

# The Saving Energy for What Matters Campaign

## **MassHousing**

Communications: Integrated Campaign

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**Introduction**

The Massachusetts Community Climate Bank (MCCB), was launched by the Commonwealth of Massachusetts in June 2023 with \$50 million in state funds from the Department of Environmental Protection. MCCB is located within MassHousing, the state’s affordable housing bank. Massachusetts is the first in the nation to locate its climate bank within its housing finance agency and to focus its strategy on affordable housing.

MCCB’s mission is to promote decarbonization of housing for low- and moderate-income households. Decarbonization is the process of reducing or eliminating carbon dioxide emissions and shifting to renewable energy sources. Nineteen percent of greenhouse gas emissions in the state are from residential homes.

Massachusetts has a goal of reaching net zero greenhouse gas emissions by 2050. To have a sustainable climate, the state needs to create economic incentives that align with our climate values and help homeowners shift to clean energy.

Locating the climate bank within MassHousing provided an existing pipeline and an infrastructure that enabled the Climate Bank to launch its first program rapidly – in less than a year.

*Energy Saver Home Loan Program:*

In April 2024, MCCB announced its first consumer product, the Energy Saver Home Loan Program (ESHLP). With \$20 million in funding from the Commonwealth of Massachusetts, ESHLP is designed to help homeowners make clean energy improvements that cut energy usage and greenhouse gas emission.

ESHLP offers flexible financing for a wide range of projects, including weatherization, heat pumps, solar panels, battery storage, and EV charging stations. The program is open to income-eligible, 1-4 family homeowners with a primary residence in the home. Borrowers also must earn under 135% AMI to qualify.

ESHLP is unique in that the loan process features “high-touch” servicing, a hallmark of MassHousing, but not something that consumers generally might expect in the climate improvement space. This includes a concierge team that conducts an energy assessment, helps homeowners access all possible rebates and tax credits, and connects homeowners with qualified contractors.

*Marketing Challenges:*

The Energy Saver Home Loan Program is innovative and unique. It is paving a new way to help owners of 1-4 family properties make energy improvements. But its innovation also presents a marketing challenge. Precisely because there is nothing else like it that is operating presently in Massachusetts, it would be easy for it to be invisible. Homeowners aren’t necessarily looking for this type of product. So how can you sell it if they don’t even know they want it?

Massachusetts residents are clearly burdened by high energy costs, but clean energy improvements require an additional investment on their part and the improvements can prove more technical and complicated than typical homeowner projects such as painting one’s home or having new steps built. According to the U.S. Energy Information Administration, the Commonwealth has the fourth highest

electricity rates in the country and the second highest rate for natural gas. The ROI of clean energy is a long-term proposition with many of the cost-savings realized over time. This is another challenge because prospective homeowners need to understand what something is – and they need to know how it will improve their lives now – not later.

While many will agree that energy saving measures are important for a healthy home and a healthy community, and that they are necessary to combat the impact of climate change, the marketing challenge was to make the case that an investment in decarbonization is a worthwhile expense.

Unfortunately, Meta and Google have tight restrictions around promoting loans and financial products. As a result, there are fewer targeting options available for social media and digital ads. This consideration led MassHousing to diversify its advertising efforts by including “Out-of-Home” strategies including printed subway station posters and interior train posters as well as television streaming. These additional methods allowed the Agency to place ads strategically in geographic areas we could not otherwise target. In this case, “old school” print methods broke down a barrier to reaching our potential borrowers and helped expand the Agency’s reach.

To generate interest in ESHLP, MassHousing needed to simplify a complex message, develop a marketing campaign that connected with a difficult to reach audience, and have a multi-pronged approach to compensate for social media restrictions.

MassHousing conducted a competitive procurement to select an advertising agency. A minority-owned ad agency was ultimately selected, and they worked closely with the Agency to develop its “Saving Energy for What Matters” campaign.

### **Saving Energy for What Matters**

#### *Campaign Goals:*

- Launch and increase awareness of the Energy Saver Home Loan Program, specifically in Gateway Cities, and Environmental Justice and BIPOC Communities.
  - *The Agency focused on reaching residents of Environment Justice Communities and also Gateway Cities. (In the Commonwealth of Massachusetts, 26 of its 351 cities and towns have been designated as “Gateway Cities” defined as, “a municipality with a population greater than 35,000 and less than 250,000, a median household income below the Commonwealth’s average and a rate of educational attainment of a bachelor’s degree or above that is below the Commonwealth’s average.”)*
- Fill the top of the funnel with quality leads; eligible homeowners who could benefit from decarbonization.
- Position MCCB as a trusted partner throughout the process, backed by MassHousing.

