



**2011 Entry Form**  
(Complete one for each entry.)

Entry Name The Emergency Mortgage Assistance Marketing Campaign

Fill out the entry name <i>exactly</i> as you want it listed in the program.
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HFA Maryland Department of Housing and Community Development

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Entry form with description, check(s), and visual aids (optional) must be received by NCSHA by **Friday, July 15.**

Use this header on the upper right corner of each page.

HFA: Maryland Department of Housing and Community Development

Entry Name: Emergency Mortgage Assistance Marketing Campaign

Communications	Homeownership	Legislative Campaign	Management Innovation
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input checked="" type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Federal Campaign <input type="checkbox"/> State Campaign	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology
Rental Housing	Special Needs Housing	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs	<input type="checkbox"/> Special Achievement	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

## NCSHA 2011 Awards

**Category:** Communications  
**Sub-Category:** Creative Media  
**Entry Name:** The Emergency Mortgage Assistance Marketing Campaign

In April, the Maryland Department of Housing and Community Development (DHCD) found itself in the seemingly enviable position of having to spend a \$40 million U.S. Department of Housing and Urban Development grant to aid homeowners who were unemployed and behind on their mortgage payments. With the clock ticking towards a Sept. 30 deadline, DHCD wasted no time in marketing this new resource to Maryland homeowners. While getting such a huge sum out the door in such a short amount of time is a challenge, the department instead saw the opportunity to be bold by expanding the use of tried and true marketing tools while embarking on new and unique forms of promotion to educate homeowners on this new resource. DHCD's marketing team committed to a "bang for the buck" strategy – that is, making logistically simple yet strategic investments in paid advertising, new media promotions and outreach. At the same time, the team aggressively worked its relationships with reporters to leverage earned media opportunities, resulting in an ever-increasing influx of applications and making Maryland a national leader in terms of applications received, and families assisted, through this federal program.

### **BACKGROUND**

In October 2010, the U.S. Department of Housing and Urban Development (HUD) awarded Maryland \$40 million under its Emergency Homeowners' Loan Program to assist families facing foreclosure because of loss of income through unemployment, underemployment or illness. Under HUD guidelines, the Emergency Homeowners' Loan Program was scheduled to end on Sept. 30, 2011, by which time all eligible applications must be approved and all appropriated funds committed.

These substantial new resources were to be administered as the Emergency Mortgage Assistance program by the Maryland Department of Housing and Community Development, the state's housing finance agency. Maryland, through DHCD, was ideally suited to put those resources to work quickly because the new program was substantially similar to an earlier state effort; however, as state housing finance agencies across the country are all too aware, the federal program met with substantial delays at the national level before it could get off of the ground. Maryland did not get final approval to launch its Emergency Mortgage Assistance program until April 2011. Thus, while the agency scrambled to establish the infrastructure and the guidelines to administer this infusion of funds, the agency's office of communications and marketing was confronted with a daunting set of challenges: to get the word out to eligible homeowners as quickly as possible; to communicate a sense of urgency because of the relatively short duration of the program; and to manage the program without swamping the agency with a flood of applicants from families that were *not* eligible for this specific initiative.

### **STRATEGY**

The agency convened an *ad hoc* Emergency Mortgage Assistance program workgroup, known internally as the EMA team, to devise a marketing strategy even as the contours of the program were being shaped. This group made an early strategic decision that proved critical to the success of Maryland's marketing efforts: the campaign would build upon existing messages and direct applicants to the existing foreclosure prevention infrastructure. Under the leadership of Governor

Martin O'Malley, Maryland has been aggressive in its response to the foreclosure crisis over the last four years. The state's Home Owners Preserving Equity strategy, or MD HOPE, includes the creation and oversight of housing counseling and legal assistance networks and the passage of legal and regulatory reforms.

To date, this initiative has aided more than 60,800 homeowners at risk of foreclosure.

Through advertising, billboards, publications and community and faith based workshops and forums, the campaign has hammered home the message, "Mortgage Late? Don't Wait!"

The Emergency Mortgage Assistance program marketing campaign builds upon and reinforces that message. Emphasizing that there are new resources available, the campaign directs families to the MD HOPE Counseling Network so that counselors connect potential applicants to other programs if they are not eligible for the Emergency Mortgage Assistance program.

