

More than Messaging

Tennessee Housing Development Agency

Communications: Integrated Campaign

HFA Staff Contact

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Overview

The Tennessee Housing Development Agency (THDA) is administering the federal Homeowner Assistance Fund (HAF) to homeowners facing financial hardship due to the COVID-19 pandemic. The HAF program targets individuals who are behind on their mortgage and at risk of foreclosure. With a substantial message to communicate, THDA’s strategic approach to planning and preparation prior to the campaign’s launch proved equally as important as the development of creative assets. The success of THDA’s HAF program launch indicates that efficient and effective campaigns begin with a strategic approach prior to any design work or media execution.

Defining the Target Market(s)

In planning a communications strategy for the HAF program rollout, THDA recognized the importance of clearly identifying the target audience for messaging. THDA identified the initial demographic target as homeowners between the ages of 35 and 54 with a household income less than the national average area median income.

THDA further analyzed data from across the state to determine areas with a higher percentage of homeowners likely in need of HAF program assistance. Data sets were cross-referenced, by county, to identify metrics to best rank Tennessee counties by likelihood of homeowner need. Those metrics include 1) more than 50% of the population earns less than 100% of the area median income, 2) more than 10% of homes are owned and occupied by minorities, and 3) more than 5% speak English less than well.

Tier 1 Tennessee Counties

- >50% of the population earns <100% of AMI
- >10% of homes are owned/occupied by minorities
- >5% speak English less than well

Blount	Davidson	Haywood	Madison	Robertson	Sevier	Sumner
Bradley	Hamilton	Knox	Montgomery	Rutherford	Shelby	Wilson

Tier 2 Tennessee Counties

- >50% of the population earns <100% of AMI
- >10% of homes are owned/occupied by minorities

Anderson	Crockett	Hardeman	Lauderdale	Obion	Tipton
Carroll	Gibson	Henry	Maury	Putnam	Weakley

Tier 3 Tennessee Counties

- >50% of the population earns <100% of AMI

Benton	Claiborne	Greene	Hickman	Marion	Rhea	Trousdale
Campbell	Cocke	Grundy	Jackson	McNairy	Roane	Union
Cannon	Coffee	Hardin	Johnson	Overton	Scott	Warren
Carter	Dickson	Hawkins	Macon	Perry	Sullivan	White
Cheatham	Fentress					

Fifty-six out of Tennessee’s 95 counties fell within the parameters of these three tiers, as shown above. Thus, this ranking system provided guidance for creative execution, delivery tactics and priority outreach to homeowners most likely in need of the HAF program.

Strategies and Tactics

A truly integrated campaign includes a variety of strategies and tactics, relevant to the desired target audience. Based on the tiered county system described above, THDA incorporated a multifaceted approach using earned media, digital marketing, outreach and paid media. Furthermore, based on a full program launch date of January 10, 2022, THDA established the following timelines for each channel of communications.

Earned Media / Public Relations

Timeline: beginning January 9

The initial portion of THDA’s strategy aimed to capitalize on earned media to both validate the program through local news channels and generate “free” awareness. Press releases were distributed to all newspapers and major news stations across the state. (Sample attached.) The table to the right indicates how THDA staff prioritized media communication for each tier of counties to maximize effort and expand reach most efficiently.

Earned Media Priorities by County Tier

	TV	Radio	Newspaper
Tier 1	X	X	X
Tier 2		X	X
Tier 3			X

Marketing / Social Media

Timeline: beginning January 9

In addition to public relations efforts, THDA deployed messaging on www.thda.org and on the agency’s Facebook and Twitter pages. An email blast to THDA constituents and partners was delivered with program information and important links on January 10. (Sample email blast attached.) This same blast was delivered again after two weeks to recipients who did not open the first blast. Ongoing social media efforts continue as well as regular updates to www.thda.org/haf that keep potential applicants informed.

Outreach

Timeline: beginning January 9

Following the location-based tiers to prioritize counties, THDA’s Industry and Governmental Affairs division identified contacts for outreach efforts that included elected officials, non-profit and other state government partners, and local government entities with specific regards to counties in the established tier system. These statewide contacts were designated as “critical,” “important,” or “valued” based on their ability to assist THDA in engaging directly with citizens and increasing awareness of the HAF program. Staff teams followed various action steps based on these categories, with the ultimate goal of delivering HAF program information to Tennesseans likely in need of assistance.

