

Using Technology to Connect

Nebraska Investment Finance Authority

Communications: Creative Media

HFA Staff Contact

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Introduction

The Nebraska Investment Finance Authority (NIFA) reached a milestone this year – more than 90,000 Nebraskans have purchased a home with a NIFA loan! While we are extremely proud of that number, we are constantly striving to reach more buyers. We believe that technology is one of the key ways we can do this.

The Challenge

Connecting potential homeowners, real estate agents, and lenders is essential for a successful homeownership program. While NIFA has done an excellent job reaching first-time homebuyers, it has been a challenge to keep our real estate agents and lenders engaged with our programs. In addition, NIFA identified the need to have increased exposure through social media and other forms of technology to reach potential homebuyers.

Responding to the Challenge

NIFA's initial step was to identify the resources that were needed to respond to the challenge. NIFA first created a new position within the homeownership department: the Homeownership Relationship Manager. One of the main duties of this position was to identify ways NIFA could use technology to engage more partners and homebuyers. As a result of these efforts, technological solutions were created to connect with our partners and potential homebuyers.

Solution #1: The Landing Page

Since many people now use the internet to begin the home buying process, the NIFAloan.org landing page was created. The page serves as a hub of connectivity, education, and a tool for Nebraskans to start their journey to homeownership.

NIFAloan.org focuses on four essential goals: awareness, engagement, subscription and conversions. The site increases awareness of NIFA and the loan programs available by increasing our social and digital reach. Tactics include a simplified social content as well as Facebook and Instagram ads. Once aware of NIFA and the programs available, it is important to engage and re-engage with the audience. Tactics for this goal include brand consistency across platforms, retargeted ads, and an email drip campaign after the completion of a simplified eligibility process.

Completion of the homeownership eligibility form creates a subscription for the prospective homeowner. Once subscribed, retargeted ads and social content drive the subscriber to nifaloan.org. Conversion happens when the eligible prospect reaches out to a NIFA loan specialist or an agent. This website makes checking for NIFA eligibility simple while offering hardline information on the type of loans available. The relationship is cemented when the prospective borrower goes through the home buying process with a NIFA loan.

Solution #2: Creating NIFA Partner Specialists with eLearning

One of our main goals was to educate more potential homebuyers, real estate agents, and lenders about NIFA programs in a way that saves time and makes starting a conversation more effective. By driving traffic to the new NIFAloan.org website, consumers can connect with NIFA-educated loan officers and real estate agents who are featured on the site. In order to have NIFA-educated loan officers and real estate agents, NIFA created a new eLearning platform. Once the eLearning course is completed, lenders and real estate agents are eligible to be listed on the NIFAloan.org page as a NIFA Specialist. The courses are offered online for a minimal fee of \$25. Once an agent or lender becomes a NIFA Specialist, they receive a certificate good for one year. They are also featured on the NIFA homebuyer site and our social media pages. The featured spots are on a random scramble to avoid any favoritism. Recertification is available for a \$10 annual fee.

The new NIFA Specialist eLearning was launched in February, 2019. Since that time, we have trained 177 lenders and realtors on our programs. Specialists can also receive a Star Designation which indicates that they have closed 6 or more NIFA loans in the last year. We want to promote those who are not only educated but actively involved in NIFA programs.

Solution #3: The Online Campaign

To promote the new landing page, we created a digital campaign that engages with potential homebuyers via posts and ads on social media that link to the NIFAloan.org site. Additionally, the campaign increases engagement and exposure to the NIFA Facebook page each time a follower **hits the "Like" button**. If, for example, John Doe likes a NIFA Facebook post, then the Facebook algorithm allows his network to gain exposure to the NIFA page and posts. It is likely that John liking a NIFA post will trigger a new follow from his friend, Jane, **whose like signifies "opting in" for more information on NIFA services before she ever visits the NIFAloan.org landing page.**

NIFAloan.org is a useful hub of information for our partner lenders and realtors and prospective homebuyers. It contains an overview of NIFA programs with an **"Am I eligible"** form to determine the program best suited for buyers. There are testimonials from our lender partners and we feature one video per month on NIFA programs and processes. We included links to our YouTube site that highlights other options across the state including USDA-RD and others. Visitors to the site can find provider options for the required homebuyer education requirement and we include a list of our NIFA Specialist lenders and realtors with a geolocation feature. This connects our prospective borrowers with agents and lenders in their area.

