Help for America's Homeowners

MAKING HOME AFFORDABLE®

Making Home Affordable

Lessons Learned Series: Marketing & Outreach

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4.21.2017

MHA Marketing and Outreach Overview

In early 2009, the government-sponsored program—Making Home Affordable (MHA)—was established by the U.S. Department of the Treasury (Treasury) and the Department of Housing and Urban Development (HUD) to provide foreclosure alternatives to homeowners impacted by the financial crisis. A key innovation of MHA was the strategic focus on communications. Over time, Treasury developed best practices in communicating and marketing a government program to struggling homeowners who were recovering from the financial crisis.

AUDIENCES

The primary audience was at risk of foreclosure. Secondary audiences included mortgage lenders/servicers, HUD-approved counseling agencies, real estate associations and member realtors, and national organizations such as HOPE Now Alliance and NeighborWorks® America, among others. MHA cultivated national partnerships with these organizations to raise awareness of MHA and identify opportunities for coordination. Some segments of the secondary audiences became known as "trusted advisors" or brand ambassadors and were authorized to use official MHA materials and logos, in accordance with Treasury guidelines.

PRIMARY GOAL

The primary goal of the communications and marketing strategy was to help prevent avoidable foreclosures by increasing the public's understanding of available MHA foreclosure prevention solutions.

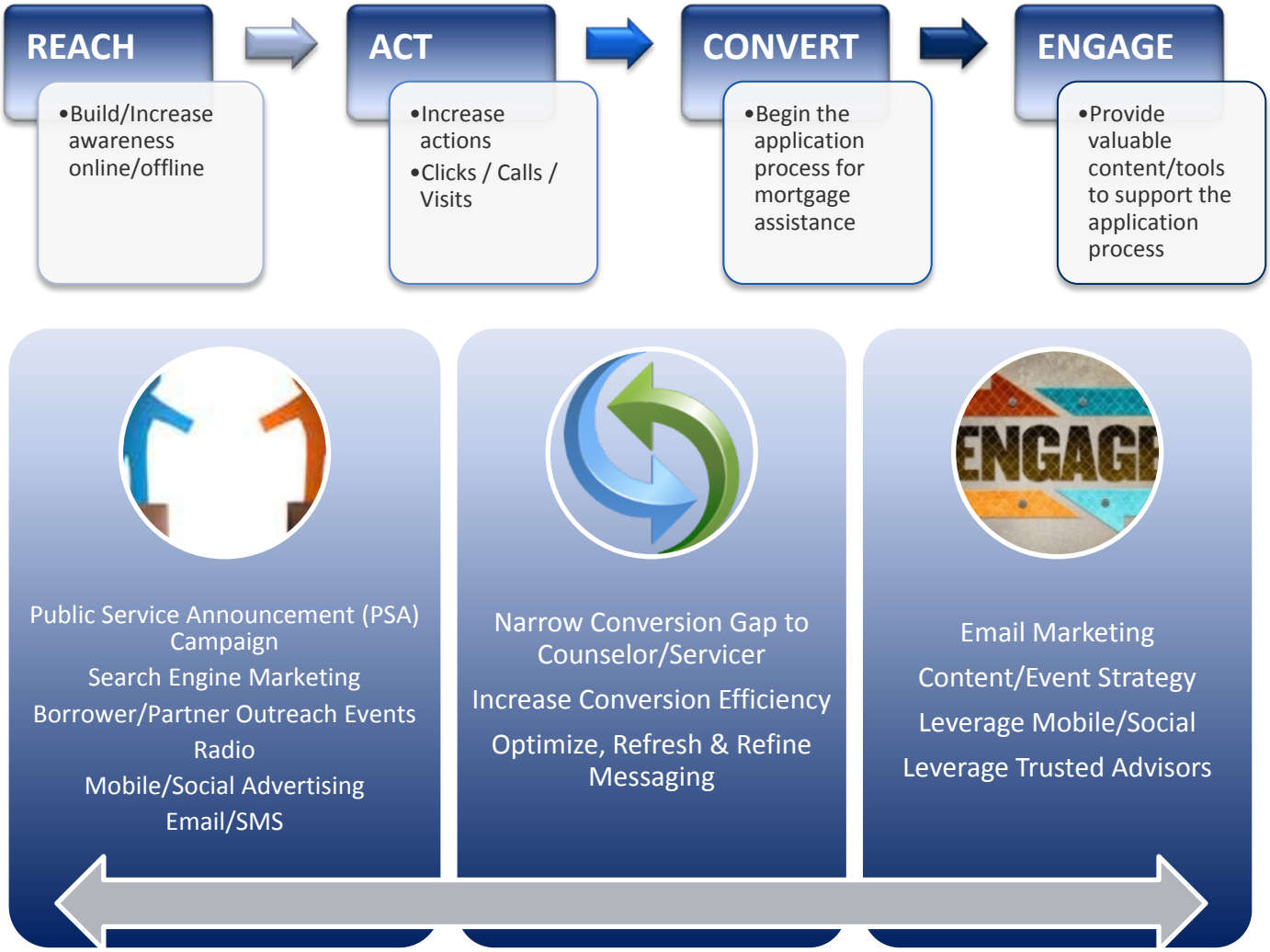
MHA communication efforts specifically focused on:

- Developing and implementing marketing strategies and messaging that prompted struggling homeowners to take action and seek assistance;
- Creating and delivering training products to servicers, trusted advisors, and other MHA audiences;
- Developing, deploying and managing the HMPadmin.com website – a servicer and partner-focused portal;
- Utilizing and developing content for mobile and social media; and
- Designing and delivering program updates and guidance to servicers, trusted advisors, and other key audiences.

MHA Marketing and Communications Overview

GUIDING FRAMEWORK

The illustration below depicts the guiding framework used for MHA marketing strategy and tactics, which was an adaptation of a standard industry model.



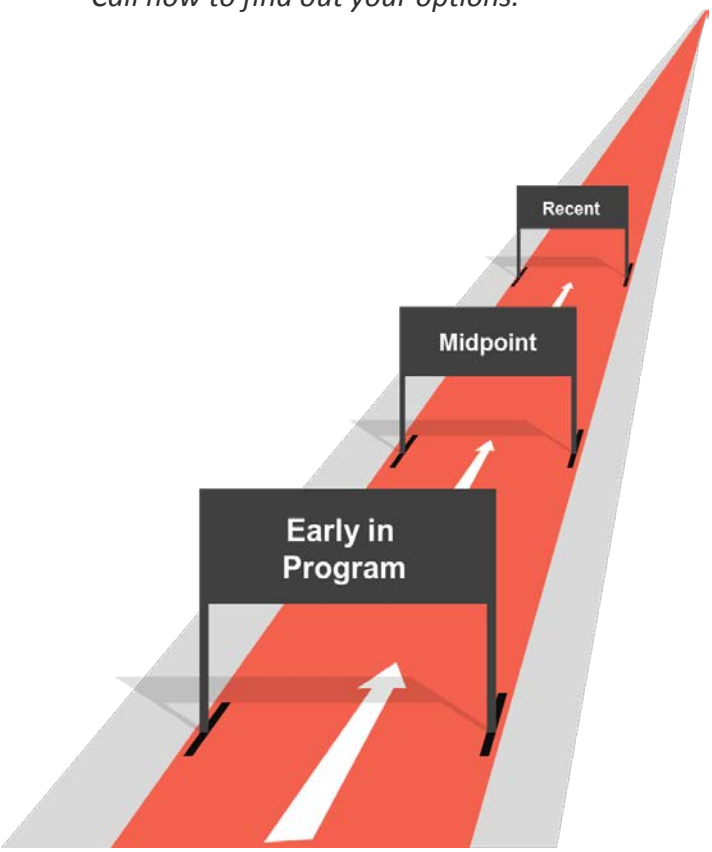
Marketing Strategy Framework

Messaging

BUSINESS TO CONSUMER (B2C)

B2C messaging evolved over time, informed by marketing results and homeowner research:

- **Early in Program**- *"MHA has helped a million struggling homeowners, and we want to help you. Find out what your options are. The sooner you act the better the chance we can help you."*
- **Midpoint** – *"Don't wait. The sooner you act, the better your chance for a positive outcome."*
- **Recent** – *"If you've fallen behind on your mortgage payments, or you're worried about how you'll make the next one, MHA might be right for you. Call now to find out your options."*



Messaging has been additive in nature, recognizing that struggling homeowners may be in different stages of their financial hardship.

Messaging was additive in nature, and recognized that struggling homeowners may be at different points in their financial hardship (e.g., current but struggling, falling behind, facing foreclosure).

Promotional materials included Treasury and HUD seals. Consumer research showed that inclusion of the seals was key to establish/confirm program credibility. This became particularly important as scams became more prevalent.