Outreach Action Items by Contact Category

CRITICAL	IMPORTANT	VALUED
<ul style="list-style-type: none"> Execute legislative town virtual briefing; Partner with existing events already scheduled; Provide digital and print ready marketing/informational materials Host free webinars with interpreting services available. 	<ul style="list-style-type: none"> Engage local corporations to distribute flyers to workers; Partner with local chambers to distribute information; Use local churches or places of worship to distribute information. 	<ul style="list-style-type: none"> Equip libraries with flyers to display; Provide materials to local area businesses for posting; Engage other state departments to distribute HAF program information.

Paid Media

Timeline: beginning February 28

THDA, working with an outside media-buying agency, developed and deployed a 6-week, paid advertising campaign for the HAF program with a \$500K budget. This effort utilized a multi-media approach that included print, radio, outdoor and digital advertising and further relied on the county tier designation to direct media placement. (Full description of channels for each tier and creative samples attached.)

Initially executing a 6-week campaign provided valuable insight to campaign reach as THDA is currently evaluating and analyzing applicant geographic location. This analysis will allow THDA to make an informed decision on future paid efforts for the HAF awareness campaign.

Paid Media Priorities by County Tier

	Print	Radio	Spanish	Minority	Outdoor	Digital
Tier 1	X	X	X	X		X
Tier 2	X	X		X	X	
Tier 3	X					

Messaging and Creative

The creative elements of THDA’s HAF program awareness campaign are strategic and straightforward with the objective being to drive potential applicants to the website for more information. Across all print and digital media, THDA uses a consistent theme that is aesthetically pleasing to the viewer’s eye. Further, the copy included in print and digital is simplistic and easily understood. For spot radio, the script used is also consistent with the theme of the print and digital ads by opening with a question. This consistency across mediums increases awareness and validation of the HAF program.

Evaluation

THDA’s Research and Planning division created a quarterly analysis to monitor the progress of the HAF program. To monitor and measure the success of the communications plan, THDA tracks the following data points:

- Email blast open rate and click through rate
- Press release distribution
- Interviews obtained by news outlets
- Web page visits

Additional metrics will be provided by THDA’s partner advertising agency as rating data is made available.

Conclusion

Clever tag lines and hashtag worthy catch phrases cannot be the sole indicator of success for a fully integrated and strategic communications campaign. While creative assets are important, the work of truly efficient and effective campaigns begins with a solid research as the foundation. The Tennessee Housing Development, using strategic planning methods and relying on available data, delivered a clear concise message to homeowners regarding the HAF program. While initial evaluation is still ongoing, a strong response to marketing and advertising efforts in addition to increased program applications indicate early success of this campaign.

Sample Press Release

News Release



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EMBARGO UNTIL 1/9/2022

Funding will help cover past due mortgage payments

THDA launches program to help COVID-related mortgage delinquencies

Jan. 9, 2022 – The Tennessee Housing Development Agency is launching a new federally-funded program that is designed to help homeowners who are delinquent on their mortgage payments due to a COVID-19 related financial hardship.

The Tennessee Homeowner Assistance Fund (TNHAF), which was created as part of the American Rescue Plan and is being administered in the state by THDA, will officially launch on Jan 10, 2022. THDA received over \$168 million in funding for the program.

“We think this funding will go a long way in helping homeowners in Tennessee who haven’t been able to make their mortgage payments through no fault of their own,” THDA Executive Director Ralph M. Perrey said. “We look forward to working with eligible homeowners, as well as banks and lenders throughout the state, to make sure that Tennesseans are able to pay money they owe and avoid foreclosure on their homes.”

Currently, 3.3 percent of Tennessee mortgage holders are delinquent more than 90 days on their mortgage payments, according to 2021 figures from CoreLogic. In Hamilton County, 2.69 percent of mortgage holders are more than 90 days delinquent, while in Bradley County 3.14 percent were delinquent. Delinquency rates for other counties in the region include Bledsoe at 3.67 percent, Marion at 3.29 percent, Meigs at 3.23 percent, Rhea at 3.78 percent and Sequatchie at 2.32 percent.

The TNHAF program was established to provide assistance to income-eligible Tennessee homeowners who are experiencing financial hardship associated with the COVID-19 pandemic. Recipients may apply for and receive assistance up to \$40,000 per household for past due mortgage payments, property taxes, insurance premiums, HOA fees and other specified housing costs.