Operational Improvements

The aforementioned **chain reaction continues across each individual's social network** with either an extremely low cost-per-click or one that is free, maximizing any ad dollars spent. In addition, by allowing the digital strategy to handle the front-end work of engagement and exposure, our agency operations improved by streamlining our training process, limiting travel time and employee time spent on locating prospective homebuyers, lenders, or real estate agents.

Information gathered from the new landing page has provided us with invaluable information on our partners and the homebuyers we serve. We now have the ability to determine which lenders and realtors need additional training on our programs. We are able to shape our training events around common mistakes or misconceptions about NIFA programs.

The pre-eligibility form has increased our insight regarding the demographics of the homebuyers seeking information. We can now determine the areas where they are shopping for a home and if they are financially ready to purchase a home, as well as their age, gender, household income, and family size. This information helps us streamline our process of educating buyers about who we are and the programs we have to assist them. This feature has also increased the traffic to our main website (www.nifa.org) when a visitor wants to research information about our other programs.

Results

Since starting our campaign in late January, we have seen an increase in NIFAloan.org website traffic, social media engagement and our Facebook reach. For the period of January – March, 2018, our website traffic was at an average of 721 sessions. For the same time period this year, that average is up to 941 sessions. Our Facebook reach from January to March rose from 3,323 in 2018 to 20,017 in 2019. Similarly, our social engagement rose by 180% in February and March and by 600% between March and April.

Together, the digital strategy combined with NIFAloan.org and eLearning courses provides a three-pronged channel of information that educates and engages homebuyers, lenders and real estate agents. Customers are provided value from approaching a significant transaction and life event of buying a home with the tools they need to obtain a loan at a low interest rate. Through successful home purchases, customers provide testimonials to family and friends, further promoting NIFA services and extending the life of the digital strategy beyond a mere website visit alone.



BECOME A NIFA SPECIALIST



Take the NIFA Online Specialist Course - \$25

Become More Knowledgeable About NIFA Programs

Click on the appropriate course and start learning TODAY:

[AGENT COURSE](#)

[LOAN OFFICER COURSE](#)



After passing the course:

Receive a Certificate and the title "NIFA Specialist"(valid for 12 months)

Contact information will be added to the Lender/Agent database on nifa.org

Be featured on the NIFA homebuyer site & NIFA social media pages (featured spots will be on a random scramble)

Re-certify on an annual basis for only \$10 to keep status current



★ Become a TOP Specialist:

✓ Pass the eLearning course

✓ 2018 Closed NIFA Loans:
Urban Area Loan Officers - 12+ loans
Rural Area Loan Officers - 6+ loans
Nebraska Real Estate Agents - 5+ loans
Recognized as a 2019 TOP Specialist!

Reach the above # of loans in 2019 to be recognized as a 2020 TOP Specialist!



AWARENESS

Increase awareness of NIFA and the loan programs available by increasing social and digital reach.

Tactics include simplified social content and Facebook & Instagram ads.

ENGAGEMENT

Once aware of NIFA and the programs available, it is important to engage and re-engage with the audience.

Tactics include brand consistency across platforms, retargeted ads, and email drip campaign upon eligibility form completion.

SUBSCRIBE

Subscribe = eligibility form completion.

Tactics include retargeted ads and social content pushing the audience to nifaloan.org.

