



Final Transcript

**HUD-US DEPT OF HOUSING & URBAN DEVELOPMENT:
Tools for Communication - External**

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SPEAKERS

Jane Charida
Jerrold Mayer
Andrew Klain - CMR

PRESENTATION

Moderator Ladies and gentlemen, thank you very much for standing by. Welcome to the Tools for Communication conference call. At this time, all participants are in a listen-only mode. Later, we will conduct a question and answer session and instructions will be given to you at that time. [Operator instructions]. Also, as a reminder, this conference is being recorded.

I would now like to turn the conference over to your first speaker, Ms. Jane Charida. Please go ahead.

Jane

Thank you so much and welcome, everyone. Glad you could join us for today's webinar. I'd like to go over a few housekeeping items before we get started. As the operator mentioned, the audio is being recorded, and we will be sending that information along with the playback number and a transcript and PowerPoint for today's presentation in our Weekly Training Digest that comes out every Monday.

There will be polling questions throughout the presentation, so please be sure to respond to them. Then we'll have a Q&A period at the end of the presentation. If you think of something as we go along, please feel free to write your question or comment into the question box to the right of your screen and we'll do our best to respond to those questions today. You can also send any questions and comments to our housing.counseling@HUD.gov mailbox, and please put the webinar topic in the subject line so we'll be able to get back with you quickly.

Our phones are going to be in an operator queue today, so you don't have to worry about muting during the conversation. Then we will do a brief survey at the end of the webinar, so please take a few minutes to respond to those questions. That helps us to plan for future webinars and also to refine our presentations.

Once the webinar is completed, you will get a Certificate of Training.

This will just be an email, there won't be an attachment, so you can save that for your records if you choose to. You can also get credit for the webinar by going to HUD Exchange and look for the webinar archive midway down the page, and click on the Get Credit button for attending the training, or viewing separately at a later time.

It's now my pleasure to turn the webinar over to Jerry Mayer, Director Office of Outreach and Capacity Building for Office of Housing Counseling. Thank you, Jerry.

Jerry

Thank you, Jane. Good morning to everyone and welcome to today's webinar. During National Homeownership Month, we're focusing on helping housing counseling agencies reach out to their clients through social media and help promote the important work that housing counselors do every day in communities around our nation.

Today's training will provide an opportunity for a deeper dive into the different kinds of tools housing counseling agencies can use to successfully communicate with their clients on social media.

I'm pleased to introduce Andrew Klain of CMR, who will be leading today's webinar. Without further ado, take it away Andrew.

Andrew

Thank you, Jerry. Thank you, Jane. Hello, everyone. Happy National Homeownership Month. As Jerry stated, my name is Andrew Klain, I'm with Creative Marketing Resources, and I head up the public relations research and I also deal with tools for communication, which we are going to go over today.

Today's agenda, we're doing our introduction at the moment. We're going to go over some goals and desired outcomes. We're going to talk about some tools for communication that you can use at your agency. We're also going to go over some custom tools that you can use as well. These tools can be branded with your logo and agency's information, and then at the end we're going to have a Q&A section.

Our goals for today, we will showcase the new Office of Housing Counseling materials. We're going to present some customized housing materials for you, guide you through the ordering process, and then hear from you; if you have any questions or comments on the materials, we would love to hear from you to get your feedback.

Some of our desired outcomes, what we hope you get out of it today is a better understanding of the materials and their uses. You will receive some new personalized communication tools that you can add your agency's information on to. Ultimately, we want to help you engage with your consumers.

Let's go over some introduction items about tools for communication.

Why use communication materials? Well, a lot of these materials have the ability to increase awareness of housing counseling. What we'll show you today, these materials will allow you to present information to your consumers wherever they are in the homeownership process, and it will introduce them to housing counseling and why it's important.

It also will change any negative perception. So, as we know, working with government, we all have that government stigma about whatever people think about government. Hopefully, these materials will help present housing counseling in a positive way to consumers, to let them know that we are here to help them wherever they are in the homebuying process, or if they're renters or in foreclosure. These materials will help change those perceptions into positive ones, if there any negatives with your consumers.

