

Housing Stability Awareness Month

West Virginia Housing Development Fund

Communications: Integrated Campaign

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Housing stability is an issue that has affected West Virginians since long before the COVID-19 pandemic began. The influx of pandemic assistance from the federal government has proven crucial to helping Mountaineers achieve some level of housing stability in the midst of global chaos. To date, our small state has spent nearly \$190 million in these federal funds to keep its people stably housed, with the lights and water on, kept comfortable no matter what the weather, and with access to critical government services through internet. The money is important to stave off evictions and foreclosures, but the communications and awareness that leads to education is key to long term stability.

The West Virginia Housing Development Fund launched “Housing Stability Awareness Month,” an integrated marketing communications campaign, in April 2023. Our goal was to celebrate and highlight the anniversary of the launch of the West Virginia Homeowners Rescue Program, as well as other agencies, programs, and resources available to help West Virginians achieve and maintain housing stability now and in the future. The Mountain State unfortunately ranks near the bottom on the good lists and at the top of all the bad lists—think things like health, education, economy, workforce participation, quality of life. We know as a housing finance agency that access to safe, decent, affordable housing plays a role in turning that tide and improving the overall health and well-being of our state and its people. Housing stability is life stability.

We also know that the pandemic funding is short-term, once-in-a-lifetime aid that provides us an unprecedented opportunity to help our fellow Mountaineers leave the pandemic hardships behind and achieve long-term success.

Innovative and Replicable

West Virginia is rural, marked by small, isolated towns that often have little to no internet access or cell phone service. As a result, resources often operate in a vacuum and are disconnected from one another, and it is difficult for outsiders to get information through using modern technology that is dependent on access. As the state’s housing finance agency and recipient of COVID relief funding, we have the power and, we feel, responsibility to bring awareness to housing stability issues and the resources that exist to address them. Given the barriers to access, we needed to go old school.

Through our ERA and HAF programs, WVHDF used good old-fashioned relationship building with a variety of community-based organizations. The 211phone service proved to be an invaluable partner in referring callers to our programs. Community Housing Development Organizations, county-level housing authorities, Continuums of Care, HUD-certified financial counselors, and the state Department of Economic Development all offer some level of housing stability assistance above and beyond what we offer through our West Virginia Homeowners Rescue Program. We sought to use Housing Stability Awareness Month to create the state’s only one-stop resource for renters and homeowners experiencing housing instability and to promote existing agencies and programs that have the capital and capacity to help these households reach or maintain long-term housing stability.

This project is easily replicable. As state HFAs, most of us already have partnerships with community or statewide agencies that provide some level of housing stability services. To compile the list, we looked at all the Continuums of Care, Community Housing Development

Organizations, and state agencies and assessed the housing-stability related programs they offer. We then separated our list into resources available for homeowners and resources available for renters and included links to program websites and other information, including areas served, for each of these programs. We also took the opportunity to promote our West Virginia Homeowners Rescue Program as well as our mortgage revenue bond programs that provide pathways to homeownership for low- and moderate-income West Virginians. Other HFAs could easily replicate this project in a way that makes sense for them and is relevant to their target audiences.

Engage Targeted Audiences

Our target audience with this campaign is broad—any West Virginia renter or homeowner who needs housing stability assistance, ranging from mortgage or utility assistance to home repair or weatherization to credit counseling. West Virginia has the highest rate of homeownership in the country at around 75 percent but also one of the lowest median incomes at just \$26,187. Nearly 17 percent of West Virginians live below the federal poverty line according to the 2020 census. The pandemic worsened economic conditions for many who were already struggling to keep up with payments. We intentionally kept our target audience broad so that we could capture as many of these households as possible and connect them to vital housing stability resources. There are very few residents that would not benefit from our message and reach, including those struggling with housing stability issues or resource providers who did not yet know of our programs.

Our partnerships, which cost nothing but time and effort, proved invaluable to spreading the word about the West Virginia Homeowners Rescue Program. We actively engaged with 211, community-based organizations including family resource networks, food banks and churches, as well as the Governor's Office to promote our cause. On April 12, Governor Jim Justice signed an official proclamation declaring April as Housing Stability Awareness Month and announced the proclamation in that day's Administration Briefing which is livestreamed across multiple channels including the Governor's official YouTube page. The Governor's Office has been a strong supporter of our ERA and HAF programs and often uses these weekly Administration Updates to urge West Virginians to apply for assistance. Throughout April, staff from our Special Programs team attended community events to promote the Homeowners Rescue Program and Housing Stability Awareness Month, engaging with hundreds of potential applicants and lenders across the state. Community partners also regularly shared our social media updates on their own feeds, reaching new audiences with our message.

