



OPERATION H.O.M.E.
HOME OWNERSHIP & MINORITY EQUITY

Outreach, Marketing and Communication Plan

DRAFT

December 15, 2006

Outreach, Marketing and Communication Planning Overview

Committee Recruitment

The Outreach and Marketing Content Committee was populated over the course of the Operation HOME process. The members were identified through the key informant interviews and the four town hall meetings held during the research phase of Operation HOME and through direct recruitment by the Community Solutions Consulting (CSC) team and staff from the City of Portland, Portland Development Commission (PDC) and Bureau of Housing and Community Development (BHCD).

Outreach and Marketing Content Committee Process

The Outreach and Marketing Content Committee met three times. The following were the dates, locations and stated goals for each meeting:

October 5, 2006 – PDC, Rosemont Room

Goals for Meeting 1 – To ground the committee on its charge, define the process and begin work on marketing strategies

November 2, 2006 – City Hall, Rose Room

Goals for Meeting 2 – To examine the list of approach/tactic items cultivated at the first marketing content committee meeting; identify additional items specifically for the industry and employer categories; adopt or eliminate approach/tactic items that will be advanced to the steering committee

November 9, 2006 – PDC, Rosemont Room

Goals for Meeting 3 – To review the draft marketing plan, to confirm/prioritize consumer approach/tactics; review and prioritize industry and employer approach/tactics; plan for steering committee meeting on November 30, 2006.

At each meeting ideas were generated that were outside of the scope of marketing content committee charge. That information was forwarded to the appropriate content committee coordinator for inclusion in education and counseling, loan process/underwriting, or affordability and wealth creation discussions.

Committee Leadership

The Marketing Content Committee members nominated Colin McCormick with NAYA Family Center and Margo Bryant with Portland General Electric to present the draft marketing plan and content committee recommendations to the Steering Committee for consideration.

Committee meetings, which were approximately 2 hours in length, were facilitated by Shelly Haack, Operation HOME Program Manager with PDC. Staff and consultants met between committee meetings to review meeting notes, to complete additional research requested by

the committee, to draft the marketing plan for committee review and to prepare for upcoming meetings.

Committee Members

The following is a list of Outreach and Marketing Content Committee members:

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| Vicki Bell African American Alliance for Homeownership and Realtor | Sara Culp Office of Mayor Tom Potter | Colin McCormick Native American Youth And (NAYA) Family Center |
| Ron Bertolucci First Independent Bank | Paulette Hague Portland Community Land Trust | ChiEn Montero Umpqua Bank and Asian Pacific Islander Improvement Association Stan Sittser Portland General Electric |
| Shannon Blaine Wells Fargo Bank | Bernie Kronberger Wells Fargo Bank | Alonso Somilleda Latino Home Initiative |
| John Branum Portland Public Schools | Jennifer Larsen HomeStreet Bank | Felicia Tripp Portland Housing Center |
| Rolly Brigham Key Bank and Asian Pacific Islander Improvement Association | Andrew Leighton Bank of America | |
| Margo Bryant Portland General Electric | Jen Matheson 211Info-Housing Connections | |

Staff and Consulting Team Members

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|---------------------|-----------------------|-------------------|
| Denise Barr CSC | Krista Everson PDC | Pam Wilson CSC |
| Sally Custer CSC | Shelly Haack PDC | |

Steering Committee Presentation

November 30, 2006 – 1900 SW 4th Avenue, Suite 2500A

Colin McCormick and Margo Bryant presented the content committee recommendations to the Operation HOME Steering Committee. The Steering Committee then engaged in a discussion about strategies to reach each of the three target markets. Through the course of that discussion a fourth target marketing was identified – legislature. Steering Committee ideas and recommendations were captured and have been incorporated into the updated Outreach, Marketing and Communication Plan or referred on to the appropriate content committee for follow-up.

General Comments from Outreach and Marketing Content Committee to Steering Committee

The following is a list of items generated during content committee meetings that did not fit into the actual marketing plan. However, it reflects important elements gathered during the committee process that the Marketing Content Committee wanted the Steering Committee to know about or to be able to reflect on in considering strategies and approach/tactics:

- To be successful, adequate and consistent funding must be allocated for marketing and marketing messages must be consistently and regularly reinforced.
- There must be an opportunity for all organizations concerned about Operation HOME to participate and that prevents any organizations from becoming a monopoly.
- There is a need to develop legislative capacity to influence homeownership policy at the local, state and national levels.
- Some type of transparent, trusted oversight body will be needed to ensure the on-going integrity of the Operation HOME brand. A diverse group that represents industry and community interests.
- Some process will needed to manage implementation of these strategies. An inclusive process that continues to encourage broad community involvement.
- Be careful not to place too many additional requirements on individuals in order to be a "certified" Operation HOME representative. The process should encourage, not discourage, home ownership.

