

Hope for Homeownership

MassHousing

Communications: Integrated Campaign

HFA Staff Contact

Nancy McDonald

nmcdonald@masshousing.com

MassHousing
Hope for Homeownership
Communications – Integrated Campaign

A Delicate Balance

Reassuring, inspiring and empowering first-time home buyers during a global pandemic, social upheaval, and a housing market in turmoil

Situation analysis

Between March of 2020 and March of 2021, we saw the global COVID-19 pandemic as well as racial, social, political, and economic turbulence. Low and moderate-income home buyers faced the most daunting market in decades. At the outset of the pandemic, some doubted the housing market would even survive. Then, just as quickly, the Massachusetts market went to red hot intensity as supply tightened and demand soared. MassHousing’s mission statement is to *confront the housing challenges facing the Commonwealth to improve the lives of its people*. It does not say we will “try” to confront the challenges or that we will do so “when the circumstances are a little more ideal.” MassHousing’s marketing communications campaign pivoted and adapted to the new world and planned a sustained campaign to use new messages and tactics. We would speak to people’s fears and offer them hope for their housing future. We would do more to connect with Black and Brown home buyers. We would let people know that even in dark times, MassHousing had the loan products, job-loss protection, down payment assistance and educational resources to empower them to own their own home.

Tactics

Creation of MI Plus® job loss protection video and web page

The 43-second video was created in-house by Marketing staff using Adobe Spark, an easy-to-use application included with our current Adobe subscription (at no extra cost) that allows for quick creation of professional-looking video shorts. It highlights MI Plus®, MassHousing’s unique mortgage payment protection insurance that helps cover a borrower’s principal and interest payments if they lose their job and collect unemployment. The MI Plus® video has been viewed 768 times, across all languages and all platforms. As of March 2021, the MI Plus® page on masshousing.com page with the video, has been viewed 3,373 times.

[English-language web page and video](#) [Spanish version of the video](#) [Portuguese version of the video](#)

A LinkedIn campaign promoting MI Plus®, targeted to lenders, Realtors® and other influencers

In May 2020, we ran a LinkedIn campaign targeting Home Ownership partners (both existing and prospective). Using the site’s targeting capabilities, we ran ads on LinkedIn that identified an audience of approximately 48,000 people. Our objective was to build greater awareness of MI Plus® and its benefits and to drive traffic to our MI Plus® web page and video. 49,141 impressions of our ads were delivered to LinkedIn members in our target demographic. There were 198 clicks to the MI Plus page. Our click-through rate was 0.40%, which exceeded the LinkedIn benchmark click-through rate of 0.22%.

Creation of an aspirational home buying video

MassHousing’s in-house Marketing team created a 39-second video titled “Your goal of home ownership: Let’s get started.” The aspirational video has been viewed 14,747 times (includes YouTube views, Facebook, and Spanish and Portuguese versions) and was seen—at least in part—more than 28,000 times as an advertisement during our Google campaign.

[English-language video](#) [Spanish-language video](#) [Portuguese video](#)

Google Ads campaign

From July 27 to October 31 of 2020, MassHousing’s in-house Marketing team created and executed a \$20,000 advertising campaign using Google Ads (search, display, and video). 50% of the advertising dollars were directed to English ads; 25% to Spanish; and 25% to Portuguese. All ads were geographically targeted to areas of Massachusetts with higher concentrations of people of color – Black, African American and LatinX people speaking English, Spanish or Portuguese. User who clicked on an ad were taken to this landing page: www.masshousing.com/getstarted. The campaign netted 471 total conversions (people who completed a lead generation form after clicking on an ad) - 442 English and 29 Spanish. The average cost per acquisition for the English leads was \$25.26 per lead.

