

# Help is Here: NC Homeowner Assistance Fund Campaign

**North Carolina Housing Finance Agency**  
Communications: Integrated Campaign

**HFA Staff Contact**

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## Insights and Analysis

Just like the rest of the United States in 2020, the COVID-19 pandemic began severely impacting North Carolina's economy. Mandatory shutdowns meant that many North Carolina homeowners were unable to pay their mortgages, taxes, HOA fees and other home expenses, leading to thousands of North Carolinians becoming at risk of losing their homes to foreclosure through no fault of their own. Our internal research showed that in January 2021, 5.6% of NC mortgages were at least 30 days delinquent and 3.4% of NC mortgages were at least 90 days delinquent, up from less than 1.5% in January 2020. In some counties like Bertie, that number rose as high as 7.1%.

The 2021 American Rescue Plan allocated funding to provide relief to homeowners at risk of foreclosure due to the impacts of the global pandemic. North Carolina was allocated \$273 million to create a program tailored to fit the needs of most North Carolina homeowners, particularly those with low and moderate incomes.

Enter the NC Homeowner Assistance Fund (NCHAF). In January 2022, the NCHAF launched to offer housing payment assistance, assistance for mortgage reinstatement and assistance covering other housing-related costs including insurance, HOA dues and delinquent property taxes to prevent foreclosure.

The five hardest hit industry categories (arts and recreation; services; education, healthcare and social assistance; public administration and manufacturing) made up a large portion of labor force in all of North Carolina's 100 counties. In addition, our research indicated that all age ranges and racial populations experienced significant unemployment rates. Our research also indicated that significant barriers to our rural citizens for this program would include access to computers and internet. We knew that with significant need in our state, time was of the essence, and the Agency partnered with Brasco Marketing to develop a robust and inclusive statewide marketing strategy to help North Carolinians keep their homes.

## Objective

Our overall objective was to achieve 10,000 homeowners helped by May 1, 2023.

## Campaign Tactics

Our marketing tactics and strategy to meet the goals for NCHAF included a three-tier approach to reach target audiences:

Tier 1: Statewide

Tier 2: Rural and low-income counties

Tier 3: Census tracts

## Partnerships

The NCHAF would not have been as successful without the unique partnership outreach that the Agency engaged in as part of the marketing efforts for the Fund. In order to inform the more rural areas across the state, we utilized local partnerships to create awareness and educate networks. In this way, we were able to leverage existing networks, social platforms and outreach databases to provide needed support. Examples of these partnerships include NC 2-1-1, an information and referral service provided

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by the United Way of North Carolina, Legal Aid of North Carolina, NC Association of County Directors of Social Services, State Employees Credit Union, housing counseling organizations and others.

### The Microsite

The hub for the NCHAF campaign was a microsite that housed information about the NCHAF program and provided a single space for all of our marketing efforts to point to. This microsite differs from a traditional website in that it has the advantage of being optimized for a single, specific purpose. Sub-tactics for the microsite included:

- Audience intelligence capabilities to capture detailed data about site visitors
- Enhanced web analytics to draw useful website data on behavior
- Regular reporting to track goal conversions

The microsite was much more than just a landing page for consumers and partners. It acts as a hub for all of our resources for the NCHAF program, including a comprehensive partner toolkit of downloadable materials, including a program fact sheet, flier, document checklist, application timeline flier and partner marketing tips and social media guidelines. The site also provides partners with online ordering of printed materials. The site includes eligibility requirements for applicants that connected with the application portal, detailed information on how the application process works, FAQs and a resource section for visitors who are not eligible for the program. The program's success is promoted in a testimonial section that allows people helped by NCHAF to share their stories and a dashboard for our partners, media and elected officials to track the progress of the program, increasing transparency. We also offer a newsroom created to help our media partners better understand the program to continue building relationships. This section included press releases, press contacts, fact sheets and more to help our media partners share the story of the NC Homeowner Assistance Fund.

The site was fully translated into Spanish, as that is the second most spoken language in our area. To accommodate other languages, we incorporated Google Translate into the microsite to increase accessibility for those with limited English proficiency.