They will also engage and motivate the end user to use housing counseling. We all know that housing counseling has a lot of benefits to the consumer, and these materials should help them motivate themselves to come in and talk with the housing counselor about their services.

Lastly, it will help you stand out from the noise. There is a lot of materials out there from lenders, from real estate agents. It's a lot of information that the consumer tends to see when they're thinking about buying a home or if they're in need of some advice about their financial situation, so these materials will help your agency stand out from all that noise and elevate your presence within the housing industry.

What are communication materials? As you know, they are resources to explain the who, what, when, where, how and why. They are brochures, they are flyers, posters, newsletters, toolkits. They could be business cards, they could be even online information or fact sheets.

Communication materials vary greatly, but some of the things that we're going to go over today specifically are some brochures, flyers, posters. Then at the end of the webinar we will have a Tools for Communication toolkit that you can download from the HUD Exchange, and that will contain all the materials that we're going to go over today in this webinar.

Some of the benefits of using communication materials, they are cost effective and they are budget-conscious. Using brochures and flyers and posters is a great way to reach out to consumers, keeping your budget in mind. We know that housing counseling agencies are always tight with money, but these materials should help you reach out to your consumers, and they're a great way to effectively reach out and engage.

They're also versatile and designed for any purpose. These materials can be used—we'll go over a general housing counseling materials where you can actually reach out to essentially anyone to talk about your services and they can be designed for whatever purpose that you need them for. We have a few customized materials that we'll go over with as well later on.

Lastly, they're mobile, so you can hand these to anyone. If you're at a trade show or workshop, or you're walking on the street and you see somebody or you're talking to somebody about housing and some of the services you offer, these are great materials to just hand to somebody.

They don't need to be on their phone, you don't need to see a commercial or an ad, they're great for a consumer to pick up and take with them to their house to share with their families or their roommates. So, they're great materials to have.

Our first question today, we want to gauge what materials you currently use most for communication. It looks like a lot of you use brochures and flyers, that's great. Those are some of the materials that we'll be sharing with you today. We also have a poster for you, so hopefully this is something that you'll be able to use moving forward.

It looks like 10% don't use communication materials. That could be for a variety for a reasons. Hopefully, the materials that we present to you today you'll be able to use moving forward. We think they're great ways to engage with your audiences.

Without further ado, let's showcase the materials. These communication materials that we've created for you and that we're presenting today, it's the General Housing Counseling suite, which includes a brochure, a flyer, and a poster. We'll showcase the Disaster Assistance Response Team posters. We'll showcase the "Beat the Odds" poster. Lastly, we have the First-Time Homebuyer brochure suite. We'll eventually be showcasing the other stakeholder brochures for your consumers, such as renters, folks that are in default and foreclosure, but today we're going to go over the First-Time Homebuyer brochure suite.

Here's what we have for you, our materials for the General Housing Counseling suite, like I said before, a brochure, a flyer, a poster. These materials are for you to use for every day occasions. They are for everyone, like I said before, you can hand them out wherever you are. They essentially talk about the benefits of housing counseling in general. They're great to help explain to folks what you do and who you are and why housing counseling is a smart move.

Here's our brochure. Specifically, the brochure goes over answers as to why knowledge is power, where housing counselors are located, where they can find further information, and essentially talks about the importance of being a smart consumer when it comes to housing related activities. We also have a black and white version. We understand that if you're printing these at your own office or you're going to a professional print shop, we understand that color costs are expensive, so we also have a black and white version for you to use and to print with.

Here's our flyer. Similar to the brochure it talks about why housing counseling is a smart move wherever you are in the homebuying process. We also have a black and white version similar to the brochure that will

allow you to print without using any color, and that's just another cost effective way to have these materials and use them.

