemic. If approved, households are eligible for up to \$30,000 in assistance. The goal of HAF is to prevent foreclosures and displacements of eligible homeowners. Mass HAF is funded by the American Rescue Plan Act (ARPA).

You may qualify for Mass HAF if:

- ✓ You own and live in a condominium, single family home, or a 2-, 3- or 4-family property in Massachusetts
- ✓ You are behind on your mortgage payments by at least 3 months
- ✓ You or someone in your household had their income go down, or living expenses go up, after January 21, 2020 because of the COVID-19 pandemic. This includes job loss, fewer work hours, paying more for childcare, illness, or being unable to work because you had to take care of a family member
- ✓ You meet the program's income limits (income limits are 150% of AMI - area median income)

WHAT IF I OWE MORE THAN \$50,000?

Mass HAF will pay up to \$50,000 and your servicer may offer a plan to help you get caught up on the remaining amount you owe. Your servicer is whoever you pay your mortgage to.

HOW CAN MASS HAF HELP ME?

If you are approved for Mass HAF, you would receive assistance to pay overdue mortgage payments, if you also have overdue payments on property taxes, insurance, or homeowner/condominium fees, you may be able to receive additional assistance.

WILL I RECEIVE THE MONEY DIRECTLY?

MH **HAF**
HOMEOWNER ASSISTANCE FUND

Inscrição no Mass HAF

Siga as etapas abaixo antes de começar sua inscrição no Mass HAF.

HOW DO I APPLY?

- 📄 The application is online. Learn more and you can also complete a short online screen.
- 📞 For general information about Mass HAF or you can call the HAF Call Center at (833) 277-7273 (interpreter services are available). You can also contact a local housing counseling agency who can help you apply. A list of local agencies is available at massmortgagehelp.org.

massmortgagehelp.org

This program is being supported, in whole or in part, by federal funds awarded to the Commonwealth of Massachusetts by ARPA.

Etapa 1 ELEGIIBILIDADE

Análise os requisitos de elegibilidade.

Você atende a todos os requisitos abaixo?

- ✓ Eu possuo e moro em uma casa com uma família, condomínio ou casa com 2, 3 ou 4 famílias localizada em Massachusetts
- ✓ Perdi renda ou minhas despesas aumentaram a partir de 21 de janeiro de 2020 por causa da pandemia de COVID-19.
- ✓ Estou atrasado em pelo menos 3 pagamentos do financiamento desde 21 de janeiro de 2020.
- ✓ Atendo ao requisito de ter renda 150% ou menor que a renda mediana da área (AMI). Veja a etapa 2 para verificar a elegibilidade da renda.

Etapa 2 PRÉ-TRIAGEM

Preencha o questionário de pré-triagem para confirmar sua elegibilidade e que você atende aos requisitos de renda. O questionário de pré-triagem está disponível em massmortgagehelp.org/pre-screening

Etapa 3 DOCUMENTOS

Se você for elegível, junte os documentos necessários e prepare-se para fazer o upload deles no portal de inscrição online. Se precisar de ajuda para fazer o upload dos documentos, entre em contato com a Agência de Aconselhamento Habitacional (HCA - Housing Counseling Agency) local. Você pode encontrar sua HCA local em massmortgagehelp.org/HCA.

Pode ser que lhe peçam mais documentos após o envio. Cabe notar que, mesmo que você não tenha todos os documentos necessários, ainda assim pode ser que você seja elegível para o programa.



Identidade válida:

- Uma das seguintes:
 - Carteira de Habitação ou Carteira de Identidade Estadual
 - Certidão de Nascimento dos EUA
 - Passaporte dos EUA
 - Identificação Militar
 - Documentos de Imigração



Extrato de financiamento:

O extrato **mais recente** do seu financiamento mostrando que há pelo menos 3 pagamentos pendentes



Homeowner Assistance Fund
MASS HAF

Find out more and apply today.