CONVERT

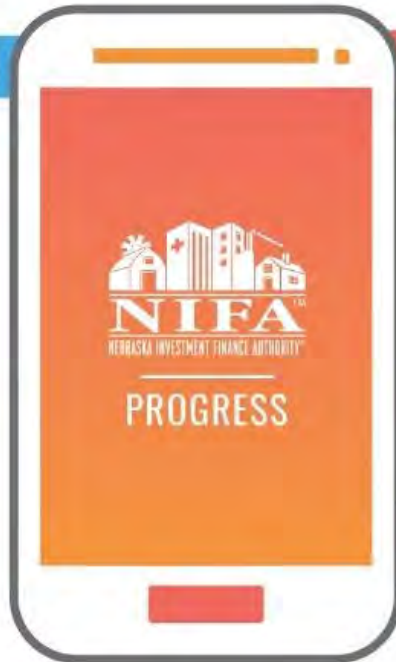
Convert = eligible prospect reaches out to NIFA loan specialist.



WEBSITE TRAFFIC (nifalooan.org)



FACEBOOK REACH



SOCIAL ENGAGEMENT



POST ENGAGEMENTS INCLUDE:

- REACTIONS
- COMMENTS
- SHARING
- VIDEO VIEWS
- LINK CLICKS



APPROVED HOMEBUYER EDUCATION CLASSES

NIFA requires homebuyer education for all NIFA loans. These classes provide the highest benefit when taken early in the home buying process (before searching for a home). While NIFA encourages all first-time homebuyers to take a face-to-face education class, unless otherwise stated, online classes are acceptable.

All occupying borrowers who execute the Note must complete an education class and their name must be printed on the completion certificate and submitted to NIFA with the post-closing package.

CLICK THE LOGOS BELOW TO EXPLORE CLASS OPTIONS!

FACE TO FACE



ONLINE CLASSES



ONLINE CLASSES



Please note there may be some situations where the provider charges a fee for the class. You can contact the NIFA office at 402-434-3900 with any questions.

