

Homeowner Assistance Fund Program

Comprehensive Report
2022 - 2024



WASHINGTON STATE
HOUSING FINANCE
COMMISSION

the Vida
AGENCY

Opening doors to a better life

Background

Homeowner Assistance Fund

The Homeowner Assistance Fund (HAF) was established by the Washington State Housing & Finance Commission (WSHFC) to mitigate financial hardships associated with the coronavirus pandemic. Funds were provided to eligible homeowners who experienced financial hardship after January 21, 2020, for qualified expenses related to mortgages and housing with the purpose of preventing mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacement.

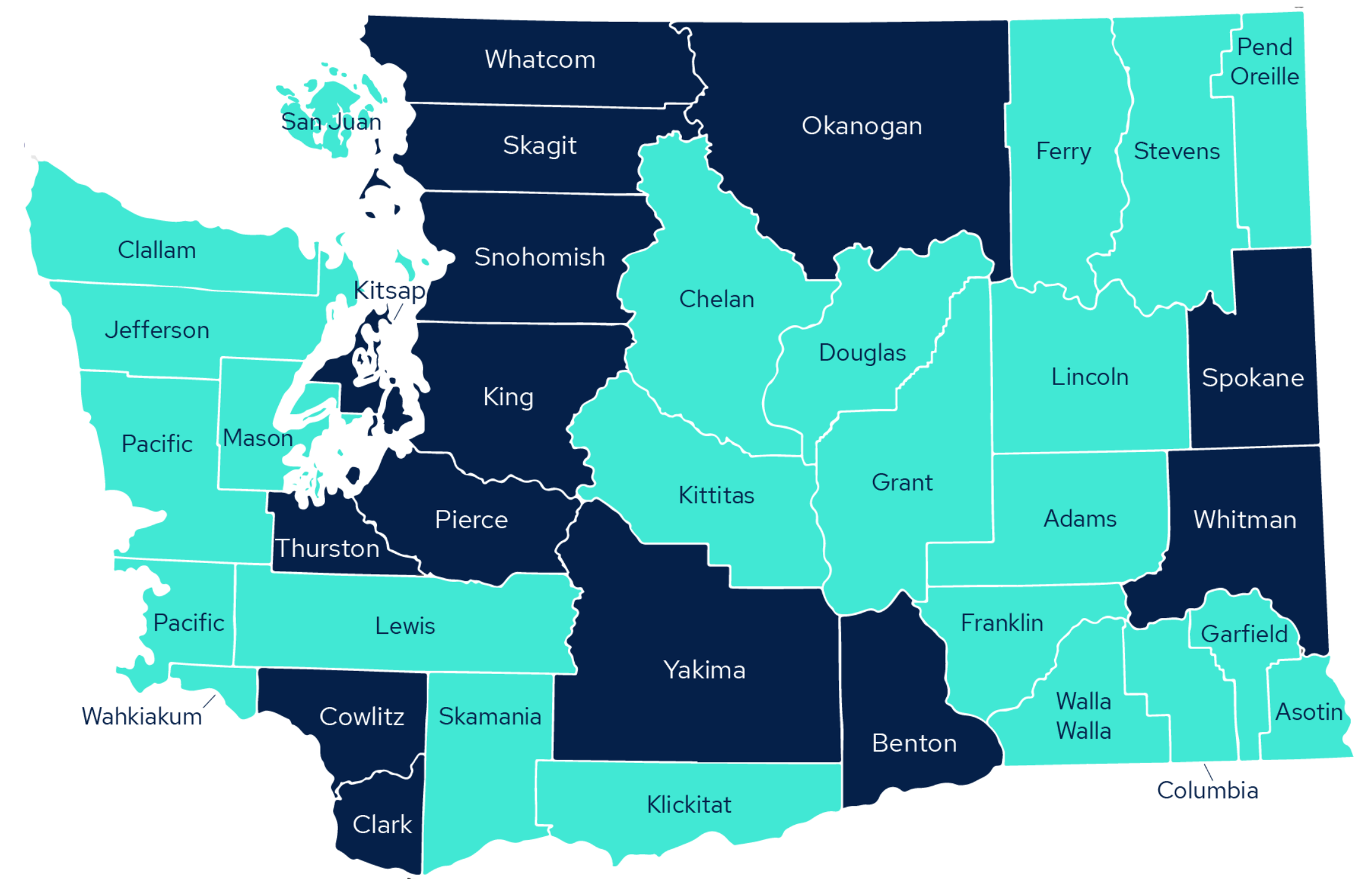
Equitable Distribution of HAF

Research of fund distribution in other states showed a lack of funds going to BIPOC homeowners. To address this disparity, program advertising was created to specifically reach “socially disadvantaged” groups with the following criteria:

- Subject to racial/ethnic/cultural bias in the United States.
- Resident of majority-minority Census Tract.
- Limited English proficiency.
- Resident of US territory, reservation, or Hawaiian Homeland.
- Lives in persistent-poverty county (20% or more living in poverty over past three decades).