We also have a poster. This poster can be placed anywhere in your office. We encourage you to place it right where you're consumers hang out, whether that be a waiting area, or if you have a cubicle or an office these posters, it's a great place to place it. Again, this poster talks about why housing counseling is a smart move, it goes into detail about why housing counseling saves you money, why it's for everyone, not just folks who are in need of help but for anyone. Then it also gives information on where folks can find a housing counseling agency.

We have our Disaster Assistance Response Team posters. There's a number of them. I'm showcasing today a few versions, but know that they come in, I believe, 17 different languages. I'm showcasing Spanish today, but if you have other languages that you need, these posters are in 17 different languages.

Here's the full color version. We also have a light color version, where, as you can see on the screen, it's a white version of it with color still. We also have the Spanish and the English versions. We also have black and

white versions. Again, if your costs for printing our high and you need to print in black and white, these versions are for you.

We have another version, this one with a green roof and green icons.

Again, Spanish and English, full color. We have the light color version, Spanish and English. Then lastly, again, the black and white version for you to use.

I don't know if any of you recall, this "Beat the Odds" poster was introduced in 2015 for National Homeownership Month. Wow, almost three years ago today. That's amazing. We introduced this poster to talk about the benefits of housing counseling and why using housing counseling will help you beat the odds in obtaining homeownership or gaining successful housing, and that could mean renting as well.

These posters are also available to you in our toolkit, which will be placed on the HUD Exchange. Please know, though, that this "Beat the Odds" poster, these are 2015 statistics. We eventually will come out with a new version, but just know that this is from 2015 and that these stats may have changed.

Let's go over the First-Time Homebuyer brochure suite. Like I said before, we will have other consumer brochures that are specific to renters, folks that are looking into HECM loans or reversed mortgages. We will have a foreclosure and default suite. So, keep your eye out for them. We will be rolling those out in the near future, but today we're going to go over what we have for first-time homebuyers.

We have a Credit 101 brochure, this goes into detail about why your credit score is important, how housing counseling agencies can help, and how you can elevate your credit score. On the back it also talks about the average credit score of homebuyers and then where to find housing counseling agencies.

Our second brochure for first-time homebuyers talks about housing counseling and the benefits of housing counseling, it gets into more detail. Again, it goes over some stats about why housing counseling's important, where to find housing counseling, and why engage in housing counseling. A lot of consumers don't understand that housing counseling is for everyone, it's not just for folks who are in need of help. I know personally I recently purchased a home, and housing counseling, and the budgeting part specifically, was very helpful. So, I know that a lot of

consumers need housing counseling as they're looking to purchase their home or rent.

We also have a "Mortgage 101" brochure. This gets into detail about the mortgages that are available, whether that be conventional or FHA.

Again, it talks about how housing counseling can help with understanding mortgage, where to start with the mortgage, how do you even select one?

This is very helpful to help consumers understand about mortgages. Then, of course, it has the call to actions of where to find housing counseling agencies to help with their mortgage decisions.

Lastly, we have an "On the Money" brochure. This is specific to budgeting. We love our first headline in the inside, making sense of this.

This talks about why money matters, why you should put together a budget and make sure that all your finances are in line before you purchase a house. For folks who own a home or even renting, we know that budgeting is a very important part of sustaining a life, and this brochure will help consumers understand why it's important and then allow them to find a housing counseling agency to go in and talk to somebody about their budget and money.

Our second question for today, this will help us understand how you actually print your materials. How do you print your materials at your agency?

Cool, this is something that we were unsure about, and this is great to know. It looks like 68% of you have in-house color printers. That's fantastic. A lot of these materials can be printed in-house on your color printer. Folks with black and white printers, that's perfect too. All these materials can be printed in black and white, as we've shown earlier in the presentation. Then folks that use outside printing shops, that's great too. We know that those shops are professional and they do great quality work.

For the folks that don't print any materials, we will have some information for you. I believe right now the OHC is working on some sort of delivery of these materials to housing counseling agencies. None of that is set in stone, but please stay tuned and we should have some information for you soon.