Operation HOME

Outreach, Marketing and Communication Plan

INTRODUCTION

To increase minority homeownership in Portland, we (the industry) must be able to reach out to and connect with each community of color in a way that resonates with them. The consistent message received at each of the Operation HOME town hall meetings was a request for:

Information that is accessible to me, with a message that speaks to me, in a language I understand, at a reading level I comprehend and from a source I trust.

This plan outlines the marketing strategies and tactics Operation HOME will use to respond to this challenge – to build consumer confidence and demystify the home buying process – to increase the industry’s ability to serve these markets – to provide consumers access to information through avenues they can trust and to influence local, state and national home ownership policy. To accomplish this, we have identified four distinct markets we will target through this process – Consumer, Industry, Employer and Legislature.

THE CHALLENGE

The industry has coined the term “emerging markets” to describe minority and new immigrant communities. A term many find insulting and would better describe as neglected markets. And as the industry has reached out to these markets, many have deployed the same tools and strategies used to serve conventional home buying markets. For many reasons, they are falling short.

At each of the Operation HOME town hall meetings, participants expressed a hesitation about homeownership and whether it was really available to them. Some had no expectations or hope that they could ever become homeowners. Often this view was reinforced by bad experiences a friend or family member had while attempting to purchase a home which discouraged them from personally pursuing homeownership opportunities. Those that did pursue homeownership often struggled because of lack of information or knowledge of where to turn for a trusted advisor.

Reaching out and marketing to communities of color requires understanding and honoring the history (often painful histories), culture and traditions of the audience because they impact how people receive and process information. That understanding must be demonstrated in the messages developed and the methods used to transmit those messages. The messages must resonate and the delivery methods must be accessible to and trusted by the audience. As a result, unique messages and methods are needed to reach each community and to reach for different age groups within those communities.

OVERALL GOAL

Close the minority home ownership gap in Portland by 2015 and add 14,000 new home owners within Portland's communities of color.

TARGET MARKETS AND MARKETING OBJECTIVES

Consumer – Build consumer confidence within each community of color and promote homeownership as a desirable and achievable opportunity.

Industry – Provide tools and resources to the homeownership industry to help them better reach and serve communities of color.

Employer – Increase Portland business community's investment in helping their employees become homeowners.

Legislature – Establish Operation HOME as a credible voice to influence home ownership policy formation at the local, state and national levels.

MARKETING STRATEGIES

Consumer Strategy – Design, develop, implement and evaluate a culturally competent **outreach and awareness campaign** to share homeownership information in a way that "is accessible to me, with a message that speaks to me, in a language I understand, at a reading level I comprehend and from a source I trust."

Industry Strategy – Design, develop, implement and evaluate a real estate industry **certification program** to educate participants in cultural competency, and affordable housing resources and techniques.

Employer Strategy – Design, develop, implement and evaluate an **outreach and awareness campaign** targeted at employers about how encouraging and supporting homeownership provides a competitive advantage in the recruitment and retention of qualified employees.

Legislative Strategy – XXXXXXXXXXXX

CONSUMER STRATEGIES

CONSUMER MARKETING OBJECTIVES

Build consumer confidence within each community of color and promote homeownership as a desirable and achievable opportunity.

CONSUMER MARKETING STRATEGY

Design, develop and implement a culturally competent **outreach and awareness campaign** to share homeownership information in a way that *“is accessible to me, with a message that speaks to me, in a language I understand, at a reading level I comprehend and from a source I trust.”*

CONSUMER MARKETING APPROACH/TACTICS

Invest in Homebuyer Fairs

- Develop tools to follow-up with fair participants and measure success, recognizing that success may be measured differently in each community.
- Support homebuyer fair organizations to enhance and expand the capacity to attract participants and to increase the efficiency of fair production.
- Expand homebuyer assistances to fair participants and create a system to speed their use (e.g. LHI competitive grant award).

Brand Operation HOME as a trusted resource for homeownership information and industry certification

Marketing Methods

- Use co-branding and sponsorships with credible organizations (e.g. nonprofits, faith based organizations, community centers, etc.) and articulate why you can trust the Operation HOME brand.
- Develop awareness campaign targeted at youth (grow to own).
 - Include real estate and finance industry career planning in middle and high school
 - Support Operation HOPE and similar models to bring basic financial literacy to kids in school.
 - Connect PPS business programs with PCC and PSU real estate professionals.
- Create a “speakers bureau” within various affinity groups to promote homeownership. Create talking points that acknowledge the history of racial bias and minority homeownership in Portland yet focuses on moving forward.
- Employ nontraditional marketing methods of reaching communities.
- Work with Freddie Mac to adapt their “Don’t Borrow Trouble” anti-predatory lending campaign to Portland needs.
- Expand Operation HOME web site to be a comprehensive resource for consumer, industry professionals and employers on homeownership issues.