Our Goal

Ensure that BIPOC homeowners in WA access HAF foreclosure and mortgage assistance dollars.



Counties in **dark blue** were prioritized.

Impact

(As of 2023)

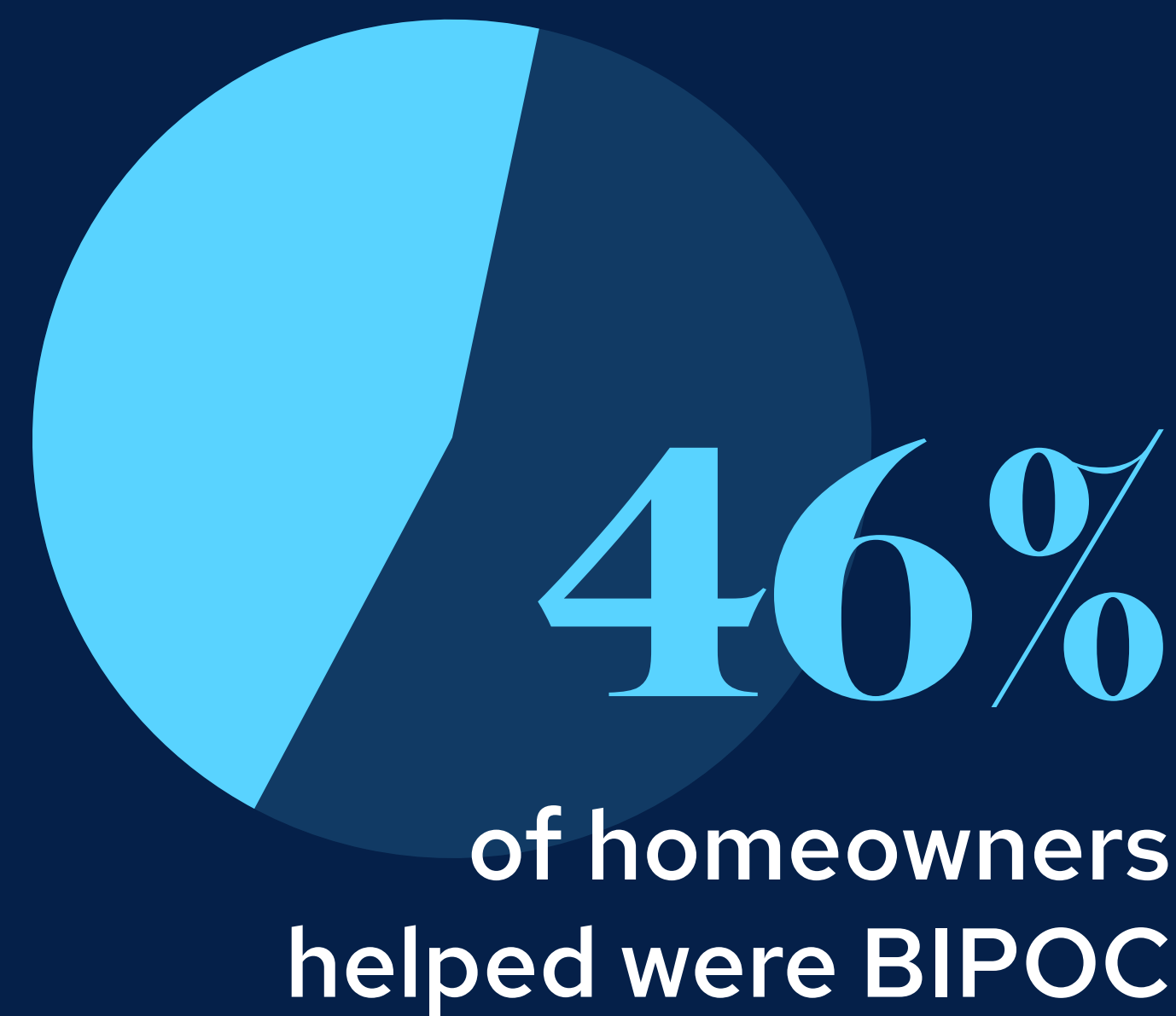
**\$50
Million**

Funds distributed

Over

2.1K+

Homeowners
supported



Our Strategy

What drove our strategy?