MH **HAF**

Community-Based Organization Outreach

- RFP for local grass-roots groups to help build awareness of HAF locally
- 17 organizations received grants of up to \$25,000 for:
 - Door knocking
 - Community events
 - Email campaigns
 - Social media
 - Flyer distribution
 - Phone call campaigns
 - Texting Campaigns
 - Local advertising



Community – Based Organizations

- Asian Community Development Corp
- Cape Verdean Association of Boston
- Cape Verdean Association of Brockton
- Central Berkshire Habitat for Humanity
- Community Teamwork Inc
- Cambodian Mutual Assistance Association
- Greater Lawrence Community Action Council
- Housing Assistance Corp.
- La Collaborativa
- LEO, Inc.
- MA Alliance of Portuguese Speakers
- NOAH
- PACE, Inc.
- Pioneer Valley Project
- SE Asian Coalition of Central MA
- Springfield Neighborhood Hsg Services



MASS HAF PROGRAM STATUS - Outreach and CBO Grant Program



- Mass HAF Materials Translated into 10 languages
- 16 Community Based Organizations Awarded Funds under Outreach Program
- \$380,000 in total grant awards
- 77 events
- 12,400+ doors knocked on
- 17,800+ flyers distributed
- 8,828 direct mail pieces
- 1 million+ total reach of social media
- 2,320 referrals to HCAs
- 17,000 people reached by emails or texts
- 5,225 in-person conversations



Direct Mail postcards / sent to Warren Group Foreclosure Petition Addresses



**Are you behind on your mortgage?
Facing foreclosure?**

The Massachusetts Homeowner Assistance Fund (Mass HAF) may be able to help.

If you're behind on mortgage payments by three months or more because of the pandemic, you may qualify for Mass HAF.

Mass HAF is a state program that provides financial assistance to homeowners. You do not have to pay it back.

Check your eligibility and apply at massmortgagehelp.org



Massachusetts Homeowner Assistance Fund
160 Federal Street #2
Boston, MA 02110

Application and assistance available in:

- Spanish
- Portuguese
- Haitian Creole
- Vietnamese
- Chinese
- Khmer
- Russian

**Call for more information:
1-833-270-2953**

Monday – Saturday • Interpreter services available
8 a.m. - 7 p.m.



Check your eligibility and apply at
massmortgagehelp.org

This project is being supported, in whole or in part, by federal award number HAF074 awarded to the Commonwealth of Massachusetts by the U.S. Department of the Treasury.

Behind on your mortgage?
You may be eligible for the Massachusetts Homeowner Assistance Fund.