4.11.19



**BECOME A
NIFA
SPECIALIST**

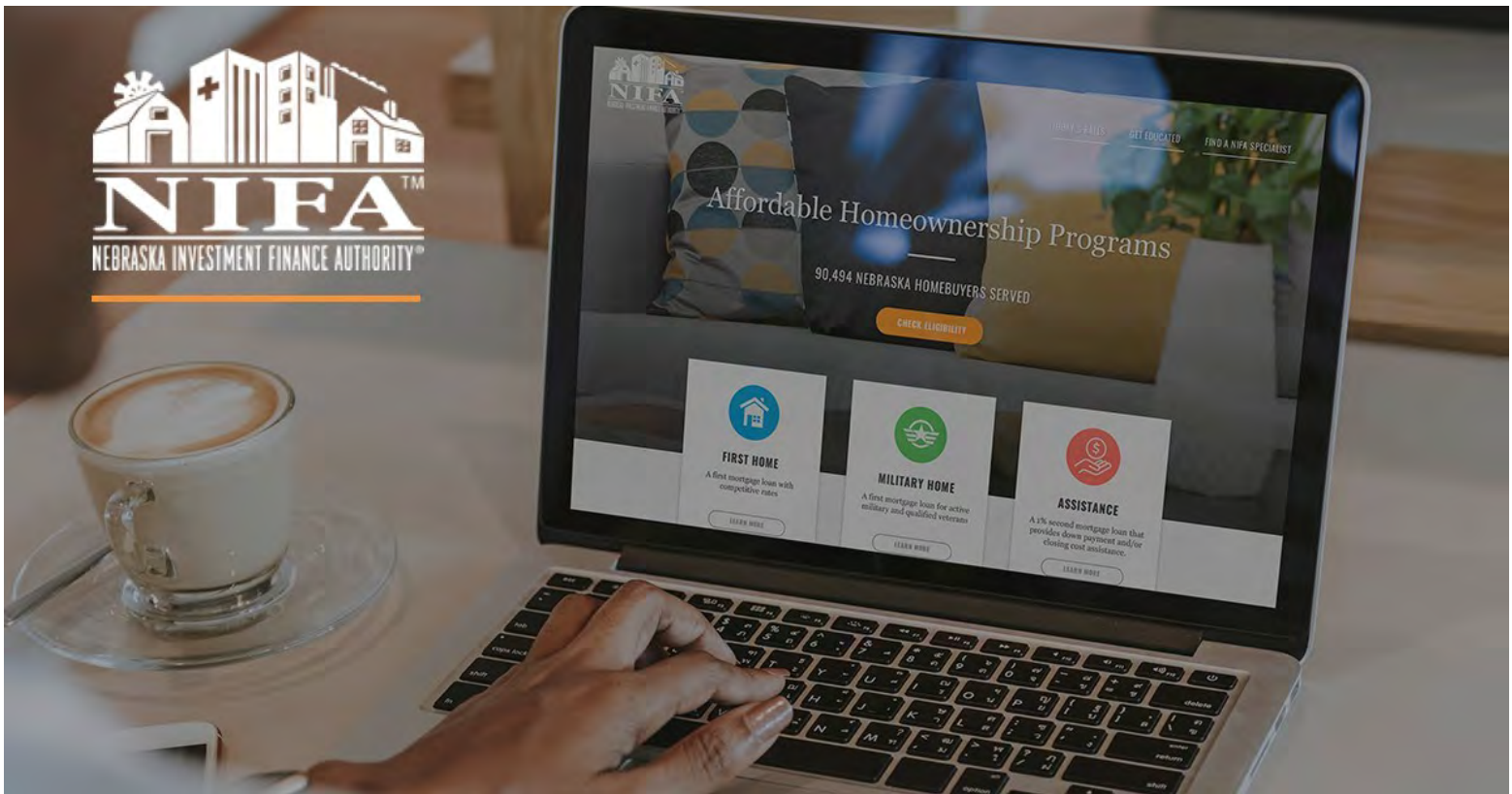
- Receive a certificate and the title "NIFA Specialist"
- Your contact information will be added to the Real Estate Agent database on our website
- Get featured on the NIFA homebuyer site and NIFA social media accounts

VISIT WWW.NIFALOAN.ORG TO LEARN MORE

**VISIT
OUR NEW
WEBSITE**

WWW.NIFALOAN.ORG

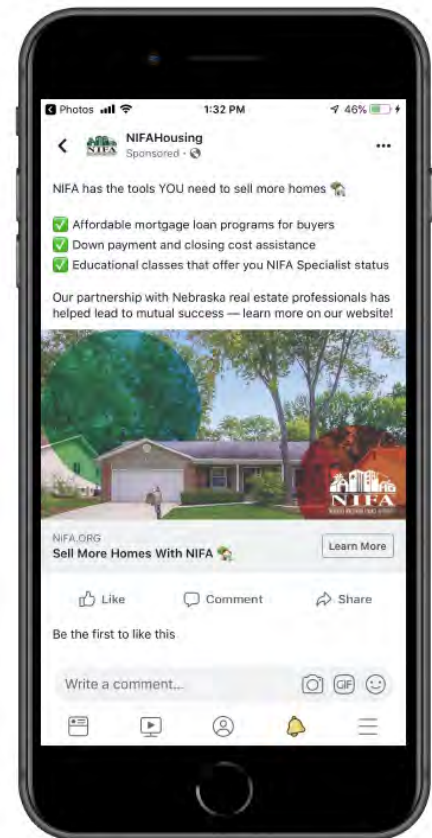
Facebook, Twitter, LinkedIn, YouTube icons