- **Scam prevention** - Build trust and brand awareness of the program as the sole (official, trustworthy, legitimate) entity authorized by the U.S. government to distribute these funds in Washington state.
- **Customer journey** - Build and promote a simple and self-directed webpage and online prequalification process that funnels users to hotline support.
- **Culturally competency** - ensure program is accessible, inclusive and marketed to BIPOC communities.
- **Hardships** - Inspire and encourage consumer engagement by tying key messages to consumers' hardship pain points (top three reasons people call the hotline): **Loss of Income / Income Reduction, Death of a Family Member, and Medical Issues.**



Scam Prevention

Building trust and brand awareness of the Program through designing branding to provide legitimacy and consistency for the Program.

About to lose your home?

Free help and funding are available now.

- Safe
- Confidential
- Free



Call 1-877-894-4663

Washington State Homeownership Hotline

We speak over **220** languages!



Customer Journey

Build and promote a simple and self-directed webpage and online prequalification process that funnels users to hotline support.



Accessible hotline number

Transcreated webpages

What can I expect when I call?



What to expect video

Washington HAF connects you with a housing counselor who provides free and confidential support and can assist you with many options to prevent foreclosure. Call the Hotline at 1-877-894-4663 for a no-cost assessment and referral to a housing counselor in your area.

A graphic showing three steps in blue boxes: Step 1: Call us (with a person icon), Step 2: Meet with Us (with a person and house icon), and Step 3: We Advocate for You (with a person and house icon). Each step includes a brief description of the service.

Step-by-step process graphic

A yellow box titled "Step 4: We Resolve Your Situation" with two options: "With HAF funding" (with a dollar sign icon) and "With other resources" (with a document icon). Each option describes how the counselor can help.

What is Washington HAF?

The Washington State Homeowner Assistance Fund (HAF) provides individual support and federal relief funds to qualified Washington homeowners behind on their mortgage due to pandemic hardship. This program is administered by the Washington State Housing Finance Commission (WSHFC). [Learn More](#)

Beware of scams!

Don't pay anyone who offers to help you for a fee. Washington HAF is the only program authorized to distribute HAF funds in Washington state. Call 1-877-894-4663. [Click Here to Report HAF Fraud/Scams](#)

Scam prevention

Am I eligible? Request a call back to find out.

A form with three questions: "Do you own a home in Washington state?", "Have you missed a mortgage payment?", and "Are you behind on paying your property taxes?". Each question has radio button options for Yes, No, and It's complicated.

Pre-qualification & callback form

Our Strategy

Phase 1
Broad Awareness

The strategy was designed to engage your priority audiences with an array of *community outreach, media, and digital outreach tactics*, anchored in clear and consistent messaging across all communications and platforms.

Broad Campaign

Phase 1
Digital Ads

- Digital ad messaging ties into the consumers' hardship painpoints: **Loss of Income / Income Reduction, Death of a Family Member, and Medical Issues.**
- All ads had the call-to-action to **call the hotline**, while ensuring its safety and confidentiality.

Bị bệnh
không có
nghĩa là phải
mất nhà
của bạn.

Gọi đến
đường dây
nóng của
chúng tôi

1-877-894-4663

- Miễn phí
- An toàn
- Bảo mật



Chi tiết tài trợ
liên bang tại
WashingtonHAF.org

Losing a loved one
does not have to mean
losing your home.

Call our hotline
1-877-894-4663

Free | Safe | Confidential

Federal funding details at
WashingtonHAF.org



Perder su trabajo o negocio
no tiene porqué significar
perder su hogar.

El Fondo de Asistencia
para Propietarios de
Viviendas del Estado
de Washington

Llame a nuestra
línea de atención
1-877-894-4663

Gratis | Seguro | Confidencial

Detalles de fondos federales
en WashingtonHAF.org



Broad Campaign

Phase 1 Video Ads

- Video acknowledged that COVID impacted many families, but help was available to them for foreclosure support. (Video was created in English, Spanish, Chinese, and Vietnamese)
- Still uses the main call-to-action to **call the hotline**, while providing the website URL for additional support.



Media Outreach

In addition to the paid and earned media tactics, experts with deep fluency in the program and its resources, were made available for interviews. Trusted media services having access to Program staff was a crucial aspect for building legitimacy and trust in the Program.



Campaign Shift

- Leveraged Phase 1 Data
- Shifted to Tailored Campaigns
- Initiated Community Engagement

Tailored Campaigns

Black Homeowners

Protecting what houses your legacy.