Creation of a video about our down payment assistance

MassHousing’s in-house Marketing team created a 3:50 Down Payment Assistance video, which resides on the masshousing.com website, on our YouTube channel, and on social media. The video was again created in a cost-efficient manner using Spark and is narrated by a Marketing team member. It highlights our down payment assistance programs. [View the video here.](#) The video about down payment assistance has been seen more than 1,900 times

“Home at Last in Mass” Podcast, featuring a three-part series “Buying a home during a pandemic”

Between March 2020 and March 2021, MassHousing published seven new episodes of our podcast for first time home buyers, “Home at Last in Mass.” Three of these episodes were dedicated to sharing the personal experience of one of MassHousing’s Marketing team members, who purchased a home during the pandemic. Between March 2020 and March 2021, the seven episodes that were published were downloaded 932 times, including 410 total downloads of the three-part “Buying a home during the pandemic.” [Listen to podcast episodes here](#)

Social media

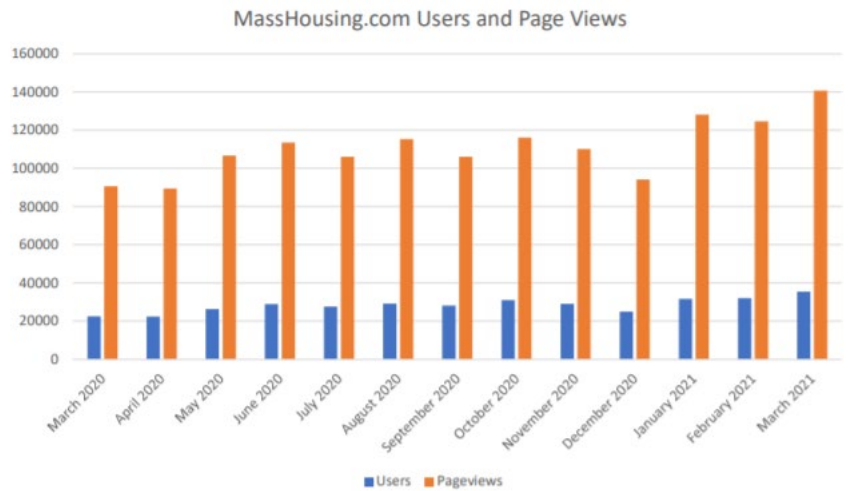
MassHousing used Facebook and Twitter to: connect with prospective home buyers consistently to address their home buying fears; encourage them to keep sight of their home buying dreams; and provide them with content that empowers them. Many of the images and messages were consistent with, or duplicated exactly, the images and messages in our Google Ads campaign.

Homebuying Tips newsletter

Between March 2020 and March 2021, we published 24 *Homebuying Tips from MassHousing* email newsletters and sent them to between 26,000 (March ’20) and 28,000 (March ’21) recipients. In these newsletters we echoed messages from our other marketing channels – that MassHousing provides generous down payment assistance; job-loss insurance for home mortgage loans; and a wealth of information that empowers the first-time home buyer. We used diverse imagery to convey our inclusivity and aspirations to serve more borrowers of color. Between March 2020 and March 2021, the number of subscribers to *Homebuying Tips* rose 1,566 (6%) from 26,132 to 27,698. The 24 emails sent during this timeframe generated a total of 16,717 clicks.

A masshousing.com that reinforces all other messages and channels

[The masshousing.com website](http://The.masshousing.com) is the home base for our consumers. It was vital that visitors to the site see the same messages around pandemic empathy, job-loss protection insurance, down payment assistance and home buyer education and empowerment, as well as diversity in imagery and people. This chart illustrates the increase in traffic to masshousing.com between March ’20 and March ’21:



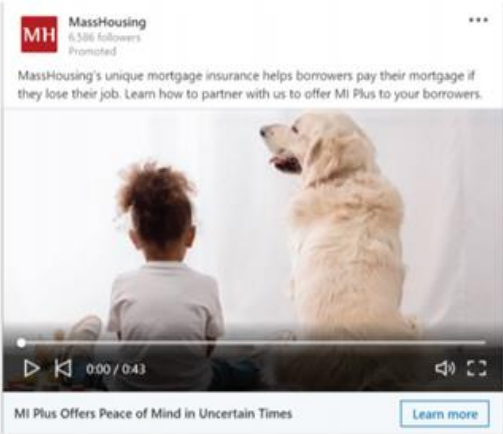
Views of the Spanish version of masshousing.com increased 220%, from 541 in March 2020 to 1,735 in March 2021.

Record lending to home buyers: Despite the pandemic and low inventory of homes, MassHousing is on pace to have a record lending year for fiscal year 2021, which ends on June 30th. As of April 19, the Agency had provided \$775 million in financing for home loans. This well exceeds the \$607 million that MassHousing provided for the *entire previous fiscal year*.