- Develop an earned media strategy to creatively keep the issue of minority home ownership at the forefront.
- Create system to capture and share consumer experiences going through the home buying process (e.g. feedback area on website, periodic surveys)
- Create an Operation HOME “lenders open house” facility (similar to a food court idea) staffed by multiple Operation HOME certified lenders. Different days of the week/weeks of the month, could be designated Asian, African America, Latino or Native American day and appropriately staffed with lending staff that have the ability to effectively communicate with that market.

Marketing Materials

- Create Operation HOME branded marketing materials that “look like and speak to” each community of color that target various affinity groups (language/generations/life stages) and include multiple options for definition of “home” (e.g. condos, town homes, alternate ownership models).
- Create a “road map” on how to navigate the home buying process including:
 - A tool that helps people evaluate whether homeownership is right for them.
 - Information on the breath of resources available.
- Create marketing collateral that target people that were previously denied with the message that “It’s never too late. With the right plan, you too can become a homeowner.”
- Create an Operation HOME style manual that provides guidance in preparing multicultural material for publication in either print or electronic format. The manual would also include style guides to reinforce the Operation HOME brand.
 - Use tag line below Operation HOME logo.
 - Include brief intro on all Operation HOME materials that states who/what we are as a method to inform and build trust.

CONSUMER MEASURES

Homebuyer Fairs

- TBD

Branding

- TBD

IMPLEMENTATION LEADERS

| Lead Convener | Primary Convener | Initiative Participants |
|---------------|------------------|-------------------------|
| TBD | TBD | TBD |

INDUSTRY STRATEGIES

INDUSTRY MARKETING OBJECTIVES

Provide tools and resources to the homeownership industry to help them better reach and serve communities of color.

INDUSTRY MARKETING STRATEGY

Design, develop and implement a real estate industry **certification program** to educate participants in cultural competency and affordable housing resources and techniques.

INDUSTRY MARKETING APPROACH/TACTICS

Brand Operation HOME as the “Good Housekeeping” seal of approval for industry professionals working with communities of color

Recruit, retain and professionally develop racially and ethnically diverse real estate and mortgage lending professionals

- Work with trade associations, industry leaders and local colleges to create a minority internship program.
- Expand the role of homebuyer fairs to include a career fairs component to recruit people of color into the industry.
- Connect existing workforce development strategies with Operation HOME recruitment and certification.
- Work with existing real estate trade associations, regulators and licensors to create an Operation HOME curriculum and professional certification program. Training to include more intense training of loan officers (e.g. journeyman level skills)
- Create an Operation HOME certified instructor pool made up of industry professionals that have successful track records of creating homeownership within each community of color. Provide instructors with quality “train-the-trainer” education to help them effectively transfer their skills to others.
- Produce annual Operation HOME homeownership conference to share promising new ideas and to provide continuing education credit to certified Operation HOME professionals.
- Create Operation HOME networking and continuing educational opportunities.
- Develop system to provide certification oversight to ensure certified members are providing quality services.

Marketing Methods

- Expand Operation HOME web site to be a comprehensive resource for consumer, industry professionals and employers on homeownership issues
- Work with trade associations to aggressively market the benefits of certification to their members.

- Create an Operation HOME “lenders open house” facility (similar to a food court idea) staffed by multiple Operation HOME certified lenders. Different days of the week/weeks of the month, could be designated Asian, African America, Latino or Native American day and appropriately staffed with lending staff that have the ability to effectively communicate with that market.
- Expand relationships between nonprofits and the private sector to create opportunities for collaboration and opportunities to leverage resources.

Marketing Materials

- Work with the industry to change terminology from “your loan is denied” to “this is your plan of action to gain approval” even if that plan of action will take time.
- Create a marketing “tool kit” that assembles marketing tips, sample messages, marketing ideas/methods, contact information for minority media outlets and community based organizations. Tool kit can be shared with various segments of the industry to help them reach communities of color.