Key HAF metrics

- 12,398 applications received
- \$245 M requested

- 7,451 homeowners assisted
- \$108.8M paid
- 315 foreclosure sales postponed



12,462

Households Requesting Assistance

\$248,403,068

in Assistance Requested

325

Cities with Submitted Applications

7,742

Households Approved

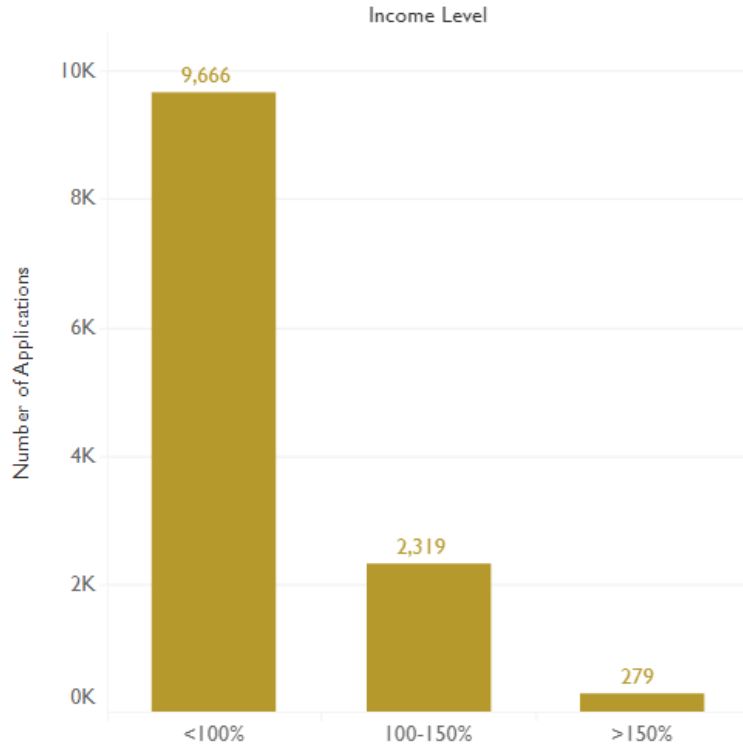
299

Servicers with Signed Agreements

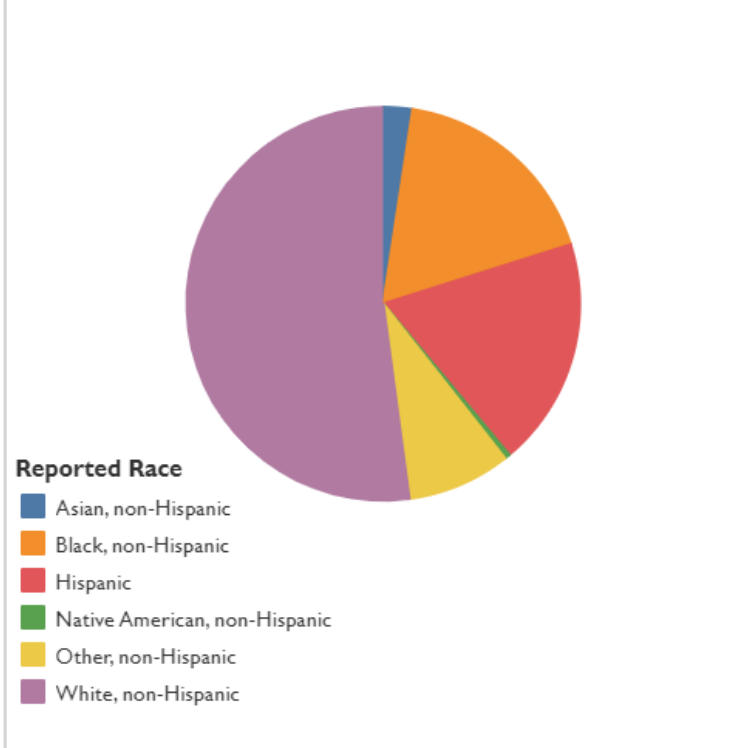
330

Non-Financial Postponements

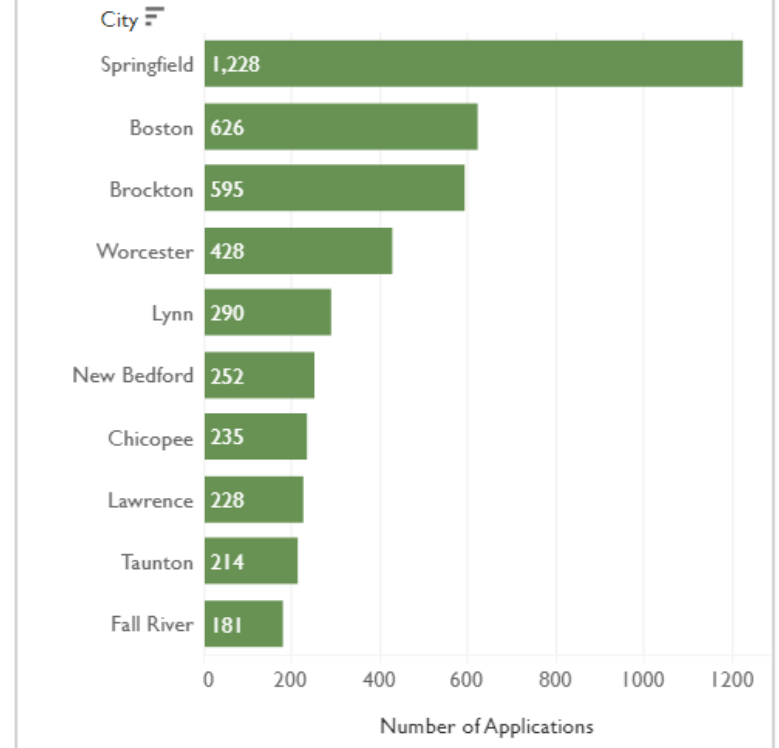
Number of Applications by Area Median Income (AMI)