Materials also featured one or more call-to-action (CTA) messages (primary CTAs in ***bold***):

- ✓ **Call 888-995-HOPE™ (Homeowner's HOPE Hotline);**
- ✓ **Visit MakingHomeAffordable.gov website;**
- ✓ Contact your mortgage company; and
- ✓ Attend a Borrower Outreach Event (BOE).

BUSINESS TO BUSINESS (B2B)

B2B messaging involved providing tools and resources to MHA partners, HUD-approved counseling agencies, and mortgage companies. These resources provided standardized communication collateral reflecting up-to-date programmatic requirements. This ensured consistency across all MHA partners, and enhanced outreach efforts to their constituencies.

Promotional materials for B2B communications included:

- ✓ Partner Outreach Toolkit;
- ✓ MHA Collateral Web Portal, where partners could order free multi-lingual MHA program fact sheets, brochures, and posters; and
- ✓ Materials designed for BOEs and national/regional conferences.

Marketing Communication Tactics

TARGETING STRATEGY

Initially, outreach efforts were very broad, focusing on markets with high foreclosure rates. Over time, B2C channels were made more cost effective through market analysis.

Both quantitative and qualitative evaluation of MSAs based on economic data and past MHA outreach results were performed in order to identify potentially over/under represented markets, and guide a variety of outreach activities, including PSA distribution and paid radio.

RAMPING UP QUICKLY

Establishing consistency of communications to both homeowners and mortgage servicers was critical to MHA's success. Likewise, building the MHA brand to spur national awareness of the Making Home Affordable program was equally important.

Below is a list of the marketing tactics utilized once the marketing framework was established.

Tactic	Type	Scale
MHA.gov	B2C	National
Public Service Advertising	B2C	National/Local
Paid Radio	B2C	Local
Search Engine Marketing	B2C	National
Mobile Advertising	B2C	National/Local
Social Media/Social Media Advertising	B2C	National/Local
Storefront/Collateral	B2B2C	National
Outreach Events	B2B2C	Local
Partner Engagement	B2B2C	National/Local
HMPadmin.com/E-newsletters	B2B	National
Training	B2B	National

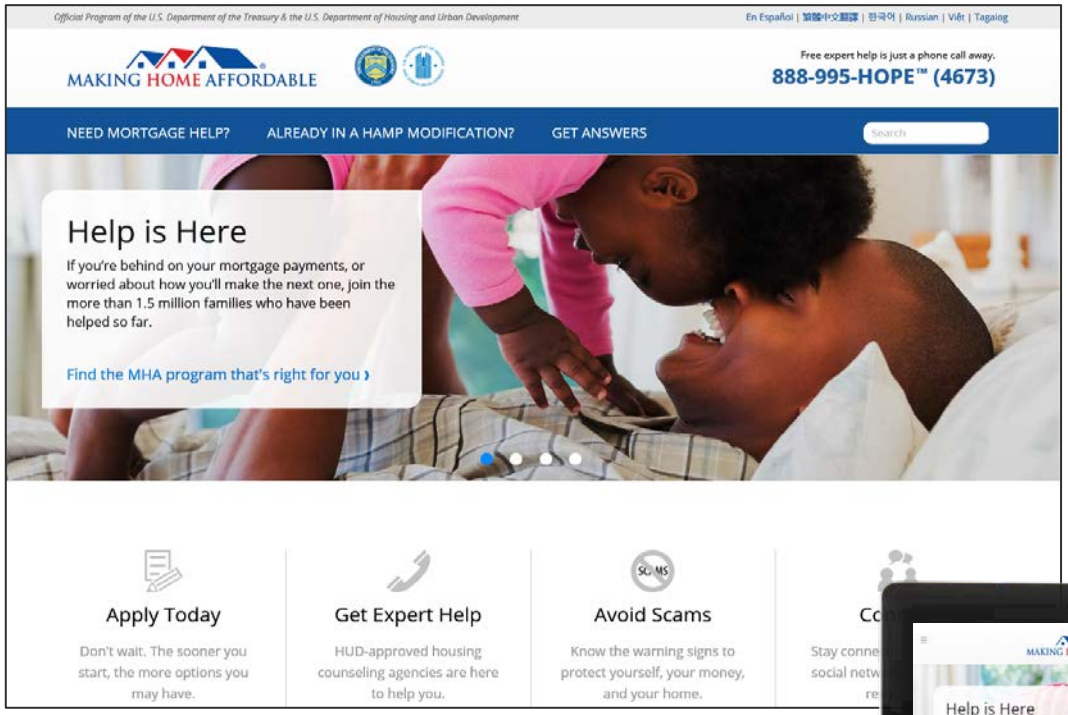
MakingHomeAffordable.gov (MHA.gov)