TNHAF funds will be used to eliminate or reduce past due payments and other delinquent amounts, including payments under a forbearance plan.

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Homeowners who live in Tennessee, have a household income less than \$119,850 and have experienced financial hardship after January 21, 2020 related to the COVID health crisis may apply for assistance.

Qualifying hardships are unemployment, underemployment (loss of income), death of an occupying spouse or co-borrower or an increase in certain expenses directly related to Covid-19.

Tennessee residents who wish to apply for the TNHAF program can visit thda.org/HAF to access the online portal and begin the application process.

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As the State’s housing finance agency, the Tennessee Housing Development Agency (THDA) is a self-sufficient, publicly accountable entity of the State of Tennessee. Our purpose is to meaningfully expand affordable housing opportunities for Tennesseans. More information about THDA can be found online at [THDA.org](https://thda.org).



Constant Contact Mass Email



Mortgage Relief - APPLY NOW!!

The **TN Homeowner Assistance Fund (TNHAF)** program, an initiative established through the American Rescue Act of 2021, **IS NOW OPEN!** If you are behind on your mortgage payment, you may qualify for assistance.

Basic qualifications include the following:

- COVID-19 related hardship that occurred after January 21, 2020;
- Past due mortgage balance that does not exceed \$40,000;
- Household income less than \$119,850.

Next Steps

- If your Mortgage Service provider (company you pay your mortgage to) is listed below - you may **APPLY NOW!**

Arvest	FCI Lender Service	Movement Mortgage
Amerifirst Financial Corp.	Fifth Third Bank	Mr. Cooper
Bancorp South	First Horizon	Movement Mortgage
Bank of America	Flagstar Bank	Mr. Cooper
Bank of Tennessee	Freedom Mortgage	New American Funding
Caliber Home Loans	Gateway First Bank	PennyMac
Carrington Home Loans	LoanCare, LLC	Pinnacle Financial Partners
Citizens One Home Loans	Mid America Mortgage	ServiceMac, LLC
Community Bank	Midland Mortgage	Specialized Loan Servicing
Fairway		TrustMark Mortgage Services

*Additional mortgage servicers will likely be added. The list, as it is updated, will be available [here](#).

If your Mortgage Servicer is NOT on the list, please contact them and let them know you are interested in applying for TNHAF funds. For more information, please have your servicer contact THDA at HAFAsk@thda.org

For More Information about TNHAF

Paid Media Plan Details

TIER 1
PRINT
CHATTANOOGA TIMES FREE PRESS HP4C
JACKSON SUN HP4C
KNOXVILLE NEWS SENTINEL HP4C
MEMPHIS COMMERCIAL APPEAL HP4C
NASHVILLE TENNESSEAN HP4C
TENNESSEE PRESS NETWORK NEWSPAPERS: 2x6
AFRICAN AMERICAN PRINT
CHATTANOOGA NEWS CHRONICLE QP4C
TRI-STATE DEFENDER: MEMPHIS AND JACKSON QP4C
TENNESSEE TRIBUNE: NASH, CHAT, KNOX AND MEMPHIS QP4C
HISPANIC PRINT
LA PRENSA LATINA: MEMPHIS AND JACKSON HP4C
LA CAMPANA: NASHVILLE QP4C
EL CRUCERO: NASHVILLE HP4C
SPOT RADIO
CHATTANOOGA
JACKSON
KNOXVILLE
MEMPHIS
NASHVILLE
SPANISH RADIO
CHATTANOOGA: WQMT/WOCE
KNOXVILLE: WKZX
MEMPHIS: WGUE/WGSF
NASHVILLE: WNVL/WMBD
DIGITAL
TARGETED CROSS-DEVICE DISPLAY AND NATIVE
CHATTANOOGA: BRADLEY AND HAMILTON
JACKSON: MADISON
KNOXVILLE: BLOUNT, KNOX AND SEVIER
MEMPHIS: HAYWOOD AND SHELBY
NASHVILLE: DAVIDSON, MONTGOMERY, ROBERTSON, RUTHERFORD, SUMNER AND WILSON