May - Real Estate 1

- **Budget:** \$50
- **Dates:** May 1 - May 15
- **Audience:** NIFA - Real Estate Agents
- **Links to:**
https://www.nifa.org/real-estate-agents?utm_source=facebook&utm_medium=ad&utm_campaign=may_REA1



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May - NIFA Loan Eligible Pixel 1

- **Budget:** \$50
- **Dates:** May 1 - May 15
- **Audience:** NIFA - NIFA Loan Eligible Pixel
- **Links to:**
https://www.nifa.org/homebuyer/getting-started?utm_source=facebook&utm_medium=ad&utm_campaign=may_eligible1



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May - Real Estate 2

- **Budget:** \$50
- **Dates:** May 16 - May 31
- **Audience:** NIFA - Real Estate Agents
- **Links to:**
https://www.nifa.org/real-estate-agents?utm_source=facebook&utm_medium=ad&utm_campaign=may_REA2

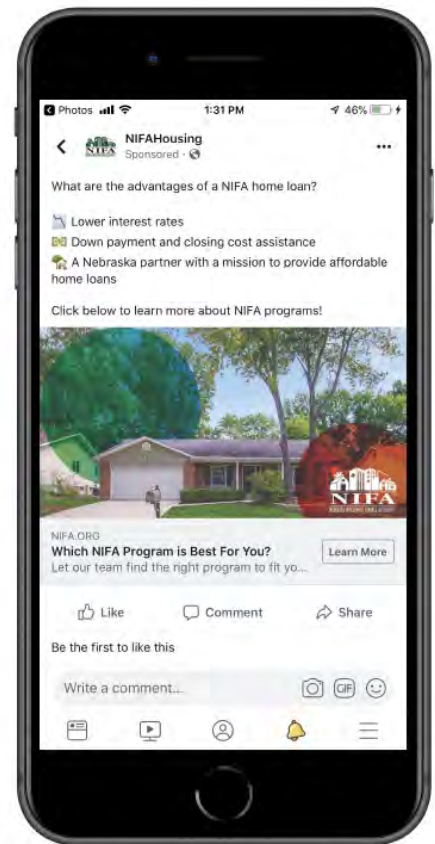


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May - NIFA Loan Eligible Pixel 2

- **Budget:** \$50
- **Dates:** May 16 - May 31
- **Audience:** NIFA - NIFA Loan Eligible Pixel
- **Links to:**
https://www.nifa.org/homebuyer/loan-programs?utm_source=facebook&utm_medium=ad&utm_campaign=may_eligible2



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May - GA 1 - First Time Buyers

- **Budget:** \$100
- **Dates:** May 1 - May 10
- **Audience:** NIFA - First Time Buyers
- **Links to:**
https://www.nifa.org/nifaloan/?utm_source=facebook&utm_medium=ad&utm_campaign=may_ga1_FTB

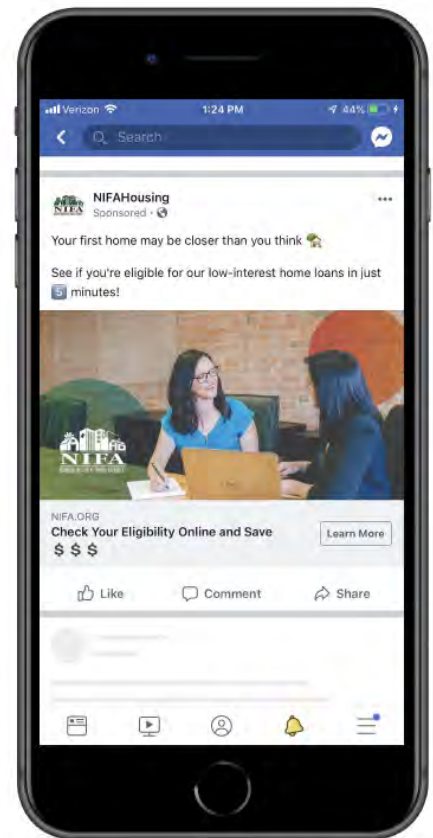


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May - GA 2 - First Time Buyers