Applications by Race and Ethnicity



Top 10 Cities with Highest Application Volume



2023
BOSTON

**Effective Outreach to Rural and
Underserved Communities**

Effective Outreach to Rural & Underserved Communities

October 16, 2023

Stacy Barnes, director of Government Relations & Public Affairs



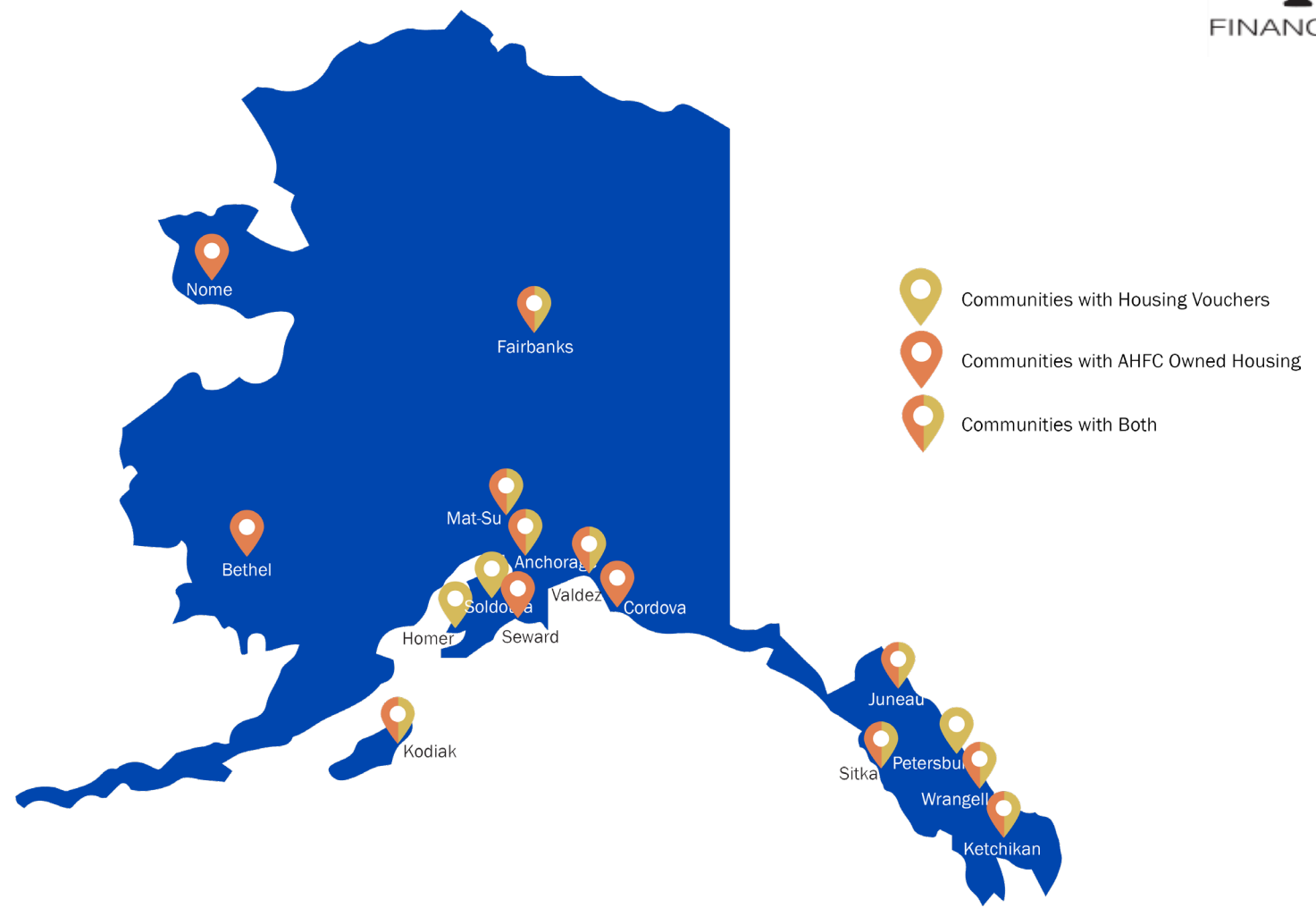
Topics



- Defining “rural” & Alaska Housing’s role
- Understanding communication challenges
- Strategies & tactics for effective outreach
- Measuring Impact

Defining “Rural”





Understanding Communication Challenges



Gasoline and heating oil costs, winter 2023

| Community | Heating oil, gal | Gasoline, gal reg | Community | Heating oil, gal | Gasoline, gal reg |
|-----------------|------------------|-------------------|------------------|------------------|-------------------|
| Akiak | \$5.95 | \$6.14 | McGrath | \$8.90 | \$8.61 |
| Akutan | \$4.50 | \$5.60 | Minto | \$8.20 | \$5.80 |
| Alatna | \$8.00 | \$11.50 | Mountain Village | \$9.12 | \$8.65 |
| Anaktuvuk Pass* | \$1.54 | \$9.31 | Nelson Lagoon | \$6.73 | \$6.54 |
| Anderson | \$4.48 | \$3.65 | Nenana | \$4.76 | \$3.80 |
| Angoon | \$6.39 | \$6.43 | New Stuyahok | \$9.00 | \$7.65 |
| Anvik | \$7.00 | \$7.50 | Nondalton | \$8.92 | \$8.30 |
| Atka | \$7.50 | \$6.25 | Noorvik | \$7.73 | \$9.01 |
| Atmautluak | \$6.54 | \$6.78 | Nuiqsut* | \$1.50 | \$6.38 |
| Atkasuk* | \$1.50 | \$6.78 | Nulato | \$6.80 | \$7.20 |
| Bethel | \$6.78 | \$6.68 | Nunapitchuk | \$6.00 | \$6.00 |
| Brevig Mission | \$7.06 | \$7.16 | Old Harbor | \$6.51 | \$5.05 |
| Chenega | \$6.63 | \$7.88 | Ouzinkie | \$5.07 | \$6.44 |
| Chignik | \$5.75 | \$6.98 | Pelican | \$6.57 | \$7.09 |
| Chitina | \$4.42 | \$5.87 | Petersburg | \$5.81 | \$5.28 |