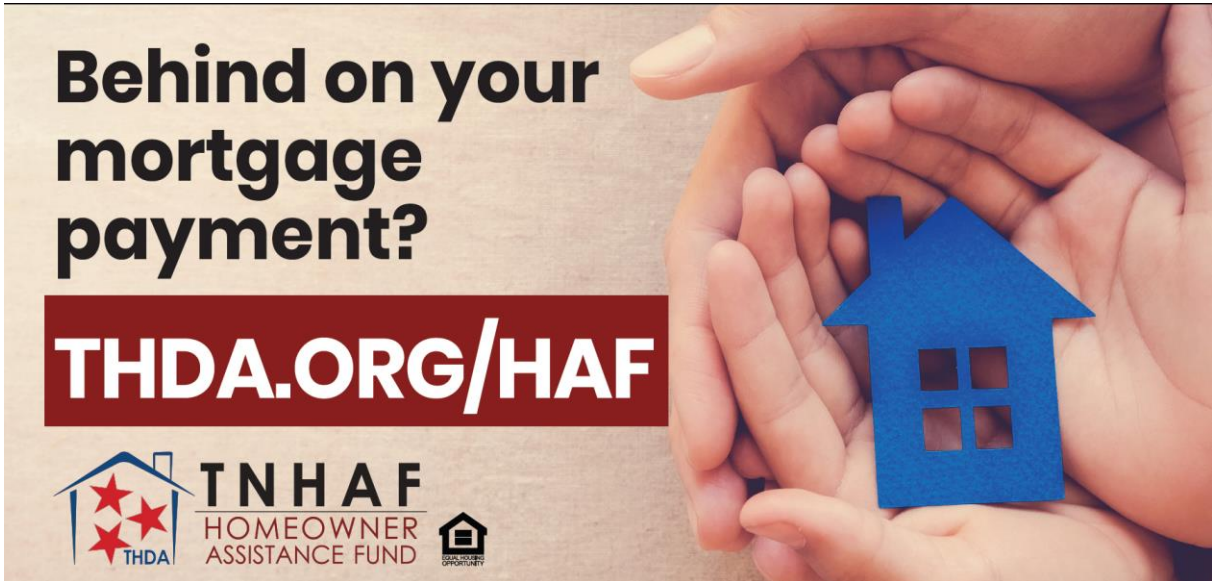
TIER 2
PRINT
KNOX: THE COURIER NEWS AND THE OAK RIDGER
TENNESSEE PRESS NETWORK NEWSPAPERS WEST REGION: 2x6
OUTDOOR
KNOX: ANDERSON (4 BOARDS)
JACKSON: CARROLL (2 BOARDS) AND GIBSON (2
PADUCAH: OBION (2 BOARDS) AND WEAKLEY (2
DIGITAL
TARGETED CROSS-DEVICE DISPLAY AND NATIVE
MEMPHIS: CROCKETT, HARDEMAN, LAUDERDALE
NASHVILLE: HENRY, MAURY AND PUTNAM
TIER 3
PRINT
CLAIRBORNE: TAZEWELL CLAIBORNE PROGRESS
HICKMAN: HICKMAN COUNTY TIMES HP4C
JOHNSON: MOUNTAIN CITY THE TOMAHAWK HP4C
MCNAIRY: SELMER INDEPENDENT APPEAL HP4C
SULLIVAN: BRISTOL HERALD COURIER HP4C
SULLIVAN: KINGSPORT TIMES NEWS HP4C
TROUSDALE: HARTSVILLE - THE HARTSVILLE VIDETTE
TENNESSEE PRESS NETWORK NEWSPAPERS: 2x6
DIGITAL
TARGETED CROSS-DEVICE DISPLAY AND NATIVE
CHATTANOOGA: GRUNDY, MARION AND RHEA
JACKSON: HARDIN
KNOXVILLE: CAMPBELL, CLAIBORNE, COCKE, FENTRESS, ROANE, SCOTT AND UNION
MEMPHIS: MCNAIRY
NASHVILLE: BENTON, CANNON, CHEATHAM, COFFEE, DICKSON, HICKMAN, JACKSON, MACON, OVERTON, PERRY, TROUSDALE AND WARREN
TRI-CITIES: CARTER, GREENE, HAWKINS, JOHNSON
ALL TIERS
GOOGLE SEARCH
GEOTARGETED COUNTIES
SOCIAL
GEOTARGETED TIER 1 , TIER 2 AND TIER 3
BEHAVIORAL AND INTERESTED LAYERS



Print Newspaper



Social



Outdoor