We also engaged with traditional media to increase exposure both in targeted markets and throughout the state. We issued a news release to all state media outlets at the end of March commemorating the one-year anniversary of our HAF program and announcing the launch of Housing Stability Awareness Month. This release was immediately picked up by WTAP, an NBC affiliate in Parkersburg, as well as the Beckley Register-Herald, a daily newspaper covering the southern part of the state. Special Programs Manager Jessica Greathouse was interviewed on WV MetroNews, a statewide talk and news radio station broadcasting from Morgantown and Charleston, two of the biggest cities in the state. Erica Boggess, our Executive Director, authored an op-ed on housing stability and its effect on the workforce that was published in the Sunday Gazette-Mail, the state's largest newspaper. A companion article was published the same day. In all, the campaign resulted in eight known media placements throughout West Virginia in April.

Achieving Measurable Results

Our data shows that over the past year, we typically receive an average of seven fully submitted applications each day and award an average of \$1.3 million each month. Throughout the first year of the Homeowners Rescue Program, we funded just over 4,100 applications to the tune of nearly \$15.2 million. Our overall goal with Housing Stability Awareness Month was to increase the number of submitted applications by 300 over the month of April. Throughout Housing Stability Awareness Month, we kept a daily tally of the number of new applications submitted, applications approved, and amount awarded.

At the beginning of the campaign, we had 11,491 applications in our system, 4,191 of which had been approved and funded. By the end of April, we had 11,986 applications in our system, an increase of 495 applications, or roughly 16.5 applications per day. The number of funded applications grew from 4,191 to 4,425—an increase of 234. The total funded grew to \$16.95 million, an increase of nearly \$1.75 million.

A key piece of Housing Stability Awareness Month was the unique webpage we created that served as a one-stop shop for housing stability resources available in West Virginia. Over the course of the month, our page was viewed 793 times by 569 active users for a total of 2,074 events in just 30 days. Social media was another tool we used to reach our audience. Between April 1 and 30, 22 posts on our West Virginia Homeowner Rescue Facebook page saw a reach of 1,480, an almost 430 percent increase over March, and earned nine new followers—pretty impressive for a page with only 171 total followers. For the same period, our primary West Virginia Housing Development Fund Facebook page saw a reach of 6,821 and 18 new page followers. Not all content posted to our primary Facebook page was focused on Housing Stability Awareness Month, but many posts using #wvhousingstability did earn triple-digit reach. In fact, our post announcing the Governor’s proclamation earned a reach of 1,408 and 29 reactions, which is considerably more than most other posts.