| Circle | \$5.24 | \$6.50 | Pilot Station | \$9.07 | \$8.90 |
| Clark's Point | \$4.57 | \$5.00 | Point Baker | \$5.35 | \$5.45 |
| Cordova | \$5.20 | \$5.10 | Point Hope* | \$1.74 | \$7.60 |
| Craig | \$5.75 | \$5.07 | Port Lions | \$5.90 | \$6.10 |
| Deering | \$3.30 | \$3.61 | Quinhagak | \$7.13 | \$6.99 |
| Delta Junction | \$4.53 | \$3.65 | Ruby | \$7.75 | \$7.75 |
| Dillingham | \$5.64 | \$6.44 | Russian Mission | \$7.50 | \$7.50 |
| Eagle | \$6.95 | \$6.95 | Saint George | \$7.86 | \$8.11 |
| Emmonak | \$6.83 | \$6.98 | Saint Michael | \$7.99 | \$6.79 |
| Fairbanks | \$4.59 | \$3.49 | Sand Point | \$6.67 | \$5.36 |
| Galena | \$8.83 | \$10.08 | Savoonga | \$5.75 | \$5.75 |
| Gambell | \$5.92 | \$5.92 | Scammon Bay | \$7.85 | \$7.85 |
| Glennallen | \$4.42 | \$4.49 | Seldovia | \$7.50 | \$6.39 |
| Golovin | \$5.86 | \$6.21 | Shishmaref | \$7.08 | \$5.15 |
| Goodnews Bay | \$6.79 | \$6.99 | Sleetmute | \$8.75 | \$8.70 |
| Grayling | \$9.00 | \$9.00 | Stebbins | \$7.99 | \$5.62 |
| Gustavus | \$6.16 | \$5.79 | Tanana | \$5.50 | \$8.23 |
| Healy | \$4.75 | \$3.70 | Teller | \$8.76 | \$8.70 |
| Holy Cross | \$8.48 | \$9.00 | Thorne Bay | \$5.81 | \$5.59 |
| Homer | \$4.54 | \$3.90 | Togiak | \$6.98 | \$7.15 |
| Hoonah | \$5.74 | \$5.60 | Toksook Bay | \$7.80 | \$7.85 |
| Hooper Bay | \$8.91 | \$8.24 | Tuntutuliak | \$7.64 | \$7.64 |
| Hughes | \$13.00 | \$8.00 | Unalakleet | \$6.97 | \$6.97 |
| Huslia | \$6.25 | \$6.00 | Unalaska | \$5.21 | \$4.73 |
| Juneau | \$5.50 | \$4.53 | Upper Kalskag | \$7.00 | \$7.00 |
| Kenai | \$6.08 | \$7.09 | Utqiagvik* | - | \$7.30 |
| Kaktovik* | \$2.50 | \$7.50 | Valdez | \$4.70 | \$4.50 |
| Katag | \$7.50 | \$7.50 | Wainwright* | \$1.75 | \$7.87 |
| Kiana | \$7.73 | \$7.98 | Wales | \$6.44 | \$6.95 |