The campaign creatively focused on redefining energy-efficient homeownership and presenting it as an achievable objective through the assistance of MCCB powered by MassHousing.

The campaign included digital (paid social and search), out-of-home advertising (billboards and transit ads), and connected TV advertising (display ads on internet-connected televisions/streaming devices). Choosing the imagery for the campaign was difficult because many of the ESHLP eligible improvements are not easily recognizable, and at times, even invisible. Insulation is inside of your walls, and weatherization improvements exist in the space around your windows or doors. These are not things that translate well into photographs. For example, a photograph of a new energy efficient hot water heater, on its own, is likely indistinguishable from an older hot water heater. This forced the Agency to pivot and find a way to represent the improvements in a more outcome-oriented way. Specifically, MassHousing chose to focus on the end result of the ESHLP home improvements which is a healthier home for one’s friends, family, and for the planet.

*Campaign Summary:*

To date, MassHousing’s marketing campaign has been a great success. Specifically, the Agency reached audiences at different touchpoints with a mix of broad and hyper-targeted channels. The main target audience was people who are homeowners and who are open to the concept of making energy efficient improvements to their homes. The number of leads now in the pipeline demonstrate that this goal is being achieved.

<b>Channel</b>	<b>Platform</b>	<b>Flight</b>	<b>Media Spend</b>
Out-of-Home	Transit ads	Sept. 2 – Nov. 22	\$18,000
C-TV	NBCUniversal	Sept. 16 – Nov. 22	\$20,000
Paid Social	Meta	Sept. 5 – Nov. 25	\$28,076
Search	Google	April 30 – Nov. 25	\$13,899

*Campaign Results:*

- 6.7 MM estimated impressions
- 25,707 links clicked on paid social and paid search
- \$1.57 costs per link clicked
- 126 leads

The ad campaign was also amplified by MassHousing's own social media, targeted outreach to existing mortgage holders and lender partners, as well as word-of-mouth and social campaigns by MCCB’s community partners.

**ESHLP Early Results:**

- 183 homeowner site visits
- 174 home decarbonization plans energy models completed
- 17 loans completed
- 54% average modeled energy savings
- \$13,618 average estimated incentives



# **ENERGY SAVER HOME LOAN PROGRAM**

## *Marketing Campaign*

# **INSTAGRAM & FACEBOOK** *Story Images*

Instagram & Facebook Stories

English



Switch to solar  
and still have energy  
**to light up a room.**



Cool your home  
and still have energy  
**for warm hugs.**



Keep the cold out  
and still have energy  
**for a night in.**

MassHousing (Attachment)

Instagram & Facebook Stories

Portuguese



Mude para energia solar e ainda tenha energia **para iluminar o ambiente.**



Refresque sua casa e ainda tenha energia para **abraços calorosos.**



Deixe o frio lá fora e ainda tenha energia para uma **noite em família.**

MassHousing (Attachment)

Instagram & Facebook Stories

Spanish



Cambie a energía solar  
y acumule energía para  
**iluminar una habitación.**



Refresque su hogar  
y guarde su energía  
**para dar cálidos abrazos.**



Deje el frío afuera y  
tenga energía para pasar  
**la noche en casa.**

MassHousing (Attachment)

# **INSTAGRAM & FACEBOOK**

## *Static Posts*

**Instagram & Facebook Posts**

English



**Instagram & Facebook Posts**

Portuguese




**Instagram & Facebook Posts**

Spanish



MCCB massclimatebank Sponsored



Heat your home  
and still have energy  
for warm hugs.


Learn More >

1,218 likes

massclimatebank Save energy for what really matters with the Energy Saver Home Loan Program. Get... more