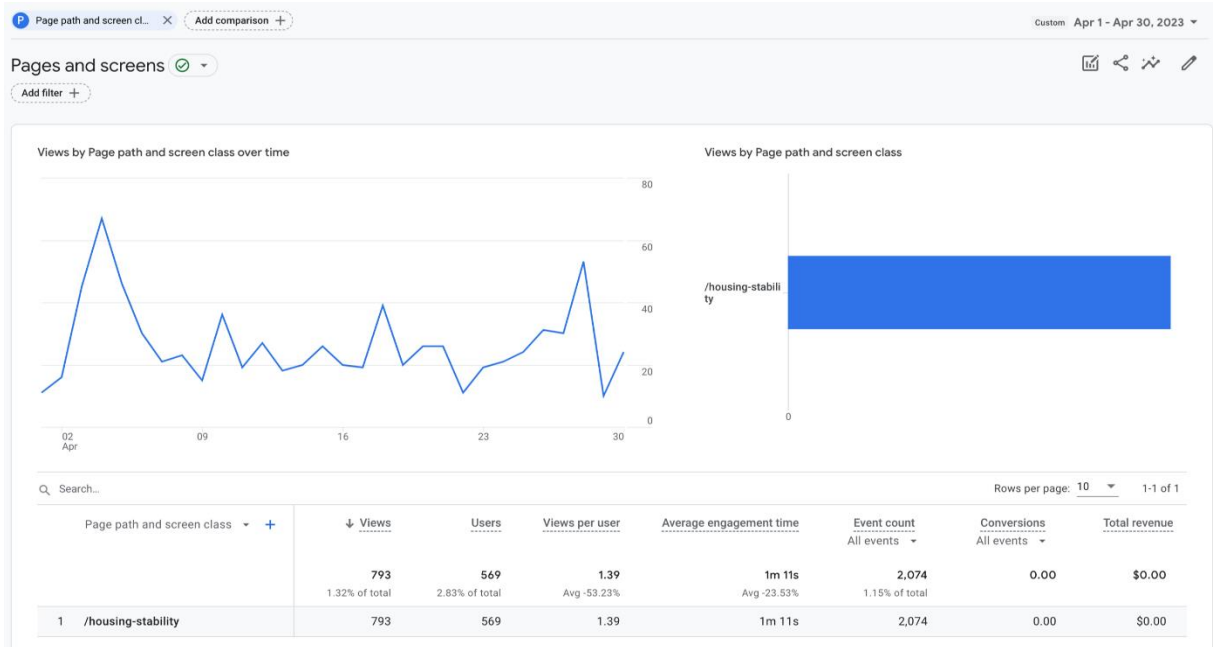
Cost vs. Benefits

Housing Stability Awareness Month shows that not every campaign needs splashy graphics, expensive ad buys, or social media influencers to be successful. Our campaign instead relied on earned, owned, and shared media as well as classic relationship and rapport building with others between the hills and hollows of the state. That work was successful in promoting the West Virginia Homeowners Rescue Program and other existing programs to help state residents reach or maintain housing stability.

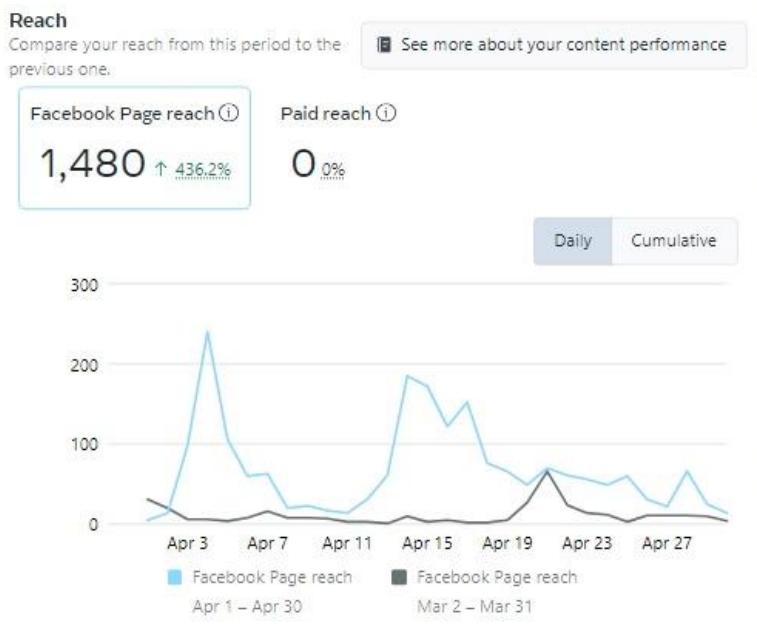
The only costs incurred were employee time, but the benefits were great. This campaign led to a considerable increase in the number of applications submitted, the number of applications approved, and the amount of funding awarded to West Virginia homeowners. Recipients of the assistance will hopefully share their own success in getting assistance from the program, which will continue to drive applications. Additionally, several hundred West Virginia households were connected to housing stability programs and resources through our webpage. While the assistance they may have received through these other programs is difficult for us to quantify, we are positive that our efforts to highlight these resources is beneficial to West Virginia households now and in the future.

Appendix A: Website and Social Media Analytics

Visits to www.wvhdf.com/housing-stability throughout the month of April.



West Virginia Homeowner Rescue Facebook reach, April vs. March



Appendix B: Examples of Social Media Posts

West Virginia Housing Development Fund
 April 4 · 🌐

Good morning all! We have put together a comprehensive list of available housing stability services and resources for renters and homeowners. Whether or not you qualify for help through the West Virginia Homeowners Rescue Program, you may be able to receive help from one of our partners. Visit www.wvhdf.com/housing-stability for more information! Feel free to share this post!
[#wvhousingstability](#)

WVHDF.COM
Housing Stability Resources | WVHDF
 Resources for Homeowners West Virginia Homeowners Rescue Program The West Virginia Homeowners Rescue Program began operations on March 28, 2022. Over the past year, the program has connected more than 4,200 Wes...