The strategy includes the following:

1. Building on the existing familiar "Mortgage Late? Don't Wait" message;
2. Communicating this message and branding to targeted audiences through strategic advertising and public relations on existing media platforms; and
3. Tracking and evaluating impact of these efforts: MD HOPE hotline operators have a script when speaking to callers which includes asking how the caller heard about the hotline, including through word of mouth, by reading or listening to an ad or by being prompted by a news report;
4. Use Google Analytics to gauge traffic to the MD HOPE website during times when there is heavy promotion.

## **MARKETING AND OUTREACH EFFORTS**

DHCD used tried and true tools and tactics in carrying out its strategy. For example, the existing MD HOPE website and hotline were used to manage the flow of inquiries about the EMA program. In addition, we were able to take components of the current "Mortgage Late? Don't Wait" campaign and tailor it to promote this new resource:

- **COLLATERAL MATERIALS:** DHCD produced new English and Spanish versions of its Emergency Mortgage Assistance program brochure and flyer.
- **PAID ADVERTISING:**
  - **RADIO** - DHCD currently undertakes a paid advertising campaign to promote its "Mortgage Late? Don't Wait" foreclosure prevention initiative. The department directed significant funding to expand its radio advertising efforts to promote the EMA program. From April to the end of September, 60-second spots ran/will run on all Radio One stations and other radio outlets, including Spanish language radio, in the Baltimore and Washington DC areas. Additional spots also will be purchased to promote various events at which EMA is part of the program and homeowners will be able to personally submit their EMA loan applications.
  - **SOCIAL MEDIA** – EMA advertisements were purchased on Facebook on a cost per click basis and are expected to be visible to almost every Facebook user in Maryland. In addition, DHCD purchased Google advertisements that promote the EMA page on the MDHOPE website when users conduct a search using various foreclosure and mortgage assistance keywords. As of July 14, the social media campaign had netted more than 1.9 million impressions on Facebook and more than 208,000 impressions on Google.
  - **BEACH FRONT ADVERTISING** – To take advantage of vacation season, the department is running an ad on a 14' tall x 47' long screen on board a catamaran which travels the length of the shoreline in Ocean City, Maryland. The static ad runs

30 seconds long on a two minute loop and reaches an estimated 280,000 beachgoers daily from July 4 weekend to Labor Day weekend.

- **MEDIA RELATIONS/EVENTS:** DHCD produced three significant media events on May 9 and May 31 and June 30 to promote the EMA program.
  - The May 9 event was located in Prince George’s County at the home of an EMA loan recipient. The event was hosted by Governor O’Malley and included Lt. Governor Anthony Brown, DHCD Secretary Raymond Skinner, two homeowners, housing counselors, program coordinators, underwriters and other elected officials.
  - A similar event hosted by Lt. Governor Brown and Maryland Congressman Elijah Cummings was hosted in the Baltimore area on May 31.
  - On June 30, the agency produced a six-hour telethon campaign with the local CBS affiliate, WJZ. More than 870 viewers responded and spoke to one of 16 volunteers to learn about the EMA program and other resources to assist homeowners facing foreclosure.
  - At least two other similar phone bank style events are planned for the Washington, DC area.
  - In addition, the department can count approximately a dozen earned media opportunities or pending opportunities that have resulted from our pitches about the EMA program.
  
- **OUTREACH:** DHCD reached out to more than a dozen organizations and government offices to help promote the EMA program to their members, constituents and partners. In particular, the agency worked with CivicWorks, a community service corps, on a door-to-door campaign in the Ednor Gardens/Lakeside community in Baltimore City, an area that has been greatly impacted by the foreclosure crisis.

## **RESULTS**

The marketing and outreach efforts used to promote the EMA program make Maryland’s approach to preventing foreclosure both unique and innovative. The state was one of the first in the nation to begin taking applications and was the first to close a loan. As of July 1, the state had processed nearly 900 applications and approved nearly 300 loans – far outstripping most states.

Critical to Maryland’s success was the decision to build upon existing messages, direct potential applicants to the existing MDHOPE Counseling Network, and utilize simple yet strategic media tools to promote the program in new and creative ways. The “Mortgage Late? Don’t Wait” campaign had built credibility among key stakeholders, including public officials, lenders, and housing advocates, which was an important factor in their buy-in to the EMA campaign. By employing such a strategy, the agency was able to communicate a clear, consistent, and urgent message without eclipsing its ongoing efforts or building false hopes among families that may not qualify for EMA, but might be helped by other efforts.

