

HomeHelpMN: Reaching Those Most Impacted

Minnesota Housing
Communications: Integrated Campaign

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HomeHelpMN: Reaching Those Most Impacted

HomeHelpMN, Minnesota Housing's Homeownership Assistance Fund (HAF) program, set ambitious goals to reach and serve communities most impacted by housing instability during the coronavirus pandemic. To reach the intended communities, Minnesota Housing paired an intentional marketing plan with community-based outreach led by those in historically excluded and most impacted communities.

The economic crisis and housing instability caused by COVID-19 disproportionately impacted lower-income households, Black households, Indigenous households, households of color, households living in majority-minority census tracts and households with limited English proficiency.

According to the Census Bureau's 2019 American Community Survey, Minnesota has the sixth highest homeownership rate (76.9%) in the country for white/non-Latinx households. However, it has the 13th lowest rate (43.6%) for Black households, Indigenous households and households of color, resulting in the fourth worst disparity gap. Indigenous homeowners and homeowners of color are three times more likely to be behind on their mortgages than white/non-Latinx homeowners, and Black homeowners are six times more likely to be behind.

To avoid making these very large disparities significantly worse, the HomeHelpMN program made a direct and concerted effort to reach and serve Black households, Indigenous households and households of color.

Minnesota Housing received \$129 million to help Minnesota homeowners recover from housing-related financial hardships caused by the pandemic. The Agency set two primary goals:

1. Distribute 45% of assistance to households meeting the [U.S. Department of Treasury's definition of Socially Disadvantaged Individual \(SDI\)](#)
2. Distribute 30% of assistance to Black homeowners, Indigenous homeowners and homeowners of color

Integrated Campaign

To help achieve the primary goals, Minnesota Housing developed an integrated HomeHelpMN campaign that paired culturally relevant and multilingual marketing with community-based outreach.

Minnesota Housing's Research team identified areas across the state that were most impacted by housing instability during the coronavirus pandemic and could benefit from HomeHelpMN.

Within the identified areas, the Agency was able to identify and target areas with:

- Higher delinquency rates
- A large number or share of homeowners who are Black, Indigenous or people of color
- A large number or share of lower-income homeowners
- Residents of majority-minority census tracts
- A high percentage of individuals with limited English proficiency

With this information, the campaign was able to focus on reaching 540,000 homeowner households in 220 ZIP codes.

Marketing Campaign

An external marketing vendor was selected through a competitive bidding process. The vendor had documented experience reaching those often overlooked in marketing and outreach efforts, a racially diverse leadership that applied their mission and values to the work, and a unique strategy identifying community leaders to spread the word among harder to reach communities.

Once the vendor was onboarded, a HomeHelpMN website was created, with content translated into the three most common languages in Minnesota besides English – Spanish, Somali and Hmong. Flyers and social media posts were created and translated.

Within identified areas, accessible and culturally relevant advertisements were created and used. Ads were placed on bus routes and aired on local radio. Videos were created with local talent, and a text messaging campaign also reached homeowners in those areas.

HomeHelpMN staff held a variety of webinars focusing on specific audiences. This included some for consumers, like homeowners and manufactured housing communities, and some for service providers, like housing advisors and local governments.

A marketing toolkit was developed to share with community organizations to help spread the word about HomeHelpMN. This included flyers, posters, social media posts, graphics, a PowerPoint presentation, radio talking points and more. Community organizations were able to use these as needed.

As funds were running out, HomeHelpMN launched a final marketing campaign in spring 2023 to encourage those who needed help to apply before funds were gone.

The total campaign reach was extensive. Digital ads reached over 420,000 people; Facebook posts reached over 208,000; radio reach over 395,000; and print ads reached over 801,000 people.

Community Connectors

While the marketing plan was developed to reach targeted communities, additional direct outreach by trusted community leaders was needed to build trust and encourage applications from historically excluded homeowners.