INDUSTRY MEASURES

- The number of companies participating in the internship program and the number of interns placed
- The number of Operation HOME certified professionals
- The quality of the instruction provided and the number of participants at periodic network meetings and annual conference
- The number of new homeowners created by Operation HOME professionals and through the Operation HOME lending center specifically
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IMPLEMENTATION LEADERS

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|-----|---------------|------------------|-------------------------|
| | Lead Convener | Primary Convener | Initiative Participants |
| TBD | | TBD | TBD |

EMPLOYER STRATEGIES

EMPLOYER MARKETING OBJECTIVES

Increase Portland business community's investment in helping their employees become homeowners.

EMPLOYER STRATEGY

Design, develop and implement an **outreach and awareness campaign** targeted at employers about how encouraging and supporting homeownership provides a competitive advantage in the recruitment and retention of qualified employees.

EMPLOYER MARKETING APPROACH/TACTICS

Marketing Methods

- Link City investment dollars (EcDev, housing development funds, other) to incent employer investments in EAH programs.
- Link marketing of EAH and Operation HOME program to minority hiring contract requirements.
- Create hassle-free models for program implementation, linking employers (large and small) to community service providers to administer education and investment programs to maximize their EAH investments. Research other models nationally to share stories.
- Link EAH programs with Location Efficient programs. Develop partnerships with TriMet, Fannie Mae and others that are active in these areas.
- Engage employers at the executive level to ensure implementation at HR level.
- Create an employers speakers bureau to share peer-to-peer the business value of supporting EAH programs. Schedule presentations at appropriate venues (e.g. City Club, PBA)
- Use earned media and other tools to highlight employers that are investing in EAH programs.
- Partner with the Portland Business Alliance, PDC, city of Portland and other business associations to craft an EAH model that would work in Portland.
- Expand Operation HOME web site to be a comprehensive resource for consumer, industry professionals and employers on homeownership issues.
- Improve the City of Portland's marketing of the existing EAH program and use as a model for others.

Marketing Materials

- Create a tool kit to market to employers the business value of supporting an EAH program (recruit, retention, retraining.)
- Create tools to help employers marketing the program to their employees (e.g. internal news letters, HR presentations).

Legislative

- Evaluate city-wide program to find local opportunities to provide incentives for EAH programs (e.g., Enterprise Zone Limited Tax Abatement programs) and create matching funds.
- Seek sponsorship and draft State legislation to provide state tax credit to complement national program currently moving through House and Senate committees (see below).
- Support the Housing America's Workforce Act , introduced by Sen. Hillary Rodham Clinton (D-NY), Sen. Gordon Smith (R-OR) and Sen. Mel Martinez (R-FL) in the Senate as SB1330, and by Rep. Velasquez (D-NY) in the House as HR 3194, which aims to alleviate the nationwide workforce housing shortage by providing economic incentives to employers investing in housing solutions through employer-assisted housing (EAH). The bill would provide a 50 percent tax credit for every dollar an employer invested in a EAH program.

EMPLOYER MEASURES

- The number of employers participating in Employer Assisted Housing (EAH) programs
- The number of employees that become homeowners
- The number of employees education through employer sponsored EAH programs
- The amount of employer, local, state and federal resources available to support EAH programs

IMPLEMENTATION LEADERS

| Lead Convener | Primary Convener | Initiative Participants |
|---------------|------------------|-------------------------|
| TBD | TBD | TBD |

LEGISLATIVE STRATEGIES

LEGISLATIVE MARKETING OBJECTIVES

Establish Operation HOME as a credible voice to influence home ownership policy formation at the local, state and national levels.

LEGISLATIVE STRATEGY

LEGISLATIVE MARKETING APPROACH/TACTICS

Marketing Methods

- Conduct research on proposed and pending State and Federal legislation that impacts homeownership. Develop position papers to encourage support/opposition.
- Support H3378 sponsored by Rep. Krummel and Rep. Farr in April 2005 that creates a state tax credit to complement national program currently moving through House and Senate committees (see below).
- Support the Housing America's Workforce Act , introduced by Sen. Hillary Rodham Clinton (D-NY), Sen. Gordon Smith (R-OR) and Sen. Mel Martinez (R-FL) in the Senate as SB1330, and by Rep. Velasquez (D-NY) in the House as HR 3194, which aims to alleviate the nationwide workforce housing shortage by providing economic incentives to employers investing in housing solutions through employer-assisted housing (EAH). The bill would provide a 50 percent tax credit for every dollar an employer invested in a EAH program.

Marketing Materials

- Develop a comprehensive Operation HOME position packet that can be used in conversations with congressional delegations and other who impact policy change.

LEGISLATIVE MEASURES

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IMPLEMENTATION LEADERS

| Lead Convener | Primary Convener | Initiative Participants |
|---------------|------------------|-------------------------|
| TBD | TBD | TBD |