MHA PROGRAM WEBSITE

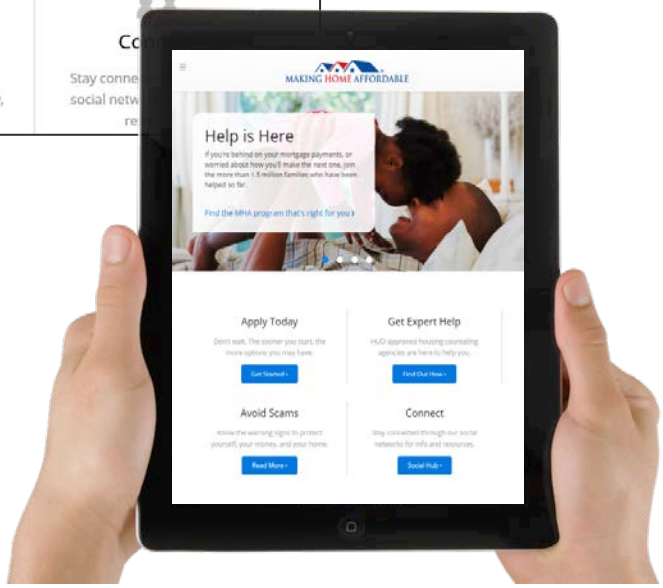
- B2C Website launch coincided with MHA Program announcement.
- Two major refreshes of the site were completed reflecting research, user feedback and website analytics.
- Program to Date: 22+ million unique visits and 97+ million page views.

LESSONS LEARNED

- MHA.gov was revamped in 2015 to restructure content, enhance usability, and simplify access for mobile users.
  - ✓ Program site content was simplified to facilitate readability
  - ✓ Navigation and program eligibility tools were simplified over program lifecycle
  - ✓ Use of video content expanded user engagement
  - ✓ Mobile device use increased 150+% from 2011 to 2015



MHA.gov Website



Public Service Advertising (PSA)

DRIVING NATIONAL AWARENESS

- Treasury, HUD, and the Ad Council partnered in the creation of a series of PSA campaigns that targeted homeowners who were struggling to keep up with their mortgage payments.
- Campaigns included English and Spanish television, radio, print, out-of-home (e.g., billboards) and web advertising.
- Since 2010, four iterations of creative campaigns were developed and distributed to more than 33,000 media outlets nationwide.
- Since its launch in 2010, the Ad Council PSA campaign has garnered more than $238 million in donated media advertising and over 8.7 billion impressions.

LESSONS LEARNED

- As the crisis and recovery evolved, refining the message was critical in order to address the changing needs of homeowners
- The campaigns provided additional brand touchpoints:
  - ✓ Included government seals to establish credibility
  - ✓ Included an easy-to-remember phone number – 888-995-HOPE™ – to promote recall among English speakers
  - ✓ Grocery cart advertising appeared at more than 5,700 stores in priority markets
  - ✓ Blogger outreach placed 90+ articles and blogposts and gained considerable traction via social media
  - ✓ Use of Spanish media (radio) advertising through partnership with Hispanic Communications Network (HCN)

Images from Television PSA

Paid -Radio

DRIVING NATIONAL & LOCAL AWARENESS

- Paid terrestrial and internet radio advertising supplemented PSA campaigns, which gave Treasury the ability to strategically focus on specific geographies and demographics.
- Radio ads in English and Spanish were used to reach homeowners in priority markets.
- Key success measures included:
  - ❑ Cost per incremental call to the Homeowner's HOPE™ Hotline;
  - ❑ % increase in call volume for the radio market;
  - ❑ % increase in calls to counseling for radio market; and
  - ❑ % increase in market share.