Why this campaign is worthy of an award

It is replicable: This campaign used technologies and strategies that can be used by any housing agency – search, display and YouTube ads, social media, podcasts, websites, email campaigns, and Adobe Spark video. **It engaged targeted audiences:** Our target audiences were prospective first-time home buyers, especially those in areas of the state with higher percentages of people of color. By using the targeting capabilities of digital marketing, such as Google ads, LinkedIn, and YouTube we know we are reaching our primary audience. Our metrics around website usage, social media, the increase in subscribers to our newsletter and podcast downloads indicate that we did in fact facilitate engagement. **It achieved measurable results:** We demonstrated measurable and tangible results in ad views, lead generations, video views, web page views, newsletter subscribers, podcast downloads and increases in messages and images targeted to buyers of color. **It provided benefits that outweigh costs:** The most substantial cost was a \$20,000 ad campaign via Google and YouTube. All other elements of the campaign were created and executed by the in-house Marketing team. This was a lean budget that was appropriate given the unprecedented times in which we ran the campaign. **It demonstrated effective use of resources:** Using easy-to-access tools, like websites, emails, social media, videos, and podcasts, we were able to spread our message using multiple channels. In the pandemic, these digital tools were more important than ever. There was no in-person component to marketing, and thus no need for printed materials. **It achieved strategic objectives:** Our strategic objectives were to reach prospective homebuyers in targeted areas where there are more persons of color; reassure them that MassHousing understood and could facilitate their home buying dreams even in pandemic times; convey our commitment to helping persons of color achieve home ownership; and provide messages through multiple channels – ads, social media, videos, websites, and podcasts. We successfully conveyed our messages across all channels and achieved resounding results.

Sample creative from the LinkedIn campaign:



Video - highest performing asset

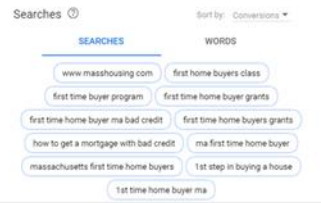
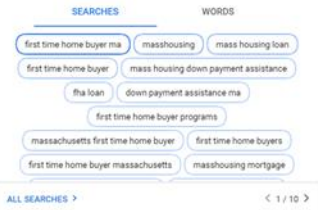


Image and text - highest performing of the two images

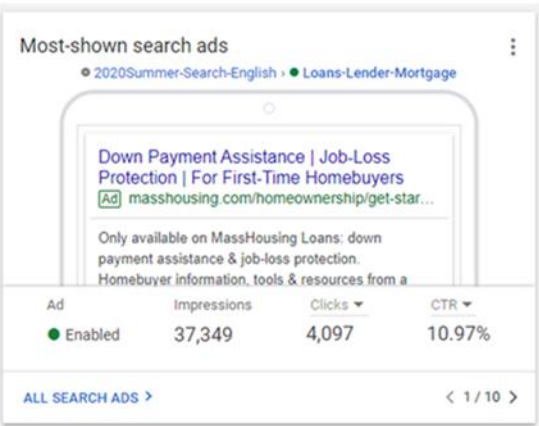
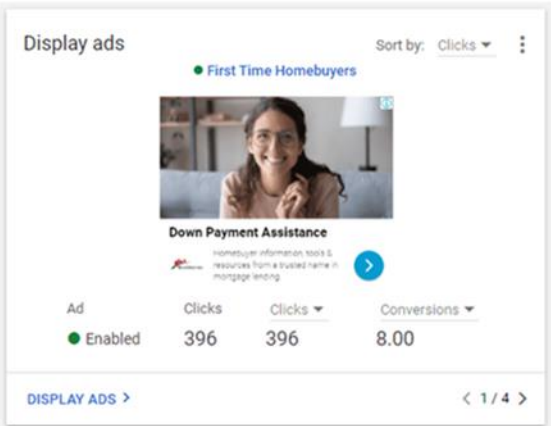


Image and text

Highest-performing search terms:



Sample display and search ads:



Landing page for users who click on Google ad or YouTube ad:

The screenshot shows the MassHousing website landing page. At the top, there is a navigation bar with the MassHousing logo on the left, language options for Spanish and Portuguese, a search bar, and links for About, News, Careers, and Contact. Below this is a secondary navigation bar with categories: Home Ownership, Renters, Developers, Property Managers, and Programs and Outreach. The main content area features a large banner with the headline "Ready to buy a home in Massachusetts? Let's get started!" and a sub-headline "Welcome to MassHousing! We help first-time homebuyers in Massachusetts achieve the dream of homeownership by offering affordable mortgage loans, down payment assistance and mortgage payment protection benefits to help pay your loan if you lose your job." Below the banner is a "Helpful Links" section with four links: "Search MassHousing Income Limits", "Find a MassHousing Lender", "Take a Homebuyer Education Class", and "Learn about MassHousing Mortgages". Below the banner are two sections: "Who is eligible for a MassHousing Mortgage?" and "How to get a MassHousing Mortgage". Below these are three cards: "Affordable Mortgages and Down Payment Assistance", "Job-Loss Protection Benefits with MI Plus", and "Learn about the Homebuying Process". At the bottom is a form titled "We can help you move toward a MassHousing loan" with fields for First name, Last name, Email address, Telephone, and a "Submit" button.



Still-frame from YouTube ad:

The still-frame from a YouTube advertisement shows a woman looking thoughtful. The text overlay reads "And if owning a home is your goal". The video player interface includes the YouTube logo, a search bar, and a "Skip Ad" button.

Sample social posts



MassHousing
Published by Hootsuite · December 11, 2020

Think you can't afford a home in Massachusetts? Think again. With down payment assistance of up to \$25,000 from MassHousing, you may be able to buy a home sooner than you thought!
<http://ow.ly/Kw4d50Cj6Z0>

267 People Reached 3 Engagements [Boost Post](#)

1 Like Comment Share

Comment as MassHousing

MassHousing
Published by Hootsuite · October 10, 2020

Think you can't buy a home during the pandemic? Episodes 8, 9 and 10 of our Home at Last in Mass. podcast provide a first-hand account of one Massachusetts homebuyer doing just that! Listen at
<http://ow.ly/P3jP50BOFYk>

468 People Reached 18 Engagements [Boost Post](#)

2 Likes 3 Shares Comment Share

Comment as MassHousing

MassHousing
Published by Hootsuite · August 17, 2020

Down payment assistance and job-loss protection for your mortgage. Homebuying just got more possible
www.masshousing.com/getstarted

310 People Reached 4 Engagements [Boost Post](#)

1 Like Comment Share 1 Share

Comment as MassHousing

MassHousing @MassHousing

Think you can't afford a home in Massachusetts? Think again. With down payment assistance of up to \$25,000 from MassHousing, you may be able to buy a home sooner than you thought! ow.ly/chhJ50Cj6YZ

11:50 AM · Dec 11, 2020 · Hootsuite Inc.

MassHousing 3,623 Tweets
masshousing.com/press/2020-05-...
[@MassGovernor](https://twitter.com/MassGovernor) [@ChrysMAHsing](https://twitter.com/ChrysMAHsing)

MassHousing @MassHousing · May 13, 2020

Set your intention today. Commit to owning your own home by a date certain. Put it on the calendar and work back from there to determine your steps on the journey. Don't know where to begin?
masshousing.com/homeownership

MassHousing @MassHousing

Many of our customers have loans that come with our unique job loss protection. It helps pay principal and interest on your loan if you lose your job. We're glad to offer peace of mind in uncertain times
ow.ly/1Wmf50zE0EE

11:45 AM · May 28, 2020 · Hootsuite Inc.

Sample Homebuying Tips email newsletters:



Homebuying Tips from MassHousing April 9, 2020

Hello, Homebuyers! We hope this email finds you safe, healthy and well. It's likely that your homebuying journey has slowed, but there are things you can be doing to continue moving forward. Now is a great time to prepare as a homebuyer. And when you're ready to restart your homebuying efforts, we'll be ready to help.

MI Plus Offers Peace of Mind in Uncertain Times

Mortgage insurance gets a bad rap. It's often viewed as a burden for homebuyers unable to make a big down payment, but it usually only protects the bank.

But Mortgage Insurance from MassHousing is different. It features [MI Plus](#), a unique protection that helps borrowers pay their mortgage for up to six months if they lose their job. And, MI Plus is offered at no additional cost on all loans insured by MassHousing.