Inspired by the Minnesota Department of Health's Community Coordinator program, Minnesota Housing developed the HomeHelpMN Community Connector program. The Community Connector program funded 10 community-based organizations as HomeHelpMN Community Connectors through a competitive Request for Proposal (RFP) process.

The RFP was flexible enough to allow Community Connectors to determine strategies to get the word out about HomeHelpMN, plan events and create a budget tailored to their organization and the communities they serve. Selected organizations received modest two-year awards, with the average award being \$37,500.

The Community Connectors had existing relationships and a presence in distinct communities, such as cultural communities and manufactured housing communities. They also had the ability to reach and build trust among potential eligible homeowners.

A wide variety of communication and outreach strategies were used by Community Connectors, including direct outreach, social media posts, electronic newsletters and cultural radio spotlights. Community Connectors shared information through door knocking and printed flyer campaigns. Many Community Connectors relied on in-person events and workshops to increase awareness and build trust among interested homeowners.

Minnesota Housing worked closely with the Community Connectors to ensure accurate communications. The Agency shared the marketing toolkit with Community Connectors, reviewed additional content created by them and provided printing services.

As program funds began to diminish, Minnesota Housing and Community Connectors co-hosted application workshops in targeted communities to help homeowners with submitting the application and answer any questions they had.

As trusted community partners, Community Connectors reached Minnesota homeowners that otherwise would not have learned about, been aware of or accessed the HomeHelpMN program through traditional marketing and outreach. They were estimated to reach nearly 400,000 people in 18 languages.

The Community Connector's success in reaching such a significant number of homeowners on limited budgets is remarkable. It was recognized in the [U.S. Department of Treasury's Supporting Housing Stability and Supply playbook](#).

To complement the Community Connectors, Minnesota Housing staff also regularly engaged with 119 partners and stakeholders to share information. Communication toolkits and updates were shared with foreclosure prevention advisors, legal advocates, local units of government and nonprofits. Additionally, several webinars were held with stakeholders to share information and gather feedback.

Results

The care given to reaching and serving communities most impacted is evident in the program results. Most of HomeHelpMN's assistance supported communities most impacted, including Black communities, Indigenous communities, communities of color, people living in majority-minority census tracts, and people with limited English proficiency.

The intentional marketing campaign, curated by an experienced vendor, coupled with the incredible outreach by Community Connectors and direct outreach by Minnesota Housing staff led to HomeHelpMN's remarkable results, including:

- Nearly 14,000 applications submitted from every county in Minnesota
- \$110 million assistance distributed to over 9,000 households
- 57.5% of assistance distributed to households meeting the [U.S. Department of Treasury's definition of SDI](#) (goal was 45%)
- 40% of assistance distributed to Black homeowners, Indigenous homeowners and homeowners of color (goal was 30%)

Visual Aids

Marketing toolkits available to download from the HomeHelpMN website

Share **HOME HELP MN** today



ENGLISH TOOLKIT

HMONG TOOLKIT

SOMALI TOOLKIT

SPANISH TOOLKIT

Examples of digital ads available in Minnesota's three most common languages besides English



Minnesota Housing staff and Community Connectors



Flyer for a Community Connector webinar



AFRICA LET'S TALK
presents

HOME HELP MN OFFERS MORTGAGE ASSISTANCE TO HOMEOWNERS

HomeHelpMN is offered through Minnesota Housing to help homeowners who have fallen behind in their mortgages or other housing-related expenses due to the COVID-19 pandemic.

Francis Graydon
Community Partner Officer at Minnesota Housing

Vanessa Haight
Community Partnership Officer, Minnesota Housing

Mr. Sam Mwangi
CONVENER
Executive Director, Global eomeroth Foundation (GFF)

HOST
Gailene Kuri Gopeng
CEO, Global eomeroth Foundation

5:30pm CST
Tuesday, May 30, 2023

The program will be streamed live on Facebook via Africa Let's Talk and Global eomeroth Foundation (GFF) and on Youtube via Africa Let's Talk.

  