LESSONS LEARNED

- ✓ Useful for targeting Metropolitan Statistical Areas (MSAs) in order to drive event attendance
- ✓ Less expensive than TV advertising
- ✓ Return-On-Investment (ROI) for incremental calls to 888-995-HOPE™ was below expectations in some markets
- ✓ Identifying and enlisting knowledgeable influencers in specific communities provided an extra boost to the campaign. For example, Spanish-segmented advertising utilized a well-known talk-show host
- ✓ Paid radio was more efficient in driving call volume to the HOPE Hotline earlier in the program, but became less efficient as the number of potential program participants decreased

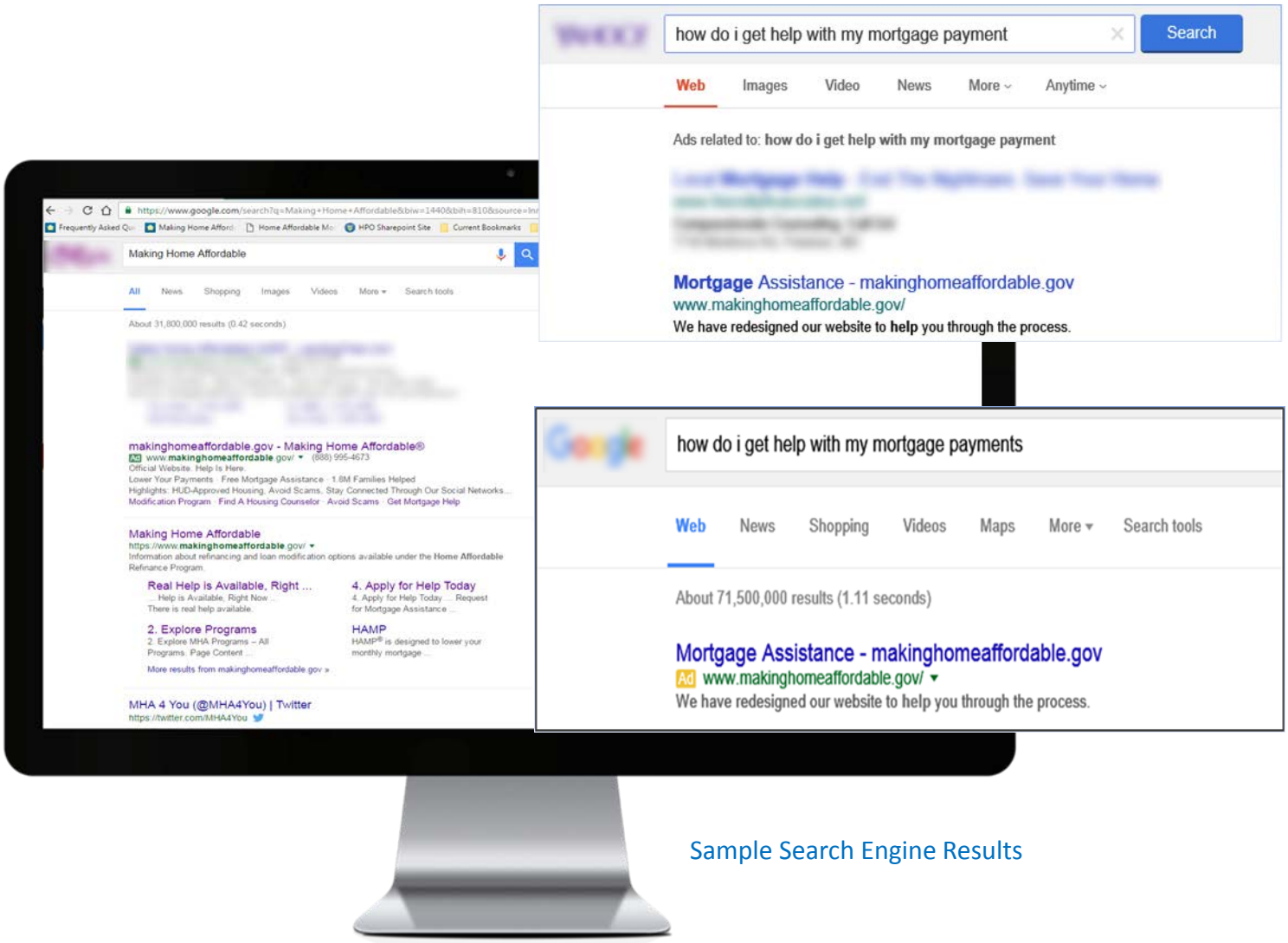
Search Engine Marketing

EXPANDED REACH THROUGH DIGITAL

- Search Engine Marketing (SEM) increased traffic to the MHA.gov website.
- SEM campaign promoted MHA.gov in search engine results pages via popular search engines like Google, Yahoo and Bing.
- SEM campaign was continually optimized, including the addition of new keywords and phrases, to capture a larger share of available clicks across all campaigns.
- Creative/copy was refreshed based on new MHA.gov alterations, including the addition of new keywords to current campaigns.