### Creative Campaign

When creating awareness of NCHAF, we tapped into a trigger that evokes connection with the program through feeling. For our program, trust was the main persuader with belonging as a secondary emotional driver. North Carolinians eligible for NCHAF assistance will likely have emotional barriers built up due to the extremely personal nature of foreclosure. With this in mind, we decided on a campaign theme: Help is Here.

### Printed Marketing Materials

Understanding that many in our target demographic would use printed outreach materials, we designed fliers, posters, postcards, rack cards and door hangers to spread awareness of NCHAF and to encourage people to apply. These materials were created to be placed in community centers including faith centers, libraries, clerk of court offices and others. These materials were also provided for our partners to request and use in their communities. These items were developed in both English and Spanish to make them useful across communities.

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### Ad Campaign

Our advertising campaign centered on a variety of assets including search ads, display and retargeting ads, statewide radio and streaming video advertising and local television ads in targeted areas. All design assets matched the creative campaign and reflected the message of Help is Here.

Online advertising included the use of Google Search, Google Display and Retargeting, Facebook and Instagram. To measure the success of these campaigns, we utilized click through rates, cost per click, total impressions, frequency and total conversions.

Our advertising campaign was so successful that our pipeline had thousand of applications by May. To reduce strain on our pipeline, we halted all paid advertising on June 30, saving funds and relying on more targeted outreach through our partners.

### Search Engine Optimization

We performed keyword research at regular intervals to ensure that the microsite and other digital items had a strong foundation to target, and we continued to expand and refresh keywords regularly.

### Social Campaign

We utilized social media to enhance credibility and online presence of the NCHAF. As a new brand, it was important to promote brand consistency on multiple platforms. We utilized Facebook and Instagram the most for this program.

### Budget

The total budget for the NC Homeowner Assistance Fund campaign was \$286,000.

### Evaluation and Results

The variety of our campaign tactics necessitated a need for the use of many key performance indicators. We measured success of all digital campaigns with KPIs including:

- Search impressions: 72,234 total website sessions
- User acquisition: 232,323 unique visitors
- Ad and video views: 2,336,685
- Goal completions:
  - Apply for assistance: 51,978
  - Phone calls from the website: 17,545
- Organic site visits:
  - 191,071 total organic sessions
  - 70,167 total unique organic visitors

By May 1, 2023, the NC Homeowner Assistance Fund had helped more than 11,100 homeowners, surpassing its goal of 10,000 homeowners by more than 10%. Not only was the comprehensive, multi-channel, integrated marketing campaign successful, but its approach and implementation are also replicable. This innovative campaign achieved our strategic objectives ahead of schedule, fully engaged our target audiences and achieved measurable results that provided benefits that far outweighed the cost. More than 11,100 households were assisted, representing more than \$144.3 million in total assistance disbursed in 99 of the state's 100 counties.

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Visual Aids  
The Microsite  
[www.nchaf.gov](http://www.nchaf.gov)

RETURNING APPLICANT 1-855-MY-NCHAF Contact Report Fraud Español Select Language

About How It Works Eligibility FAQs Resources Partners Dashboard Newsroom Success Stories

There is no cost to apply for this program. Funds are limited.  
Beware of scams

## Help is Here

with the NC Homeowner Assistance Fund

COVID has not only put our health at risk, but our homes too.

If the economic impacts of the pandemic have caused you to fall behind on your mortgage or housing-related payments by at least 30 days, you may be eligible for assistance. Read on to learn more.

There is no cost to apply for this program. Funds are limited.  
Beware of scams

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About How It Works Eligibility FAQs Resources Partners Dashboard Newsroom Success Stories



## ABOUT

### NC Homeowner Assistance Fund

The NC Homeowner Assistance Fund was established through the [2021 American Rescue Plan](#) to prevent mortgage delinquencies, defaults, displacements and foreclosures for homeowners experiencing financial difficulties due to the coronavirus pandemic.

