

# The Nebraska Homeowner Assistance Fund

**Nebraska Investment Finance Authority**

Communications: Integrated Campaign

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### Overview

All states had the opportunity to apply for emergency funding to stabilize homeowners impacted by the COVID-19 pandemic. The Nebraska Investment Finance Authority was awarded \$50 million to reduce past-due mortgage payments, property taxes or other liens encumbering a homeowner's property. NIFA had very specific communication goals to encourage homeowners to apply for the funds. The key priority was to establish trust and assure them we were here to help!

NIFA created a communication goal of building awareness targeted to members of the state that would most need the assistance. To do that, we leveraged community resources and partners to spread the word. Accessible marketing materials were created in English and Spanish as well as seven other languages to drive traffic to the application portal and minimize the unknown factors for applicants. Our goal was to build trust and confidence with the shared objective of keeping residents in their home amidst extreme economic adversity.

### Innovation

Homeowners who qualify for assistance funds are in a vulnerable position. Some may not feel comfortable asking for help, and others may believe the help is too good to be true. Because of this, the team focused its greatest amount of time on community outreach with existing groups to create confidence and trust in the program. That outreach was further supported with more awareness-building tactics through paid and earned media.

In all tactics, the campaign used calming blue tones and imagery of homes and neighborhoods, rather than people, to be inclusive of anyone who may need assistance. The copy prioritized clear, direct language to ensure no important information would get lost in translation or misconstrued.

The campaign utilizes an interwoven, multi-channel approach to disseminate information across the state through community outreach, outbound calls and mail, social media, paid and earned media.

We built upon our wide network of trusted partners and community leaders throughout the state of Nebraska to help reach the most vulnerable members of our communities. These included religious organizations; community organizations including, food banks, cultural and community centers, rural extension offices, neighborhood associations and non-profits. We held events, hosted webinars, and participated in community/neighborhood activities. We contacted state and local elected officials in addition to the state's Democratic and Republican party offices. Public schools, libraries and healthcare networks were also engaged to disseminate information about the program.

### Engaging Targeted Audiences

To reach our targeted audience, we focused on those counties where the most socially vulnerable Nebraskans resided, which included 20 of our 93 counties. We also reached out to the top 20 counties with the largest minority population. Our secondary audience was homeowners who may qualify for pandemic impacted assistance statewide.

### Achieving Measurable Results and Strategic Objectives

Community outreach efforts were important to build trust and confidence in the program and reach people in our target audience who may not engage with traditional or digital media. Our very targeted approach allowed us to reach the following:

- Major religious organizations, community organizations including food banks, cultural and community centers, rural extension offices, neighborhood associations, public schools, library systems, and healthcare networks. Of the 145 organizations contacted, more than one third shared information on their social media pages.
- Elected officials such as state senators, city council members, county commissioners and the Nebraska Democratic Party whose executive director embraced this program by posting to her social accounts and shared NHAFF information with county officials across the state.
- Major children's hospital based in the state's largest city also forwarded NHAFF information on three occasions to its 75 care coordinators, 165 statewide school social work staff members and school nurses' network, who all interact directly with families who may be in need.
- Events that focused on minority populations and the people who provide resources, such as a homelessness symposium, a disability pride event, a neighborhood block party, a Latino festival, housing nonprofit networking events and a disability education series. We sponsored and participated in an event that celebrated nonprofits in Nebraska's second largest city, which provided an opportunity to network and spread awareness among these community partners.
- Webinars which either focused on the NHAFF application process or mentioned NHAFF ahead of other topics. These NIFA led webinars totaled 208 registrants with over 80% participating.
- NHAFF application walk through webinars targeted to homeowners. One webinar was with our partners in the panhandle and two webinars specifically targeted mortgage holders of one of the main servicers.
- We developed English and multi-language flyers, brochures, and yard signs and worked with our networks or partners to get this information to the targeted audience. That included partnering with the Food Bank of the Heartland to distribute 300 English flyers and 200 Spanish flyers to its partner organizations. We distributed 100 yard signs, 500 English flyers and 250 Spanish flyers with a group of politicians from across the state at a State Central Committee meeting.
- We saw tremendous results from organic social media, paid media, and earned media. NIFA's Instagram, Facebook, Twitter, and LinkedIn pages generated more than 23,000 total impressions.
- Our paid media through radio, digital, TV and print across Nebraska yielded 838,374 impressions, and social ads yielded 884,697 impressions, reaching 164,159 individuals across Nebraska, generating 8,820 link clicks and producing a 1% click-through rate, which surpassed the industry standard of 0.9%.
- Since May 2022, our earned media efforts have yielded 43 published stories across digital, print, TV, and radio with 2,798,159 digital visitors on articles and 150,454 potential print circulation viewers. Efforts totaled \$12,833.76 in advertising value and \$23,457 in digital publicity value — far outweighing the cost of internal time (\$3,225).



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### Providing Benefits That Outweigh Costs and Demonstrate Effective Use of Resources

While NIFA's efforts were extensive, much of it was free or at minimal cost to the agency and exceeded expectations. This is highlighted by the 1% click-through rate which surpassed industry standards of 0.9% and the more than \$25,000 value of earned media efforts compared to the \$3,225 cost of internal staff time. More than 48,000 users have visited the NHAFF website.

We have demonstrated an effective use of resources by building on and expanding our wide network of partners and community leaders throughout the state of Nebraska to help us reach the most vulnerable members of our communities. Nearly 70% of the program's fund recipients to date are from socially disadvantaged households. Through various efforts, paid and unpaid, we worked to educate, distribute information and impact the highest number of those homeowners in crisis to stabilize their housing. Nearly 75% of the program's funds have been allocated to date.

### Conclusion

Any agency or non-profit can see similar results by replicating our use of trusted partnerships, social media and traditional marketing methods. NIFA created trust and confidence in the program and process reassuring our residents that this was not something that was too good to be true. We were and are here to help. Working with community partners and sharing stories and testimonials with trusted sources all helped build trust for those in crisis. This minimized unknown factors for applicants, reduced language barriers and led to clear information regarding the available assistance and criteria for qualification.



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# Visual Aids