👍 2 4 shares

West Virginia Housing Development Fund
 April 7 at 11:42 AM · 🌐

Over the past year, 175 homeowners in Harrison County have received nearly \$578,000 to help with their housing costs.
 Money is still available! If you are a homeowner behind in your mortgage, utilities, taxes, insurance, or other related expenses, visit www.wvhomerescue.com to find out how we can help.
[#wvhousingstability](#)

Harrison County

Homeowners served:
175

Assistance granted:
\$577,669.76

West Virginia Housing Development Fund
 Published by Whitney Humphrey · April 28 at 3:05 PM · 🌐

324 homeowners in and around the West Virginia highlands have received just over \$1 million in tax-free federal money to help them stay in their homes. Pocahontas, Tucker, Pendleton, Grant...we know there are more homeowners in your counties who qualify for this program! Visit www.wvhomerescue.com to learn how we can help save your home from foreclosure or tax sale and help avoid disruptions in your utility services.
[#wvhousingstability](#)

Barbour County

Homeowners served:
55

Assistance granted:
\$121,300.66

Grant County

Homeowners served:
13

Pendleton County

Homeowners served:
12

Greenbrier County

Homeowners served:
78

Assistance granted:
\$300,661.19

Pocahontas County

Homeowners served:
11


+5

[See insights and ads](#) Boost post

1 share

👍 Like 💬 Comment ➦ Share


Appendix B: Examples of Social Media Posts (continued)

 West Virginia Housing Development Fund
April 6 at 9:33 AM · 🌐

Our Executive Director, Erica Boggess sat down with @WSAZ NewsChannel 3's Susan Nicholas to talk about the West Virginia Homeowner Rescue Program and Housing Stability Awareness Month.

For information on housing stability resources for renters and homeowners, including mortgage and utility assistance, financial counseling, and home repair and weatherization programs, visit our website.

[#wvhousingstability](#)



WSAZ.COM
Housing Stability Awareness Month with the West Virginia Housing Development Fund


👍 2 1 share

 West Virginia Homeowner Rescue
April 13 at 2:23 PM · 🌐

West Virginia homeowners have received \$16 million in tax-free money to help them keep their homes!

There is still plenty of money available to help with past-due mortgages, utilities, real estate taxes, insurance, and other housing costs. What are you waiting for? Visit www.wvhomerescue.com today to submit your application!

[#wvhousingstability](#)



\$16 million!


To help West Virginia homeowners with delinquent mortgages, utilities, and other housing costs in just **13 months!**

West Virginia
**Homeowners
RESCUE**

There's still more funding available!
Visit www.wvhomerescue.com today
to start your application!

2 shares


Appendix B: Examples of Social Media Posts (continued)

 **West Virginia Housing Development Fund**
April 11 at 8:45 AM · 🌐

Stable housing provides a solid foundation for everyone, including seniors. This article from the American Society on Aging sheds some light on how housing instability affects older Americans, even those who don't pay a mortgage.

West Virginia homeowners, even those who own their home free and clear, may qualify for help with other housing expenses through the West Virginia Homeowners Rescue Program. Visit www.homesrescue.com to learn how we can help you with utilities, taxes, insurance, and other related costs!

[#wvhousingstability](#)



GENERATIONS.ASAGING.ORG
Homeownership, Older Adults, Stability, Stress
Home ownership late in life can have financial and emotional benefits, thus policy that assists ...

👍 1

 **West Virginia Housing Development Fund**
April 26 at 11:54 AM · 🌐

Thank you to [Governor Jim Justice](#) for declaring April as Housing Stability Awareness Month!

Our Special Programs team works every day to help West Virginia homeowners avoid foreclosure and tax sales and to stay connected to utility services. While we've been able to connect more than 4,300 households with more than \$16.6 million in federal aid, we know there are homeowners and renters who still need help above and beyond what our program can provide.

Stable housing leads to better health, education, and economic outcomes and plays a key role in improving the overall well-being of our state. Housing Stability Awareness Month not only shines a light on this issue, but also promotes resources and services available to West Virginians struggling to achieve or maintain housing stability.

If you're a West Virginia homeowner in need of help with your housing costs, visit www.wvhomesrescue.com. For information on home repair and weatherization programs, credit counseling, and other resources, visit www.wvhdf.com/housing-stability.