The law allocates funding for all 50 states, the District of Columbia, Puerto Rico, and eligible territories and tribal authorities to provide relief for our country's most vulnerable homeowners. Based on guidance from the [US Department of the Treasury](#), each state developed its own plan. North Carolina was allocated \$273 million and developed the NC Homeowner Assistance Fund that is tailored to meet the needs of most North Carolina homeowners impacted by the pandemic, particularly those with low and moderate incomes. Please note that this program is for homeowners who are at least 30 days delinquent on their mortgage or housing-related payments. If you are current on your payments, but still need assistance, please review our [Resources](#) for other programs that may be able to help you.

[NC Homeowner Assistance Fund Plan as approved by US Treasury](#)

[NCHAF Treasury Annual Performance Report \(As of September 30, 2022\)](#)

[Click here to see how we are doing](#)

Dashboard

There is no cost to apply for this program. Funds are limited.  
**Beware of scams**



## HOW IT WORKS

### NC Homeowner Assistance Fund

Learn more about your application journey if you are applying online and the steps involved from start to finish.

Please note that the NCHAF Team is continually striving to meet or improve the timelines; however, individual circumstances beyond our control can cause them to lengthen on an applicant basis. Funds are limited.

Homeowners with limited access to the Internet who apply in-person or through our call center can access their expected timeline [here](#).

[Click here for an expanded, more detailed version of the Application Journey](#)

## FAQs



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1-855-MY-NCHAF

Contact

Report Fraud

Español

Select Language

[About](#) [How It Works](#) [Eligibility](#) [FAQs](#) [Resources](#) [Partners](#) [Dashboard](#) [Newsroom](#) [Success Stories](#)

There is no cost to apply for this program. Funds are limited.  
**Beware of scams**

## FREQUENTLY ASKED QUESTIONS

What is the NC Homeowner Assistance Fund? +

What is the NC Housing Finance Agency? +

How much did North Carolina receive for the program and where does the money come from? +

What types of expenses can be covered with HAF funds? +

What are the accepted types of financial hardship? +

Am I eligible? +

Do I have to be late/behind on my mortgage to be eligible? +

## Success Stories

## Hear from Homeowners We've Helped

Below are some stories of North Carolinians who have been helped by the program. Click the eligibility link below to see if we might be able to help you.

“My bills were piling, and my financial resources were exhausted. I was able to prioritize other bills with tax assistance from NCHAF.”

Northampton County Homeowner

[READ MORE SUCCESS STORIES](#)

There is no cost required to participate in the NC Homeowner Assistance Fund.

[Beware of scams](#)

[SEE IF I'M ELIGIBLE AND APPLY](#)

## SUCCESS STORIES

The NC Homeowner Assistance Fund has helped thousands of North Carolinians since being launched in early 2022. Below are several success stories from homeowners who have been able to hold onto their homes thanks to this assistance.

If you have been helped by this program and would like to share your story, please let us know!

[SHARE STORY](#)

