



HUD Office of Housing Counseling \$ Awareness + Visibility Project: Presentation Summary \$

Introduction: Awareness + Visibility Project

HUD's Office of Single Family Housing (SF) and Office of Housing Counseling (OHC) have partnered to develop an Awareness + Visibility Project to increase the public's awareness of housing counseling, the number of Federal Housing Administration (FHA) borrowers that utilize housing counseling, and the number of people receiving housing counseling services. To that end, the offices are recommending a strategy to expand awareness of the value of HUD's housing counseling program as a tool to achieve a wide range of housing objectives:

- Increase awareness of housing counseling
- Change perceptions of housing counseling
- Motivate behaviors that lead to housing counseling
- Create partnerships with stakeholders to make resources readily accessible

Research Overview

The first step in the strategy was to engage an expert consultant, Creative Marketing Resources, Inc. (CMR), to undertake secondary and primary research to thoroughly examine current awareness, perceptions, and behaviors of key stakeholders about pre-purchase counseling and education. In addition to a literature review, the CMR research team conducted a total of 25 focus groups among a myriad of stakeholders to uncover current perceptions and experiences with HUD Housing Counseling and housing counseling in general, evaluate HUD's current image, and gain insight into the value proposition of housing counseling. Research findings reinforce the need to promote awareness and visibility of HUD housing counseling and education:

- Strong desire for knowledge/information from a "trusted" source
- Overall lack of awareness of housing counseling and desire for more overt communications
- Trust of "HUD" name, despite some misperceptions
- Support for housing counseling after learning about its features

Stakeholder Value Propositions

The goal of the research was to uncover the value propositions of HUD housing counseling for each stakeholder group. These value propositions will then be used to develop messaging and inform a communications strategy for increasing awareness, changing perceptions, and modifying behaviors. The following value propositions were gleaned for each stakeholder group:

- **Internal:** Housing counseling informs and educates consumers about the benefits, ! advantages, and perceived risks associated with housing choices. !
- **Institutions:** Housing counseling produces knowledgeable, better-prepared consumers, which saves time and money and maximizes the success of the home-buying process.
- **Oversight Agencies:** Housing counseling plays a significant role in educating consumers to make better housing decisions, especially as it relates to budgeting and wealth management.
- **Consumers:** Housing counseling is a trusted resource that empowers consumers to make informed housing decisions.

Strategic Recommendations

Value propositions can be used to develop messaging and collaterals that effectively communicate with stakeholder groups using: brochures, posters, videos and newsletters. These materials can then be disseminated through HUD housing counseling agencies to lenders, licensed real estate agents and most importantly, the end user – our consumers. Ultimately, research findings helped to shape the materials that will create the demand for HUD housing counseling among each stakeholder group.

For more information: <https://www.hudexchange.info/programs/housing-counseling/housing-counseling-works/>