[#wvhousingstability](#)



👍❤️ 10 8 shares

Appendix B: Examples of Social Media Posts—Shared Media

FRN Tyler County Family Resource Network

West Virginia Homeowners RESCUE

Eligibility:
 The Homeowners Rescue Program is for West Virginia homeowners who have experienced a financial hardship related to COVID-19. Applicants do not need to have a mortgage to receive assistance. Homeowners applying for the Homeowners Rescue Program must meet all four of the following:

1. The applicant must currently own and occupy the property as the primary residence located in West Virginia.
2. Household income cannot exceed 150% Area Median Income (AMI) for the county of residence.
3. The applicant must describe and attest to a financial hardship experienced after January 21, 2020.
4. The applicant must be delinquent at least 60 days on their mortgage loans or past due at least one installment on other covered housing expenses.

Eligible Expenses:

- Up to \$20,000 for past due mortgage payments
- Up to \$1,000 for certain down payment loans
- Up to \$5,000 for past due real property taxes, hazard insurance premiums, flood or wind insurance premiums, ground rents, condominium fees, cooperative maintenance fees, planned unit development fees, homeowners association fees or common charges that threaten sustained ownership of the property
- Up to \$2,500 to cover past due utilities including electric, gas, home energy, water, and sewer
- A one-time \$300 internet stipend to help pay internet service bills

Please see the website for full details on eligibility and covered expenses:
www.whomerescue.com

1 share

Consumer Credit Counseling Service of The Mid-Ohio Valley, Inc. April 5

Are you a homeowner struggling to keep up and need some assistance? WV Housing Development Fund is one resource we may be able to you connect with. Call us now to schedule with a housing counselor to receive a wholistic look at your situation and a review of your options. 304.485.3141

Morgan County
 Homeowners served: 31

Berkeley County
 Homeowners served: 322

Jefferson County
 Homeowners served: 91

West Virginia Housing Development Fund April 5

444 homeowners in the Eastern Panhandle have received more than \$2.4 million in tax-free, federal assistance to help with their housing costs! Money is still available to help with past-due mortgages, utilities, taxes, insurance, and other eligible expenses. Visit www.whomerescue.com for more information on eligibility requirements and covered expenses.

For a list of housing stability resources for homeowners and renters, visit www.wvhdf.com/housing-stability.

#wvhousingstability

2 4 shares

Ashley Sayers Adams April 26 at 12:24 AM

West Virginia Homeowner Rescue ▶ WV Food ER April 4

Good morning all! We have put together a comprehensive list of available housing stability services and resources for renters and homeowners. Whether or not you qualify for help through our program, you may be able to receive help from one of our partners. Visit www.wvhdf.com/housing-stability for more information! Feel free to share this post! #wvhousingstability

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 Resources for Homeowners West Virginia Homeowners Rescue Program
 The West Virginia Homeowners Rescue Program began operations on March 28, 2022. Over the past year, the program has connected more...

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Appendix C: Housing Stability Awareness Month Webpage

www.wvhdf.com/housing-stability

Appendix D: Traditional Media

<https://www.wtap.com/2023/03/30/west-virginia-program-offers-financial-assistance-homeowners/>

<https://www.wsaz.com/2023/04/06/housing-stability-awareness-month-with-west-virginia-housing-development-fund/>



ADVERTISEMENT

West Virginia program offers financial assistance for homeowners



The West Virginia Housing Development Fund is calling April Housing Stability Awareness Month.

By Laura Bowen

Published: Mar 29, 2023 at 10:17 PM EDT



PARKERSBURG, W.Va. (WTAP) - The West Virginia Housing Development Fund is calling April Housing Stability Awareness Month.

To recognize the upcoming month, WTAP learned about the West Virginia Homeowners Rescue Program.

West Virginia Housing Development Fund's Jessica Greathouse said, "Housing stability affects pretty much every part of your life. If you don't have a stable roof over your head or an address to call your own, it's hard to do just about anything..."

The West Virginia Homeowners Rescue Program aims to help homeowners maintain housing stability during the Covid pandemic, which is still ongoing.



ADVERTISEMENT

Housing Stability Awareness Month with the West Virginia Housing Development Fund



By Summer Jewell

Published: Apr 6, 2023 at 8:41 AM EDT



HUNTINGTON, W.Va. (WSAZ) - April is Housing Stability Awareness Month, and a program in West Virginia is helping to connect people with reliable and safe homes all year long.