Northampton County Homeowner +

Guilford County Homeowner +

Pitt County Homeowner +

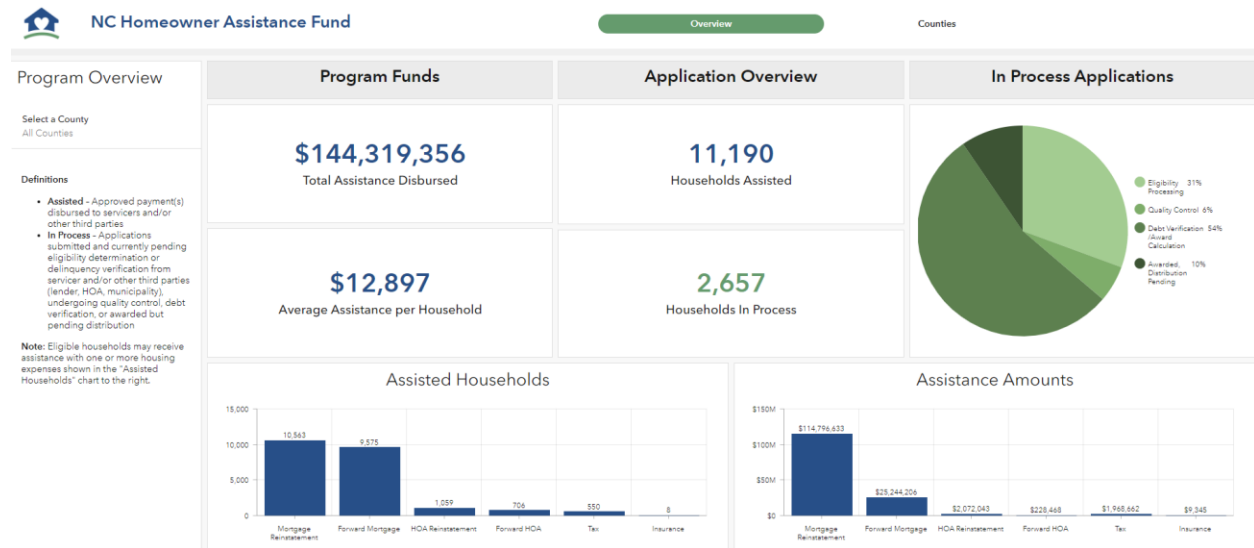
Tammie T., Guilford County +

Jessica G., Mecklenburg County +

Karen M., Hoke County +

Belinda S., Pitt County +

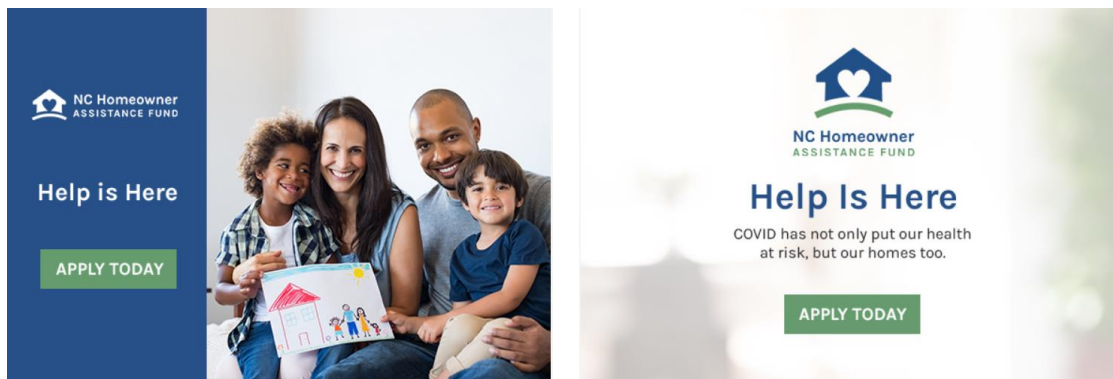
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## Advertising

The Commercial: [https://www.dropbox.com/s/vknlw8il1fkdp4/Video1\\_Final.mp4?dl=0](https://www.dropbox.com/s/vknlw8il1fkdp4/Video1_Final.mp4?dl=0)

## The Digital Ads



## Printed Materials

Rack Card



## Help Is Here

COVID-19 has not only put our health at risk, but our homes too.

### NC Homeowner ASSISTANCE FUND

The NC Homeowner Assistance Fund is being supported, in whole or in part, by federal award number HAF0019 awarded to the State of North Carolina by the US Department of the Treasury.

SEE IF YOU'RE ELIGIBLE & APPLY

855-MY-NCHAF (855-696-2423)

[NCHomeownerAssistance.gov](http://NCHomeownerAssistance.gov)



## Ha Llegado la ayuda

COVID amenaza no solo nuestra salud sino también nuestra vivienda.

### NC Homeowner ASSISTANCE FUND

El Fondo de Asistencia del Propietario de Vivienda de Carolina del Norte es apoyado total o parcialmente por el subsidio federal HAF0019 otorgado al Estado de Carolina del Norte por el Departamento del Tesoro de EE. UU.

REQUISITOS

1-855-696-2423

[NCHomeownerAssistance.gov/es](http://NCHomeownerAssistance.gov/es)

Door Hangers



**Help Is Here**

COVID-19 has not only put our health at risk, but our homes too.

**NC Homeowner  
ASSISTANCE FUND**

SEE IF YOU'RE ELIGIBLE & APPLY

**855-MY-NCHAF (855-696-2423)**  
NCHomeownerAssistance.gov



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la ayuda**

COVID amenaza no solo nuestra salud sino también nuestra vivienda.