That brings me into this section. Right now, we are in the process of trying to figure out the best and most fluent way to get materials to housing counseling agencies. When we have that information we will

keep you up to date on how you can order your materials and have it delivered to your agency.

Let's get into materials that you can create. An important note, the materials I presented previously, the "First-Time Homebuyers" brochure suite and the General Housing Counseling suite, those materials cannot be altered in any way. I'm sure you know this, but we should reiterate that those materials are Office of Housing and HUD materials and you cannot put your information on it when you distribute them. However, we've created some materials for you that you can customize and personalize for your agency. Today, we're going to go over a flyer that we created.

Again, we have a customized Microsoft word template for you to use where you can add your information, your logos, and sponsors, if you have any. Again, these materials are designed for you to customize with your organization's name and likeness. Dissimilar to the HUD materials, these customized materials cannot include HUD, FHA, or OHC logos, messaging or graphic elements. So, we have those materials for you and then we also have these customized materials that are solely for your organization and cannot include HUD, FHA, or OHC likeness.

Here's our first sample flyer for you today. On the left, this is the template that you will be receiving. As you can see it's in Word, so it's as simple as clicking on any of those areas and adding your own information. We've also provided you a sample of what it could look like. For instance, on the right, we've created a mock flyer that says "Free First-Time Homebuyer Education and Financial Capability Workshops." We have some sample bullets on how this whole flyer can look.

On the bottom of the right sample flyer, you have an area where you can put sponsors. We want to make it clear, though, that you have the opportunity that if you have no sponsors you can eliminate that section altogether and create a flyer without any sponsors. We just wanted to give you, if you had sponsors, an opportunity to place them on your flyer.

This is our sample flyer two. Again, the left is what you'll receive in a Word document, where you can place your information and place a photo and then copy, and then on the right is our example of what it could look like.

Lastly, we have our third flyer, just a different variation, a similar concept. You can place your agencies information on there, a photo, some copy or

information with bullet points, and then on the right is our example. All this information will be in the toolkit, with directions on how to use these sample flyers. All that information will be in the toolkit. Look for that toolkit, it should be available within the next week or so on the HUD Exchange.

Let's talk about photos, and how you can get photos. A lot of agencies that we've spoken to find it difficult to find photos for their materials. Today, we're going to introduce to you some ways that you can creatively look for photos for free, that it doesn't cost you anything. You can find them online. It's as simple as going to any search engine, Bing, Google, Ask Jeeves, I don't know if that's still around, but any search engine and type in "free stock photos."

You'll see a number of ads at the beginning. Click on any of the sites after the ads, and typically that will bring you to a site that offers free stock photos. Within that site, one that comes to mind, but any work great, is Pexels. If you notice a website called Pexels, that's something that we've used before, but any site works great. Inside the website there'll be a search box where you can search based on any topic or theme, because we're in housing here's some examples of what you can search.

You can search housing home, finance, money, family, renter, apartment, anything you can think of that pertains to whatever photo you're trying to look for.

Then typically with these free stock photo sites, they'll have a free download button. Look for that button. A lot of times you have to be conscious about what website you're on, because some websites do cost money or they have royalty costs, where you have to acknowledge the photographer. Just make sure you read everything through before you fully download the photo. It will take you a matter of seconds to understand if this photo is truly free or not. Just make sure you look on the website before you download it.

A few things to keep in mind. The theme, you always want to know if the photo represents the theme of the material. So, as you're putting these flyers together, if you're hosting an education session for a group, the photo should convey a situation similar to a presenter communicating information to a class. Always keep in mind that your audience, if you're creating a flyer for folks who are looking for a reverse mortgage or a HECM loan, make sure that the photo you choose represents that age

demographic. As we all know, HECM loans are for folks who are 60-ish, 62 or 63, and older, so keep that age range in mind.