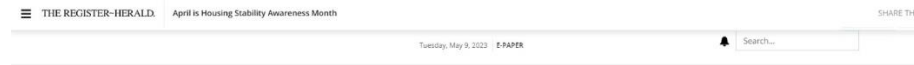
Erica Roggess with the West Virginia Housing Development Fund stopped by First Look at Four to tell us the West Virginia Homeowners Rescue Program.

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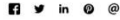
Appendix D: Traditional Media (continued)

https://www.register-herald.com/april-is-housing-stability-awareness-month/article_97058c60-ceb8-11ed-9a3f-a351e3b2cc5d.html



April is Housing Stability Awareness Month

Mar 30, 2023



For the past year, the West Virginia Homeowners Rescue Program has connected nearly 4,200 West Virginia homeowners with more than \$15 million in tax-free federal assistance to help them stay in their homes.

The program, funded by the American Rescue Plan Act, launched on March 28, 2022. Over the past year, the West Virginia Homeowners Rescue Program has prevented foreclosures, saved homes from the auction block, and reconnected utilities in an effort to help homeowners affected by the Covid-19 pandemic maintain housing stability.

"The pandemic was not only a health crisis, but an economic one too," said Erica Boggess, executive director of the West Virginia Housing Development Fund, which administers the West Virginia Homeowners Rescue Program.

"So many West Virginians got behind in their housing payments, whether it's because they lost a job, had their wages reduced, or because of increased costs in health care and other areas. This program exists to help those homeowners maintain housing stability and get back on track," Boggess said.

To commemorate one year of operations, the West Virginia Housing Development Fund has declared April 2023 as Housing Stability Awareness Month.

Throughout the month, the Fund and community partners will work to promote housing stability services, programs, and resources for homeowners and renters throughout the state.

One such resource is housing counseling. In addition to paying past-due mortgages, utilities, property taxes, homeowners' insurance, and other eligible housing costs, the West Virginia Homeowners Rescue Program also connects homeowners to partner housing counseling agencies that serve areas throughout the state.

The agencies can help homeowners get their financial lives back in order by building a budget, providing tips for repairing or building their credit, and avoiding foreclosure by working with their lenders to find the best mortgage payment option.

"Providing free housing counseling is nearly as good as paying for a family's housing expenses," said Jessica Greathouse, special programs manager for the West Virginia Housing Development Fund.

"The counseling is a benefit that will last far beyond the pandemic, as homeowners can use those tools forever to get a firm financial footing for long-term housing stability."

Beginning April 3, homeowners and renters can find information on housing stability services and resources online at www.wvhdf.com/housing-stability, as well as the West Virginia Homeowners Rescue Facebook page and the Fund's Instagram feed @wvhousing.

State agencies, including the Governor's Office and Department of Veterans Assistance, will also share information on their websites and social media channels.

"I will forever champion the Homeowners Rescue Program for assisting thousands of West Virginians," said Gov. Jim Justice. "Their program is committed to ensuring homeowners have the resources and support to weather any financial hardship and maintain their homes for years to come."

"It's truly amazing the work they've accomplished, leaving a meaningful impact on the lives of so many families throughout West Virginia. Thank you for everything you do."

The West Virginia Homeowners Rescue Program remains open to new applications for homeowners who have not yet received assistance.

State homeowners who have experienced a financial hardship during or due to the pandemic can receive up to \$28,800 in assistance to pay past due mortgage payments, utilities, taxes, and other housing expenses.

For more information or to start an application, go to www.wvhomerescue.com.

Those without internet access may phone 1-844-542-0035 to request a paper application.

The West Virginia Housing Development Fund was established to increase the supply of residential housing for individuals and families of low to moderate income and to provide construction and permanent mortgage financing to public and private housing investors. For more information, visit www.wvhdf.com.

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This Week's Circulares



Appendix D: Traditional Media (continued)

https://www.wvgazette.com/life/april-is-housing-stability-awareness-month-in-west-virginia/article_4d739b82-35ad-5e9d-b3f7-f2b3c8bd41f9.html



April is Housing Stability Awareness Month in West Virginia

By Amanda Larch For The Gazette-Mail Apr 23, 2023

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Jessica Greathouse is the West Virginia Housing Development Fund's special programs manager. April 2023 has been proclaimed as Housing Stability Awareness Month in West Virginia, and Greathouse is working to get the word out about the many ways the WVHDF can help struggling homeowners.