**NC Homeowner  
ASSISTANCE FUND**

REQUISITOS

**855-MY-NCHAF (855-696-2423)**  
NCHomeownerAssistance.gov/es

Flier and Poster



## Are You an NC Homeowner Impacted by the Pandemic?

The NC Homeowner Assistance Fund may be able to help with housing payments if you:

- ✓ Have had a financial hardship during the pandemic.
- ✓ Need help with housing expenses related your home in NC.
- ✓ Meet income requirements.

**FIND OUT IF YOU'RE ELIGIBLE AT:**  
NCHomeownerAssistance.gov or  
by calling 855-MY-NCHAF (855-696-2423).

This program is being supported, in whole or in part, by federal award number HAF0019 awarded to the State of North Carolina by the US Department of the Treasury.

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## ¿Es usted un propietario de vivienda en Carolina del Norte que se ha visto afectado por la pandemia?

El Fondo de Asistencia del Propietario de Vivienda de Carolina del Norte pudiera ayudarle con los pagos de su vivienda, si usted:

- ✓ Ha tenido dificultades financieras durante la pandemia.
- ✓ Necesita ayuda con gastos de vivienda relacionados con su casa en Carolina del Norte.
- ✓ Cumple con los requisitos de ingresos.

**AVERIGÜE SI CUMPLE CON LOS REQUISITOS EN EL SITIO:**  
NCHomeownerAssistance.gov o llame al 855-696-2423.

Este programa es apoyado total o parcialmente por el subsidio federal HAF0019 otorgado al Estado de Carolina del Norte por el Departamento del Tesoro de EEUU.

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Social Media Campaign

North Carolina Housing Finance Agency  
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For answers to more of our most frequently asked questions about the NC Homeowner Assistance Fund, visit the website. <http://ow.ly/qFBF50jhW2q>

**Can I receive help for my housing costs from the NC Homeowner Assistance Fund if I don't have a mortgage**

Yes, you may be eligible if you need assistance with other housing-related payments, such as homeowner's insurance, flood insurance, mortgage insurance, homeowners association dues/fees or delinquent property taxes to prevent foreclosure.

The NC Homeowner Assistance Fund is being supported, in whole or in part, by federal award number HAF0018 awarded to the State of North Carolina by the US Department of the Treasury.

**NC Homeowner ASSISTANCE FUND**

4 3 comments

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 @nchousingbuilds

Help is here. The NC Homeowner Assistance Fund is now accepting applications! Please visit the website for more information.



10:01 AM · Jan 31, 2022

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The NC Homeowner Assistance Fund will have pop-up events in Goldsboro, Kinston and Snow Hill next week. Call 855-MY-NCHAF to make an appointment if you need assistance with an application. <http://ow.ly/uwE950JuXcP>

**SCHEDULE AN APPOINTMENT TODAY 1-855-MY NCHAF**


**NC HOMEOWNER ASSISTANCE FUND POP UP SITES**  
 VISIT A NCHAF POP UP SITE BELOW FOR FREE ASSISTANCE

<b>Tuesday, June 14</b> 9:30 AM - 3:30 PM <b>Wayne County Public Library</b> 1001 E. Ash Street Goldsboro, NC 27530	<b>Wednesday, June 15</b> 10 AM - 3:30 PM <b>Kinston Public Library</b> 510 N. Queen Street Kinston, NC 28501	<b>Thursday, June 16</b> 10 AM - 3:30 PM <b>Greene County Public Library</b> 229 Kingold Boulevard Snow Hill, NC 28580
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**NCHomeownerAssistance.gov**

1 6 comments 1 share

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**READY TO APPLY?**

The [Application Checklist](#) can help you prepare to apply with a list of documents and information you will need to have handy.

[NCHomeownerAssistance.gov](http://NCHomeownerAssistance.gov)  
 855-MY-NCHAF (855-696-2423)

nchousingbuilds Head to our link in bio for more information!

#NCHomeownerAssistanceFund #NCHAF  
 #HomeownersAssistanceFund #HAF

May 2, 2022

Email Marketing Campaign

<https://mailchi.mp/nchfa.com/nc-homeowner-assistance-fund-update>