3 HOURS AGO

MCCB massclimatebank Sponsored



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3 HOURS AGO

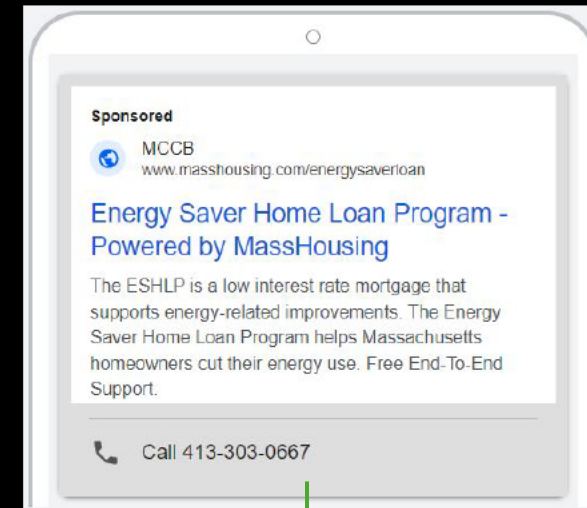
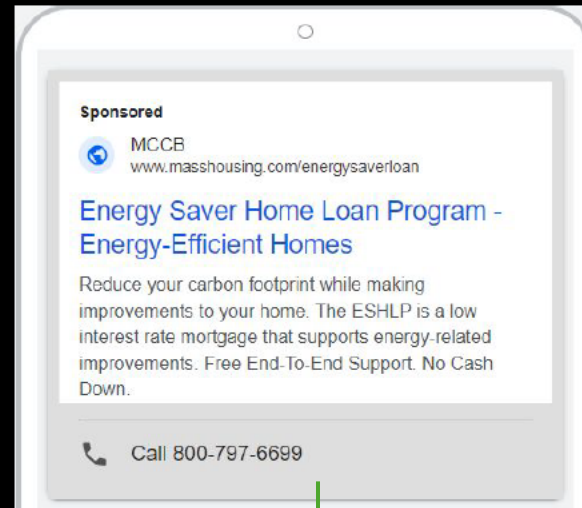
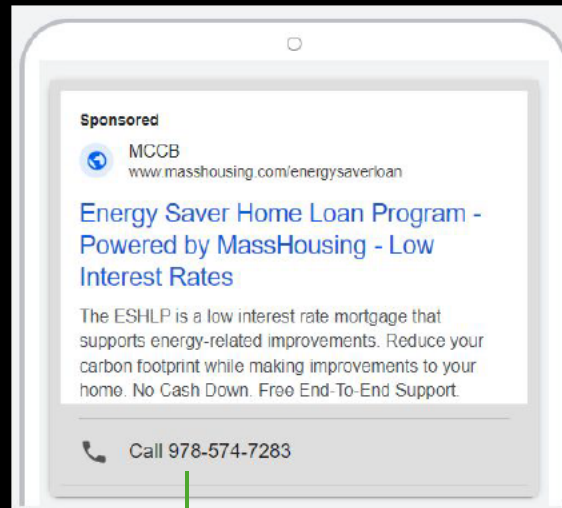
# **Google Paid Search** *with call to action*

# Paid Search: Call Extension Ad Mockups

**Geo:** Andover, Haverhill,  
Lawrence, Methuen, North  
Andover

**Geo:** Barnstable County, Dukes  
County, Nantucket County

**Geo:** rest of the  
Commonwealth



Google results route users to the correct ESHLP contact based on their location

# **TRANSIT ADS**

## *Rail Posters*

**Transit Ads | Rail Posters**

English



**Switch to solar  
and still have energy  
to light up a room.**

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[massclimatebank.com/energysaver](https://massclimatebank.com/energysaver)

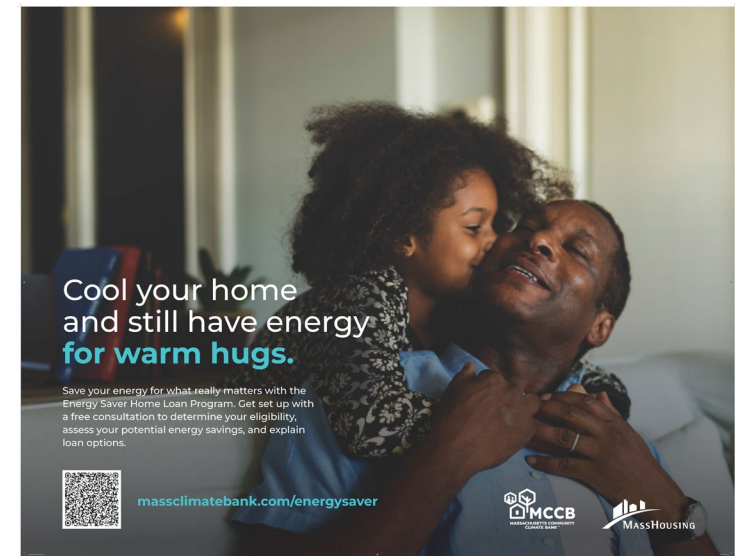


**Keep the cold out  
and still have energy  
for a night in.**

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MassHousing (Attachment)

# **TRANSIT ADS**

## *Rail Cards*

Transit Ads | Rail Cards

English



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# **TRANSIT ADS**

## *Interior Cards*



**Transit Ads | Interior Cards**

English

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MassHousing (Attachment)

**Campaign video content can be viewed on  
our YouTube channel:**

**[Click here to view](#)**