- **Budget:** \$100
- **Dates:** May 11 - May 20
- **Audience:** NIFA - First Time Buyers
- **Links to:**
http://nifa.org/nifaloan/?utm_source=facebook&utm_medium=ad&utm_campaign=may_qa2_FTB

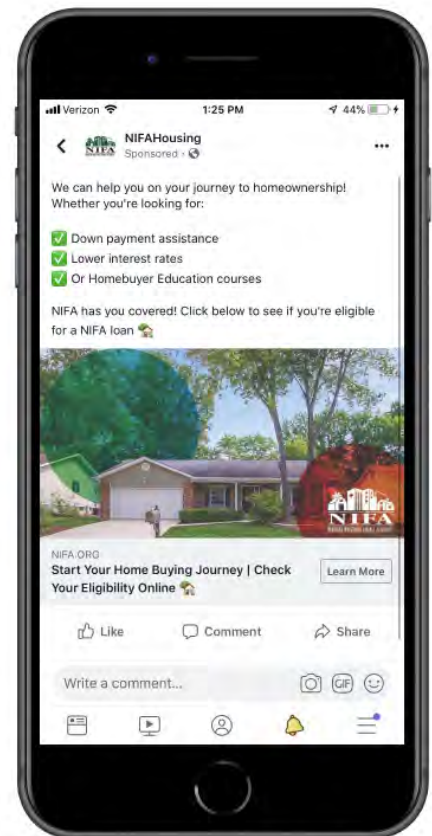


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May - GA 3 - First Time Buyers

- **Budget:** \$100
- **Dates:** May 21 - May 31
- **Audience:** NIFA - First Time Buyers
- **Links to:**
https://www.nifa.org/nifaloan/?utm_source=facebook&utm_medium=ad&utm_campaign=may_ga3_FTB





May - GA 1 - Veterans

- **Budget:** \$100
- **Dates:** May 1 - May 10
- **Audience:** NIFA - Veterans
- **Links to:**
https://www.nifa.org/nifaloan/?utm_source=facebook&utm_medium=ad&utm_campaign=may_ga1_VET

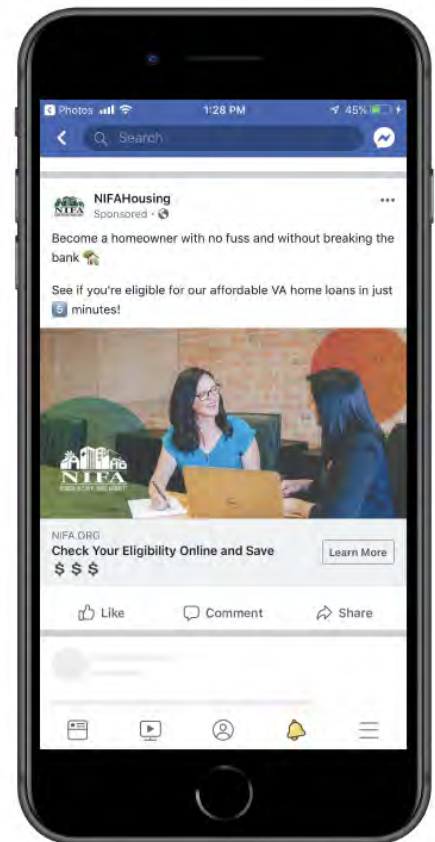


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May - GA 2 - Veterans

- **Budget:** \$100
- **Dates:** May 11 - May 20
- **Audience:** NIFA - Veterans
- **Links to:**
http://nifa.org/nifaloan/?utm_source=facebook&utm_medium=ad&utm_campaign=may_ga2_VET