LESSONS LEARNED

- ✓ Multi-layered, segmented campaigns performed better
- ✓ Keyword selection and engaging ad copy drove campaign performance
- ✓ Building upon and testing efficiencies increased site traffic by one-third



Sample Search Engine Results

Mobile Advertising

EXPANDED REACH THROUGH DIGITAL

- Mobile advertising campaigns began following the increased use of portable devices in 2014.
- Created three ads with unique messaging to appeal to different homeowner interests.
- Utilized highly trusted networks.
- Drove traffic to the MHA.gov website or to click-to-call 888-995-HOPE™.
  - ❑ Expressed interest in programs/content related to mortgage assistance
  - ❑ National in scope, not just priority markets

LESSONS LEARNED

- ✓ Provided new opportunity to reach homeowners through messaging that appealed to their interests
- ✓ Return on Investment (ROI) and overall results exceeded expectations
- ✓ Maximized reach and effectiveness by measuring and refining campaigns through A/B testing

Sample Mobile Advertisements

Social Media Advertising

LEVERAGING SOCIAL CHANNELS

- Developed nearly 20 promotions to raise program visibility and optimize consumer engagement.
  - ❑ Started with a pilot and gradually ramped up.
  - ❑ Aligned tactics to amplify cross-channel messaging.
  - ❑ Set specific and measurable objectives, with a consistent voice (e.g., call-to-action, geographic targeting, generate calls/visits, etc.)
- Drove homeowners to visit MHA.gov and to call 888-995-HOPE™ through ads on Twitter and Facebook.
- Allotted budget was closely managed and adjusted based on campaign performance

"Click-to-Carousel" Campaign – ads directed to specific program pages on MHA.gov website

LESSONS LEARNED

- ✓ Consistent use of branded visuals deepened engagement and impact (videos and photos)
- ✓ Anticipating the outcome of automated online advertising "vetting" systems became increasingly unreliable
- ✓ Used insights to learn more about target audience and to optimize campaign messaging

Video Pre-Roll Beta Campaign

Borrower Outreach Events

BORROWER OUTREACH EVENTS

Turn-key, convention style event, with community roundtables and various training modules:

- Servicers, Government Sponsored Enterprises (GSEs), and HUD-approved counseling agencies met 1-on-1 with distressed homeowners.
- From 2009 – 2014, conducted:
  - ❑ 98 Borrower Outreach Events (see map);
  - ❑ 67 Community Roundtables; and
  - ❑ 46 Training Sessions.

SINGLE SERVICER EVENTS

Event produced by individual servicers participating in the HOPE NOW Alliance:

- Invited delinquent homeowners to 1-on-1 meeting with servicer or GSE representative
- Event costs borne by servicer
- MHA served as co-sponsor and/or co-promoter

Example of BOE Flyer

Mortgage Help for
New York
Homeowners

HOPENOW
Support & Guidance For Homeowners

FREE EVENT – ONE DAY ONLY

Wednesday, December 9, 2015 • 2:00 pm – 8:00 pm

The Greater Allen A.M.E. Cathedral
110 31 Merrick Blvd.
Jamaica, NY 11433
Free Parking

AT THIS EVENT:
✓ You can meet face to face with your lender or a non-profit housing expert.
✓ You may be able to reduce your monthly mortgage payments.
✓ You will learn about government and private programs available to you (modification, short sale, forbearance and other options.)