What Anchorage purchasing power would be elsewhere

If you earn \$70k in Anchorage, here is what you'd need to earn in these cities to have the same standard of living.

| | | |
|------------|---------------|-------------|
| California | San Francisco | \$98,784.53 |
| | Los Angeles | \$83,259.67 |
| | Sacramento | \$65,580.11 |
| Texas | Dallas | \$56,629.83 |
| | Austin | \$55,801.10 |
| Washington | Houston | \$50,883.98 |
| | Seattle | \$82,817.68 |
| | Olympia | \$62,872.93 |
| Florida | Spokane | \$56,961.33 |
| | Miami | \$66,629.83 |
| | Orlando | \$57,900.55 |
| | Tallahassee | \$52,762.43 |

Notes: These are the top four states that exchange movers with Alaska. Yearly earnings are after taxes.

Sources: Internal Revenue Service Gross Migration to Alaska by State; and The Council for Community and Economic Research

Screenshots of Alaska Economic Trends, July 2023.

Understanding Communication Challenges



Northern Alaska cable break repaired after 14 weeks of internet outages

By Ava White, KNOM - Nome - September 19, 2023



A rocky stretch of coastline near Nome (Laura Kraegel/KNOM)

Repairs are complete to a severed fiber optic cable affecting internet and cellphone service in much of Northern and Western Alaska.

GCI announced the repairs in an email to customers Monday, 14 weeks after the cable was cut in an ice scouring event in the Arctic Ocean west of Prudhoe Bay. Many people in the affected regions experienced spotty internet and cell service and, at times, no internet connectivity at all.

Strategies & Tactics for Effective Communication



Teller Alaska, Aug. 21, 2018

Strategies & Tactics for Effective Communication



Teller Alaska, Aug. 21, 2018

Strategies & Tactics for Effective Communication



Teller Alaska, Aug. 21, 2018

Strategies & Tactics for Effective Communication



AHFC Board Meeting in Utqiagvik, Alaska, May 2013

Measuring Impact



Alaska Housing Relief Applications // Comparing Area Percent of Applications to Population and April Unemployment // Thru End of 2020-06-22