May - GA 3 - Veterans

- **Budget:** \$100
- **Dates:** May 21 - May 31
- **Audience:** NIFA - Veterans
- **Links to:**
https://www.nifa.org/nifalloan/?utm_source=facebook&utm_medium=ad&utm_campaign=may_ga3_VET

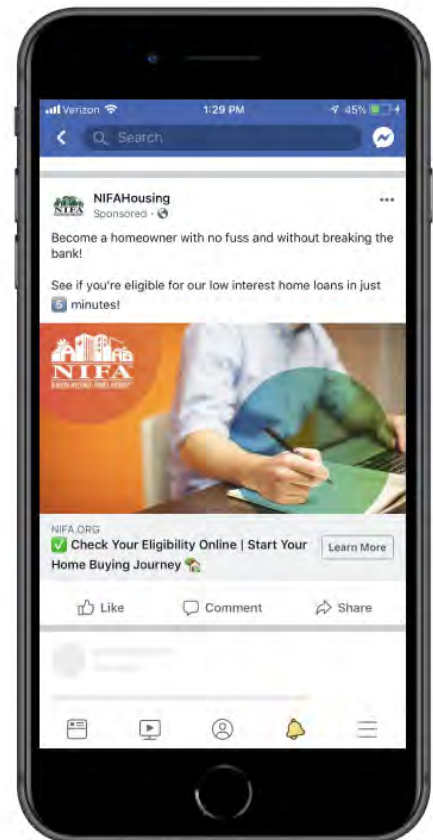


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May - Homeowner Pixel 1

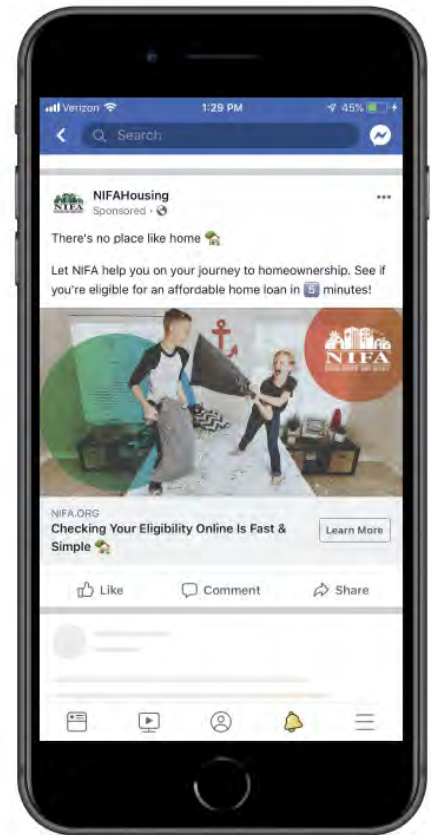
- **Budget:** \$40
- **Dates:** May 1 - May 31
- **Audience:** NIFA - Homeowner Pixel last 10
 - Excluding:
 - NIFA - NIFA Loan Pixel
- **Links to:**
http://nifa.org/nifaloan/?utm_source=facebook&utm_medium=ad&utm_campaign=may_pixel1





May - Homeowner Pixel 2

- **Budget:** \$30
- **Dates:** May 1 - May 31
- **Audience:** NIFA - Homeowner Pixel last 20
 - Excluding:
 - NIFA - NIFA Loan Pixel
 - NIFA - Homeowner Pixel last 10
- **Links to:**
http://nifa.org/nifaloan/?utm_source=facebook&utm_medium=ad&utm_campaign=may_pixel2



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May - Homeowner Pixel 3

- **Budget:** \$30
- **Dates:** May 1 - May 31
- **Audience:** NIFA - Homeowner Pixel last 30
 - Excluding:
 - NIFA - NIFA Loan Pixel
 - NIFA - Homeowner Pixel last 10
 - NIFA - Homeowner Pixel last 20

- **Links to:**

http://nifa.org/nifaloan/?utm_source=facebook&utm_medium=ad&utm_campaign=may_pixel3



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