BRING THESE DOCUMENTS:
☐ Monthly mortgage statement
☐ Two most recent pay stubs

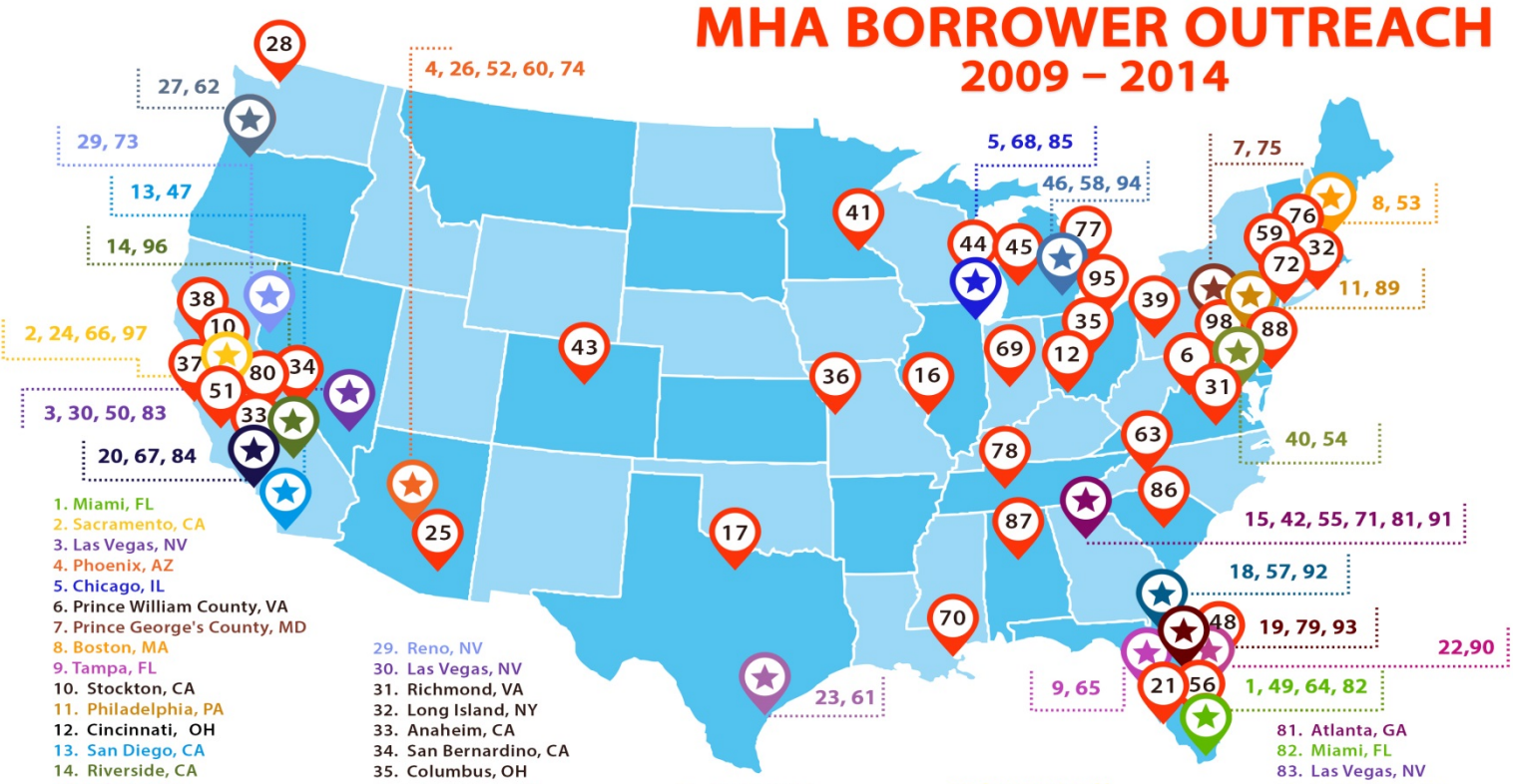
MAKING HOME AFFORDABLE

For more infomation:
HopeNow.com
888-995-HOPE™(4673)
MakingHomeAffordable.gov

Borrower Outreach Events

LESSONS LEARNED

- ✓ "One-Stop Shop" method utilizing mortgage companies, counseling agencies, and GSEs proved especially effective during the height of crisis
- ✓ Balancing the costs for venues in denser MSAs with the projected attendance was key
- ✓ Multi-day events more effective in high-density, hardest-hit markets.
- ✓ Became less effective and cost-efficient as financial crisis subsided and attendance declined