For the African American community, whose families and legacies have been painfully and traumatically disrupted by institutionalized racism, the passing on of wealth and assets to the next generation is of paramount importance. We focused on home as a nurturing, safe space for one's family and legacy. Putting special emphasis on the *home housing their legacy*, not the legacy solely being their home. Other messaging was also created for single homeowners, for them to protect their peace.



***My home
houses my legacy***

HAF helped me save it

Homeowners, call for free support

1-877-894-4663



**Protect
your peace**

*Don't lose the home
you worked so hard for*

Homeowners,
call for free support
1-877-894-4663



Tailored Campaigns

Chinese Homeowners

Hope is Here - Prioritizing your family's safety over potential shame.

TVA collaborated closely with our Chinese transcreation partner to help shape the campaign messaging, "*Hope is Here.*" The "福" character is often posted upside-down, because the word for "upside-down," when spoken aloud, is a homonym for the word that means "to arrive." Thus, this upside-down character essentially means, "Hope is here." This theme carried into the creation of the video, where we interviewed a local family, who owns a restaurant in Seattle's International District. This video was co-created with Drag & Drop, a local AAPI creative agency.



Tailored Campaigns

Spanish-speaking Homeowners

Protecting the home you worked so hard for.

TVA collaborated with in-house multilingual staff and co-created and vetted with local members of the Spanish-speaking community to create the messaging, *"You worked hard for your home. Save it."* It zeroes in on the cultural value of hard work as the best avenue to provide a better life for your family and community, and it subtly addresses the stigma against accepting government assistance. Each campaign utilized individualized media tactics, to best optimize our reach.



End of Year Campaign

让我们一起努力拯救您的家园



Washington HAF
Homeowner Assistance Fund

Because the messaging, *“The best gift? Saving your home.”* didn’t fully resonate with all audiences, this led to a split campaign.

Isu imaatin si aad u badbaadiso gurigaaga.

Soo wac hotline-keena
1-877-894-4663



Washington HAF
Homeowner Assistance Fund

Món quà tốt nhất?
Cứu lấy ngôi nhà của bạn.

Gọi đường dây nóng của chúng tôi
1-877-894-4663
Miễn phí | An toàn | Bảo mật



Washington HAF
Homeowner Assistance Fund

English, Spanish, and Vietnamese audiences utilized the 2022 creative & messaging.

Chinese and Somali used more community-oriented messaging, *“Coming together to save your home.”*

End of Year Campaign

¿El mejor regalo?
Conserva tu casa.

Llame a nuestra línea de atención
1-877-894-4663
Gratis | Seguro | Confidencial



Culturally Expansive Refresh

Building off the success of our 2022 end-of-year Spanish campaign, we expanded the campaign in 2023 to include:

- English
- Chinese
- Vietnamese
- Somali
- Spanish

Understanding the diverse traditions for end-of-year celebrations, TVA hosted one-on-one sessions with the campaign transcreators and found split opinions regarding the more westernized holiday messaging, *"The best gift? Saving your home."*

The best gift?
Saving your home.

Homeowners,
call our hotline
1-877-894-4663
Free | Safe | Confidential



Món quà tốt nhất?
Cứu lấy ngôi nhà của bạn.

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Community Outreach

HAF Community Advisors

HAF and TVA launched the Advisor Program in August 2023 to enhance ongoing media campaign and to reach priority audience members.

Advisors worked to overcome barriers such as:

- Distrust of government
- Lack of brand recognition for the HAF program and WSHFC
- Confusion and suspicion created by scammers and other predatory actors



Community Advisor Impact

(As of December 2023)

*Advisors attended
63 community events
& distributed nearly
2,000 flyers*



"I connected with someone who was suffering from panic attacks because the forbearance that she signed up for was coming to an end and she still couldn't find a job. She was a single mother of 3, and the father of her children was diagnosed with COVID-19 and suffered extreme complications. She was so happy to learn about HAF. I later learned she called the hotline and eventually received relief funding to save her home."

-Community Advisor Testimonial



Keys to Success

- **Building trust through authentic community connection -**
HAF has been the perfect example of a community resource that leaders feel a strong responsibility to share with those in their community who may need assistance.
- **'Broader' doesn't always mean better -**
We found success in focusing in on the details, rather than the big picture. Seeing that our audiences were more engaged when messaging was intentionally created *just for them*.
- **Time and resources for effective strategic planning and implementation-**
The time taken to create a thorough strategic plan allowed for quicker plan adjustments as implementation insights were made available.