Today, more than ever, MassHousing borrowers are realizing the value and peace of mind offered by MI Plus. [Learn more.](#)

Homebuyer Education Delivers

Homebuyer education is a key step in any successful homebuying journey, providing you with information and insight on all aspects of the homebuying process and the responsibilities of homeownership. Now is an excellent time to complete a homebuyer education class. Certificates are good for a year, many classes are being offered virtually and an online version is also available.

[Sign up for a homebuyer education class today!](#)

Assemble Your Homebuying Team

Buying a home is a team effort, and now is a good time to start building your homebuying team. You'll need a [loan officer](#) to help you throughout the mortgage process. [Here's a list of MassHousing's top loan officers.](#)

You might also consider working with a [Realtor](#), who provides in-depth knowledge of specific cities, towns and neighborhoods. Some Realtors are even conducting virtual home tours. [Find a Realtor near you.](#)

Credit Check

Credit and your credit history play a significant role in your ability to obtain a mortgage, as well as the rates and terms of your loan. [Learn more about credit](#), and [request and review a copy of your credit report](#) (you're entitled to one free copy from each of the three credit bureaus per year).

Recommended Reading

What does the future hold for the real estate market in 2020? When will homebuying return to normal? Will we see a buyer's market or a seller's market? No one knows for sure, but here are some thoughts from [U.S. News & World Report](#).

[Find a homebuyer education class today.](#)

Homebuying Tips from MassHousing May 28, 2020

Hello, Homebuyers! We hope this email finds you safe and well. In this installment of Homebuying Tips:

- A quick introduction video to jumpstart your homebuying journey
- Down payment assistance is still available
- Job-loss protection for your mortgage
- Homebuyer education classes? It's happening!

Your goal of homeownership: Let's get started!

Down Payment Assistance: Still Available

Having trouble saving for a down payment? You're not alone. MassHousing empowers eligible borrowers with down payment assistance of up to a home's purchase price or \$15,000, whichever is less.

[Learn more about Down Payment Assistance from MassHousing.](#)

Job-Loss Protection for your Mortgage

Something you won't find with other lenders, mortgage insurance with peace of mind. Mortgage Insurance from MassHousing comes with MI Plus, a unique borrower protection that helps pay your mortgage if you lose your job. It's more important today than ever before.

[Not available with FHA loans. Learn about Mortgage Insurance with MI Plus.](#)

Homebuyer Education Goes Virtual

Homebuyer education is an essential first step for all aspiring homebuyers. Classes provide insight into all aspects of buying a home, and the responsibilities of homeownership. MassHousing partners are now offering virtual homebuyer education classes, and some offer an online version.

[Find a homebuyer education class today.](#)

A Realtor® Can Help

Realtors® are key players in a home purchase. They are often the best resource when it comes to finding a property, making an offer and negotiating the terms of a sale. They can also use their access to the Multiple Listing Service (MLS) to send you alerts with home property listings that match your wants, needs and budget.

[Find a Realtor to work with.](#)

Homebuying Tips from MassHousing November 19, 2020

Hello, Homebuyers! Saving for a down payment is one of the biggest challenges Massachusetts homebuyers face. That's why MassHousing is now offering down payment assistance of up to \$25,000.

Up to \$25,000 in Down Payment Assistance Now Available!

MassHousing's expanded Down Payment Assistance program helps homebuyers overcome one of the biggest obstacles to homeownership: saving for the initial costs. Eligible MassHousing borrowers may qualify for Down Payment Assistance of

- Up to \$25,000 in Boston (including the neighborhoods) and the 26 Gateway Cities*
- Up to \$15,000 in all Massachusetts communities

DPA is only available with an affordable [MassHousing Mortgage!](#) [Learn more about Down Payment Assistance from MassHousing!](#)

Sign Up for Homebuyer Education


Completing a homebuyer education class is an excellent first step to take on the path to homeownership, and a must-do for all homebuyers. Online homebuyer education is available, and classes are being held virtually by a number of

Have Questions?

Would you like to learn more about Down Payment Assistance from MassHousing? Do you have specific questions about buying a home or how MassHousing works?