Always look for quality photos. One thing to think about when you're downloading photos is always go for full quality. The only downside of that is that the file size of your material will be very large if you use full quality photos. That shouldn't be an issue for most people. If it is, you can always step down the quality of the offer, like high quality, medium, low. We always recommend high, it will make your materials look great, but if the file size is ever an issue, you can always step it down. Lastly, the size and shape, make sure your photos fit well on the flyers that you're putting them on to make it look clean and appealing.

Some of the materials that you can look forward to, we're going to have other consumer brochure suites, as I said before. We're going to have a Renters brochure suite, a Default and Foreclosure brochure suite, and a HECM brochure suite. Stay tuned, that should be rolling out within the next few months or sometime soon.

I'm going to open up the Q&A in just a few slides. Some of the things that I want to hear from you about is your thoughts on the new materials

and the new customization templates. Then I want to ask you, what are some other materials that you use or that you could use that will help communicate better to your consumers that we can create for you.

Jane Thank you, Andrew. Operator, could you please give instructions on how people can call in.

Moderator [Operator instructions].

Jane Thank you so much. While we're waiting for folks to queue up, we do have a few questions and comments.

One question is, "When will the custom templates be available?"

Andrew Those templates should be available in the toolkit that we will be putting out within the next week. It's the Tools for Communication Toolkit. Keep your eye out for that. Those materials will be available to you in that toolkit.

Jane Thank you so much. Operator, do we have any calls yet?

Moderator I am showing no questions in queue at this time.

Jane We do have a comment. One person is curious as to why the Equal Housing Opportunity logo is not showing on the brochure materials that you just shared.

Andrew That's a great question. Jane, I'm not sure if you're able to answer that. I know there was a reason.

Jane Actually, I'm not. I wish I could, I'm sorry. I wish I would have been a part of that discussion.

Andrew That's alright. There is a reason for it. I'm sorry I'm not able to communicate that with you today. I do know that if you have a question like that, you can ask housing.counseling@HUD.gov. Send your question in that way and somebody from the office should be able to answer that for you.

Jane Thank you. Any callers yet?

Moderator I'm showing no questions in queue at this time. [Operator instructions].

Jane We do have a question about the website you recommended for free stock photo images. Could you please spell the name of that website?

Andrew I want to make it clear that we can't recommend any websites as a professional of HUD. However, some of the websites that we've used in the past include this website called Pexels. It's P-e-x-e-l-s. The best way to find that website, though, is to go to any search engine, type in the words "free stock photos," and that website should come up as well as a lot of other websites that are great tools to find free stock photos. It's not just Pexels, there are a lot of other sites that we've used, and all of them work very well.

I just want to make another note, though, that make sure you read their terms and conditions on downloading photos. It's not like your iPhone, where it's 20 pages. A lot of times they'll be very clear about if you can use these stock photos and how you can use them. Just make sure you read what their terms and conditions are for using these photos so you don't get into any trouble.

Jane Thank you. Operator, any calls yet?

Moderator I'm showing no questions in queue at this time.

Jane We've got some shy folks today. That's okay. I do have another written in question. This is actually referring to yesterday's webinar, so I'm not sure if you can help us or not. The person did a press release but left out a video reference because she couldn't find the link to it. I'm wondering, would that be in the toolkit?

Andrew Hi, yes. That's a great question. I was actually on the Press Release webinar yesterday. For folks that are looking for that link for the video, it will be online shortly. We appreciate your patience, it's a process to upload it online. Please look out for it, there will be a link to the video for you to use in your press release.

Jane Thank you so much. That is all of the written in questions we have so far.

Andrew Alright. Thank you, everyone. We appreciate your time. Thanks for joining us today. Again, stay tuned, there will be a toolkit on all the information that was presented today. We also had, as Jane mentioned earlier, we had a National Homeownership Month webinar yesterday, and there should be a toolkit online either now or soon. There's also a video

that we have and some materials. So, make sure you check out the HUD Exchange, all this information is either on there now or will be shortly. We appreciate your time.

Moderator

Thank you. Ladies and gentlemen, that does conclude your conference call for today. Thank you for your participation and for using AT&T Executive Teleconference Service. You may now disconnect.