"Mortgages Aren't Scary"

The homebuying process can be daunting for a first-time homebuyer. Do I have enough money saved for a down payment? Are interest rates too high to make my monthly payment affordable? Is my credit score too low? Idaho Housing and Finance offers the loan products that can put these buyers' minds at ease, but we have to get the word out. For 2025, we wanted our marketing campaign to be memorable, while cutting through the noise of homeownership. The message? "Mortgages Aren't Scary."

The goal of the campaign was to educate Idahoans about Idaho Housing and how the programs it offers could help them buy a home for less than they probably imagined. With home prices rising quickly in Idaho, most families are feeling the pressure of high interest rates and rising housing costs. Idaho Housing's below-market-rate programs help reduce monthly payments, making homeownership more realistic for first-time buyers and moderate-income households.

Engages targeted audiences

The target audience was first-time homebuyers with a combined household income of $170,000 or less. These buyers range in age from 25 to 50. To reach as many people as possible in a cost-effective way, we met them where they are. Pew Research found about nine-in-ten adults under 50 watch shows on streaming services, so we focused our television dollars there, along with YouTube. On social media, we targeted Meta platforms like Facebook, Instagram and Threads for our social media push. We also built a presence on Reddit.

In the "Mortgages Aren't Scary" campaign, the Idaho Housing Mortgage guy introduces himself to a support group of scary things who are initially frightened because the mortgage process is scary. However, after he explains why he is different, the group decides he does not belong there.

The message was simple: Buying your first home doesn't have to be a scary process, even if you think it's too expensive. The spots focused on the fact that Idaho Housing and Finance offers low rates, down payment assistance and can work with people that have a low credit score.

To make the message stick, we wanted it to be memorable. People generally do not equate the homebuying process as something that's fun. They likely consider it stressful and confusing. So we wanted to disarm them with a message that says we understand it can give you anxiety but then offer them reassurance that there's a better way. This helps build trust and connects the viewer to our brand as someone who can help them navigate the homebuying process. Even if they are not currently in the market for a home, they will remember Idaho Housing when they do begin their search.

Campaign achieves measurable results

The campaign successfully delivered large-scale reach and strong awareness at efficient costs. The spots on streaming platforms generated more than one million impressions across Idaho, with a 98.6% video completion rate. Hulu saw the highest reach, with close to 145,000 unique views. The spots also played on YouTube, generating more than 1.4 million impressions statewide.

On social media, Meta's Facebook and Instagram platforms generated 4 million impressions during the campaign, which worked out to an extremely cost-efficient reach, costing us just a few dollars for every 1,000 people who saw it online. The click-through rate on Meta platforms was more than 15 percent. We also saw high engagement on Reddit, reaching more than 58,000 unique users and demonstrating strong engagement in housing and finance-focused communities.

Benefits outweigh costs/effective use of resources

While running an annual advertising campaign statewide is not necessarily cheap, the relatively modest investment delivered statewide awareness and strong public engagement with the audiences we targeted. A traditional media campaign for television, print advertising and mailers would have cost significantly more to reach the same number of people, but we would have had a much more difficult time targeting the right audience and measuring the results of our work. By focusing on the media channels where our target demographic spends their time, we didn't have to spend as much to get their attention.

The campaign also raised awareness with these potential homebuyers of what Idaho Housing and Finance is, making them more likely to understand that help may be available. While that may not translate into immediate business, they are more likely to remember us and when they feel the time is right for them to buy their first home.

Campaign is replicable

What makes this campaign so replicable is that it involves the same products offered by other state housing and finance agencies. Down payment assistance and lower interest rates are not programs that are exclusive to Idaho Housing and Finance. The streaming services and social media platforms we used are also popular with the targeted demographic in states across the country. And if the campaign is done with memorable messaging, it can educate potential homeowners that buying a house may not be out of reach after all.

Achieve strategic objectives

Our goal with marketing campaigns like this is to raise awareness of our brand, while educating people across Idaho about the programs we offer and that homeownership may not be out of reach for them. When looking at this "Mortgages Aren't Scary" campaign, we saw measurable results in our business. Our video and social media campaign ran from mid-March through July 2025. During that time, our mortgage reservations increased by nearly 15 percent over the year prior. We also saw more requests for downpayment assistance and increased our market share of eligible loans by 9 percent during the campaign. As we move forward with planning our next marketing campaign, we're using the successes of the "Mortgages Aren't Scary" one to raise the bar for ourselves.

Visual Aids

Videos:

Watch the full video here

Watch the :15 second spot

Social Media posts for Meta:


Mortgages don't *have* to be scary.
Take it from this guy.
Idaho Housing and Finance Association
#1613389


This group knows an Idaho Housing mortgage *isn't* scary.
Idaho Housing and Finance Association
SCARY THINGS
SUPPORT GROUP
6-7 PM
#1613389