Masshousing.com web pages showing consistency in messaging and imagery




Español | Português

[Home Ownership](#)
[Renters](#)
[Developers](#)
[Property Managers](#)
[Programs and Outreach](#)

COVID-19 Information & Resources


For homeowners with a MassHousing Mortgage and/or a mortgage insured by MassHousing with MI Plus® Payment Protection

For renters, multifamily property owners and managers, and small and diverse business owners


[VIEW ALL COVID-19 INFORMATION](#)

We now offer down payment assistance of as much as \$25,000!

[LEARN MORE](#)




Interested in buying a home?




HOMEBUYERS

Hoping to refinance or renovate?




HOMEOWNERS

Looking for an affordable apartment?




RENTERS

Want to finance multifamily housing?



DEVELOPERS


Español | Português


[Home Ownership](#)
[Renters](#)
[Developers](#)
[Property Managers](#)
[Programs and Outreach](#)

COVID-19 Information & Resources

For homeowners with a MassHousing Mortgage and/or a mortgage insured by MassHousing with MI Plus® Payment Protection


For renters, multifamily property owners and managers, and small and diverse business owners

[VIEW ALL COVID-19 INFORMATION](#)




Down payment assistance was key to Sonia's homebuying success.

[LEARN ABOUT DOWN PAYMENT ASSISTANCE](#)




Products for buyers

Down payment assistance or low down payment requirements, competitive rates and more!




Learn about homebuying

Guides, infographics, videos and podcasts to help you learn about all aspects of the homebuying process.




Income limit search

MassHousing income limits vary by location. See if a MassHousing Mortgage might be right for you.



Sign up for homebuyer education

Complete a MassHousing-approved homebuyer education class.


Español | Português

[Home Ownership](#)
[Renters](#)
[Developers](#)
[Property Managers](#)
[Programs and Outreach](#)

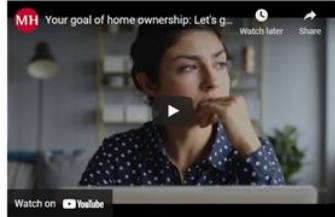
HOME > HOME OWNERSHIP > HOMEBUYERS > PRODUCTS FOR HOMEBUYERS



Why choose a MassHousing loan?

- **Competitive interest rates**, fixed for the life of the loan
- **Down payment assistance** available to qualifying borrowers
- **No hidden fees** or surprises
- **Responsible underwriting**: we won't give you a loan you can't afford
- **MI Plus** helps pay your mortgage in case of job loss
- **Local loan servicing**: if you need us, you'll always know who to call


More than 70,000 people have used an affordable MassHousing Mortgage to buy their first home in Massachusetts!

MH Your goal of home ownership. Let's g... Watch later Share



Watch on  


Products for Homebuyers



MassHousing Mortgage

A standard MassHousing Mortgage can provide the affordable financing you need to buy a home, condominium or 2- 3- or 4-family home.


[+ Read More](#)



Down Payment Assistance

MassHousing has expanded its Down Payment Assistance Program to empower first-time homebuyers in Massachusetts!


[+ Read More](#)



Workforce Advantage 2.0

Down payment assistance of up to \$25,000 and other benefits to help increase buying power for working families.

[+ Read More](#)


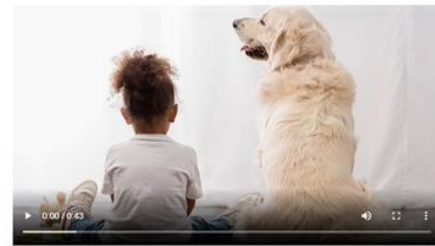

Español | Português

[Home Ownership](#)
[Renters](#)
[Developers](#)
[Property Managers](#)
[Programs and Outreach](#)

HOME > HOME OWNERSHIP > HOMEOWNERSHIP SUCCESS STORIES > MI PLUS OFFERS PEACE OF MIND IN UNCERTAIN TIMES

MassHousing's Mortgage Insurance is Different. It Offers Peace of Mind in Uncertain Times.

APRIL 05, 2020

MassHousing's Mortgage Insurance with MI Plus® was created in 2004, well before the coronavirus. But MI Plus was created exactly for times like these.

MI Plus helps homeowners pay their mortgage if they lose their job, providing up to \$2,000 per month to cover principal and interest payments for up to six months. The benefit is offered at no additional cost on all loans insured by MassHousing. That includes MassHousing loans, as well as portfolio loans from