| Economic Region | Borough or Census Area | App Count | App % | Pop % | Pop Diff | Unem % | Unem Diff |
|--------------------|-----------------------------------|-----------|--------|--------|----------|--------|-----------|
| Anchorage & Mat-Su | Anchorage Municipality | 2,454 | 52.21% | 39.92% | 130.78% | 40.40% | 129.24% |
| | Matanuska-Susitna Borough | 527 | 11.21% | 14.56% | 77.01% | 13.70% | 81.85% |
| Gulf Coast | Kenai Peninsula Borough | 279 | 5.94% | 7.98% | 74.35% | 8.00% | 74.20% |
| | Kodiak Island Borough | 69 | 1.47% | 1.78% | 82.55% | 1.50% | 97.87% |
| | Valdez-Cordova Census Area | 45 | 0.96% | 1.30% | 73.69% | 0.90% | 106.38% |
| Interior | Denali Borough | 10 | 0.21% | 0.25% | 83.62% | 0.30% | 70.92% |
| | Fairbanks North Star Borough | 385 | 8.19% | 13.12% | 62.44% | 7.40% | 110.70% |
| | Southeast Fairbanks Census Area | 6 | 0.13% | 0.94% | 13.54% | 0.60% | 21.28% |
| | Yukon-Koyukuk Census Area | 4 | 0.09% | 0.71% | 11.97% | 2.80% | 3.04% |
| Northern | Nome Census Area | 14 | 0.30% | 1.34% | 22.15% | 0.80% | 37.23% |
| | North Slope Borough | 13 | 0.28% | 1.35% | 20.45% | 0.20% | 138.30% |
| | Northwest Arctic Borough | 29 | 0.62% | 1.06% | 58.46% | 0.60% | 102.84% |
| Southeast | Haines Borough | 34 | 0.72% | 0.34% | 210.18% | 0.50% | 144.68% |
| | Hoonah-Angoon Census Area | 21 | 0.45% | 0.29% | 152.27% | 0.20% | 223.40% |
| | Yakutat City and Borough | 3 | 0.06% | 0.07% | 86.41% | 0.10% | 63.83% |
| | Juneau City and Borough | 298 | 6.34% | 4.38% | 144.90% | 3.50% | 181.16% |
| | Ketchikan Gateway Borough | 149 | 3.17% | 1.88% | 168.68% | 2.10% | 150.96% |
| | Petersburg Borough | 30 | 0.64% | 0.44% | 144.64% | 0.30% | 212.77% |
| | Prince of Wales-Hyder Census Area | 33 | 0.70% | 0.85% | 82.86% | 0.70% | 100.30% |
| | Sitka City and Borough | 112 | 2.38% | 1.17% | 204.17% | 1.00% | 238.30% |
| | Skagway Municipality | 20 | 0.43% | 0.15% | 284.08% | 0.50% | 85.11% |
| | Wrangell City and Borough | 25 | 0.53% | 0.33% | 162.01% | 0.30% | 177.30% |
| Southwest | Aleutians East Borough | 5 | 0.11% | 0.40% | 26.47% | 0.60% | 17.73% |
| | Aleutians West Census Area | 7 | 0.15% | 0.76% | 19.51% | 0.60% | 24.82% |
| | Bethel Census Area | 39 | 0.83% | 2.48% | 33.46% | 1.30% | 63.83% |
| | Dillingham Census Area | 11 | 0.23% | 0.67% | 35.01% | 0.30% | 78.01% |
| | Kusilvak Census Area | 6 | 0.13% | 1.12% | 11.41% | 0.80% | 15.96% |
| | Lake and Peninsula Borough | 5 | 0.11% | 0.22% | 47.94% | 0.20% | 53.19% |

Strategies & Tactics for Effective Communication



Working Together for Alaska

Bryan Butcher
CEO/Executive Director

Each year, the Alaska Housing Finance Corporation **Board of Directors** gathers for an annual meeting in a different Alaska community. It's a valuable opportunity to see first-hand the unique housing needs, challenges and priorities facing Alaskans across the state.

In August **we travelled to Wrangell** to hear from community leaders, residents and Alaska Housing employees. At the top of my list was a meeting with former board chair [Frank Roppel](#), who served on the board in the 1970s-80s and a second term that started in 2003.

Frank emphasized how important it is for members of our board and staff to see rural Alaska. Without visits outside of Anchorage, he said, programs like the Rural Professional Housing program that has since built 500 units might not exist.