1. Miami, FL
2. Sacramento, CA
3. Las Vegas, NV
4. Phoenix, AZ
5. Chicago, IL
6. Prince William County, VA
7. Prince George's County, MD
8. Boston, MA
9. Tampa, FL
10. Stockton, CA
11. Philadelphia, PA
12. Cincinnati, OH
13. San Diego, CA
14. Riverside, CA
15. Atlanta, GA
16. St Louis, MO
17. Dallas/Ft Worth, TX
18. Jacksonvill, FL
19. Orlando/ Kissimmee, FL
20. Los Angeles, CA
21. Ft Myers, FL
22. Ft. Lauderdale/ Coral Springs, FL
23. Houston, TX
24. Sacramento, CA
25. Tucson, AZ
26. Phoenix, AZ
27. Portland, OR
28. Seattle, WA
29. Reno, NV
30. Las Vegas, NV
31. Richmond, VA
32. Long Island, NY
33. Anaheim, CA
34. San Bernardino, CA
35. Columbus, OH
36. Kansas City, MO
37. San Francisco, CA
38. Oakland, CA
39. Pittsburgh, PA
40. Washington, DC
41. Minneapolis, MN
42. Atlanta, GA
43. Denver, CO
44. Milwaukee, WI
45. Grand Rapids, MI
46. Novi, MI
47. San Diego, CA
48. West Palm Beach, FL
49. Miami, FL
50. Las Vegas, NV
51. San Jose, CA
52. Phoenix, AZ
53. Boston, MA
54. Washington, DC
55. Atlanta, GA
56. Hollywood, FL
57. Jacksonville, FL
58. Novi, MI
59. Secaucus, NJ
60. Phoenix, AZ
61. Houston, TX
62. Portland, OR
63. Charlotte, NC
64. Miami, FL
65. Tampa, FL
66. Sacramento, CA
67. Los Angeles, CA
68. Chicago, IL
69. Indianapolis, IN
70. New Orleans, LA
71. Atlanta, GA
72. Brooklyn, NY
73. Reno, NV
74. Phoenix, AZ
75. Prince George's County, MD
76. Foxborough, MA
77. Detroit, MI
78. Nashville, TN
79. Orlando, FL
80. Ontario, CA
81. Atlanta, GA
82. Miami, FL
83. Las Vegas, NV
84. Los Angeles, CA
85. Chicago, IL
86. Columbia, SC
87. Birmingham, AL
88. Landover, MD
89. Philadelphia, PA
90. Fort Lauderdale, FL
91. Atlanta, GA
92. Jacksonville, FL
93. Orlando, FL
94. Novi, MI
95. Cleveland, OH
96. Riverside, CA
97. Sacramento, CA
98. Baltimore, MD

Partner Engagement Events

PARTNER OUTREACH EVENTS

- Large annual conferences or other large events hosted by national or regional level partner.
  - ❑ MHA was one of many exhibitors in the event's exhibition hall.
  - ❑ MHA staff distributed MHA information to consumers, partners or trusted advisors.
  - ❑ May have had HUD-approved housing counselors onsite, but not servicers.

PARTNER-LED EVENTS

- Smaller, community focused events produced by partner (e.g. HOPE Now, NeighborWorks® America, etc.).
- Servicers and HUD-approved counseling agencies met 1-on-1 with distressed homeowners.

LESSONS LEARNED

- ✓ High-impact visuals and engaging activities drew interest
- ✓ Events furthered brand extension to relevant audiences, including those who were unaware of the MHA program
- ✓ Activated "brand influencers" – homeowners who place more trust in recommendations from someone they know
- ✓ Smaller events did not always drive large enough audiences to justify travel costs
- ✓ Events linked to partners with similar constituencies drove the most booth activity

Additional Lessons Learned

- ✓ Having a strategic framework is crucial to building trust with key audiences. Messages must reach and speak to the current conditions of the targeted population.
  - ❑ *MHA messaging adapted over time to keep up with changing housing market conditions through continuous market research, data analysis, and feedback from audience segments. Efforts to communicate with potential homeowners included information about how various MHA programs could help them.*

- ✓ Building brand awareness takes time, and once established, protecting program (and organization) brand identity becomes more important.
  - ❑ *MHA protected its brand identity and intellectual assets such as logotypes, product names, and taglines by registering trademarks with the U.S. Patent and Trademark Office.*

- ✓ Segmenting audiences with relevant and engaging messages lifts overall awareness.
  - ❑ *Struggling homeowners often faced a wide variety of roadblocks to stay current on their mortgage – from divorce, illness, and unemployment to death of a spouse, military transfers, and/or increased household expenses.*

- ✓ Scammers and unscrupulous players may attempt to profit from potential program participants. Having dedicated government resources to help investigate and prevent and these acts can protect the vulnerable, as well as preserve the program's reputation.
  - ❑ *Fraudulent actors frequently targeted struggling homeowners with scams, such as charging fees for "helping" them get government help. MHA established an anti-fraud unit that aggressively monitored and enforced registered brand marks and product names such as MHA logotype, HAMP®, and HAFA® and referred cases to relevant authorities with additional resources and prosecutorial authority, such as the Special Inspector General (SIGTARP) and the U.S. Department of Justice.*