Courtesy photo

The West Virginia Housing Development Fund declared April 2023 as Housing Stability Awareness Month to commemorate the one-year anniversary of the West Virginia Homeowners Rescue Program.

Jessica Greathouse, special programs manager with the WVHDF, said housing stability is about making sure people have a safe, stable house to live and raise their family in, and designating a housing stability awareness month is important in many ways, including for those who have housing stability to recognize there are others struggling or who may not have a home at all, due to financial hardship.

"For those that do have a place to live but are struggling, Housing Stability Awareness Month is a way for the Housing Development Fund to help them understand how the programs we provide help them keep a roof over their heads, out of financial trouble and maintain a safe, stable house for them and their families," Greathouse said.

"Because having a house is essentially having wealth, and we want to help people protect that wealth so that they have it to pass on," she continued.

As special programs manager, Greathouse was hired to take on the two pandemic-funded programs that were created with the American Rescue Plan Act: first, the Mountaineer Rental Assistance Program, which ended in September 2022, and the Homeowners Rescue Program that launched March 28, 2022.

To date, the Homeowners Rescue Program has provided more than \$15 million to more than 4,000 households in West Virginia to help with housing costs, including past due mortgages, utilities, taxes, insurance, homeowners association fees and other expenses, ensuring homeowners keep their homes and can maintain their payments, saving homes from foreclosure and tax sales.

"The pandemic was not only a health crisis, but an economic one, too," Erica Boggess, executive director of the WVHDF, said in a news release. "So many West Virginians got behind in their housing payments, whether it's because they lost a job, had their wages reduced or because of increased costs in health care and other areas.

"This program exists to help those homeowners maintain housing stability and get back on track," Boggess said.

The West Virginia Homeowners Rescue Program was funded by the American Rescue Plan Act of 2021 and is designed to help people who are having trouble maintaining their housing stability due to a COVID-19 related financial hardship. West Virginia homeowners who meet certain income qualifications and have had financial hardships could qualify for up to \$28,800 in tax-free money from the program, Greathouse said.

"It's no-strings-attached money," Greathouse said. "It's really kind of a leg up for people who have just had some financial difficulty."

The WVHDF still has funds available for the West Virginia Homeowners Rescue Program, and applications are still open. Greathouse said she encourages homeowners and renters to apply, but if they are not sure they're eligible, they can call 1-844-542-0035 or check the WVHDF website for eligibility requirements and see what documentation is required.

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"We have about 11,700 applications, and we spent a little over \$15 million so far out of the \$50 million that we have, so we have more money to spend," Greathouse said. "We want to help as many people as possible."

An application portal is online at wvhomeownersrescue.com, and direct help from the WVHDF to fill out applications is also available.

"Frankly, the limits of the program on the income side are pretty generous; for instance, a family of four in Kanawha County could make upwards of \$90,000 and still qualify for the program," Greathouse said.

Once homeowners or renters determine they are eligible, they can initiate an application; it takes about 25 or 30 minutes to complete online, Greathouse said. Once that application is completed, it comes to the WVHDF.

"Our caseworkers take a look at it and have some back-and-forth with the applicant to talk about their eligibility and what they may need help with," Greathouse said.

Throughout this month, the WVHDF and its community partners have been sharing information about housing stability services, programs and resources available across the state on social-media platforms and on the organization's newly launched webpage: www.wvhdf.com/housingstability.

This includes housing counseling services. A group of eight U.S. Department of Housing and Urban Development-certified housing counselors across the state provide financial counseling, including on budgeting, cost savings, managing monthly finances and credit building and repair, to those with financial and housing-related needs to help ensure homeowners and renters do not fall into tough times again, Greathouse said.

"Housing counseling is a huge benefit," she said. "They do everything from acting as a liaison between an applicant and their lender to see what the best option is for them to fix their loan or be able to pay their mortgage in the future."

Additionally, the WVHDF has been highlighting how many households per county have been helped to date on the organization's Facebook page, though Greathouse said Calhoun County, for instance, has only accounted for eight applications for the program.

"There's some counties that we're just having trouble getting the information to, so Calhoun County for instance, we know there are more people that probably need help there," Greathouse said. "The city centers tend to be the ones that have the highest number of applications and information, and it's easier to get to people that way, but our message is, we have more money to spend, we want to help and we have lots of different ways to help people."