



OFFICE OF  
HOUSING COUNSELING  
LET'S MAKE HOME HAPPEN

# Awareness & Visibility Efforts of Housing Counseling

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# Goals of Awareness & Visibility Efforts



**Increase stakeholder awareness of housing counseling services and its value in making housing decisions.**

**Positively change the perceptions of housing counseling services.**

**Motivate behaviors that lead to acquiring housing counseling.**

**Partner with stakeholders so they can more effectively disseminate information.**

# Key to Accomplishment of Goals



- Research stakeholder perceptions and behaviors towards housing counseling services
- Educate consumers and other stakeholders on benefits of housing counseling.
- Develop communications to build buy in across multiple stakeholder groups.
- Deliver consistent messaging that speak to stakeholders value proposition.

# Discovery - What has been done?



## Sources of information:

- 25 focus groups of stakeholders
- Surveys
- Mystery shopping at HUD approved counseling agencies

## Important Findings:

- Stakeholder value propositions
- Negative perception of terms such as counseling and counselor
- Need for standardization in the quality of services
- Get the word out about the availability and benefits of housing counseling services.

# What has been done?



## Message Development

- OHC Visual Identity
- OHC tagline – “**Let’s Make Home Happen**”
- Consumer assets  
(videos, posters  
and flyers)

# Message Development



# Message Development

**BEAT THE ODDS  
WITH HOUSING COUNSELING**

**Homeowner's net worth 36X greater than renter's.**  
— Federal Reserve (2013)

**AM I READY TO BUY A HOUSE?**

**Housing Counseling may be the answer.**

One-third of first-time homebuyers underestimate their total household debt.

**HOUSING COUNSELING PROVIDES EXPERT ADVICE TO HELP YOU:**

- Create Manageable Budgets
- Set Realistic Financial Goals
- Improve Your Credit Score
- Avoid Delinquency on Debt

**DOES HOUSING COUNSELING WORK?**  
Borrowers who use HUD-Approved Housing Counseling:

**30%** lower odds of foreclosures

**283%** more likely to receive loan modifications

**IN 2015, HUD HOUSING COUNSELING HELPED:**

- Prevent **92,000+** Foreclosures
- Improve **178,000+** Finances
- Create **403,000+** Budgets
- Counsel **over 1.3 million** Households

**WHERE DO I START?**  
Call **1-800-569-4287** or visit **HUD.gov** to find an agency in your community

**Over 2,000 HUD Approved Agencies**

**SUPERA LOS OBSTÁCULOS  
CON ASESORAMIENTO DE VIVIENDA**

**Patrimonio neto de un dueño de vivienda es 36 veces mayor que el de un inquilino.**  
— Reserva Federal (2013)

**¿FUNCIONA EL ASESORAMIENTO DE VIVIENDA?**  
Prestatarios que usan Asesoramiento de Vivienda aprobado por HUD:

**30%** menor probabilidad de embargo hipotecario

**283%** mayor probabilidad de recibir modificaciones en sus préstamos

**¿ESTOY LISTO PARA COMPRAR UNA VIVIENDA?**

**El Asesoramiento de Vivienda puede ser la respuesta**

Un tercio de compradores de vivienda por primera vez subestiman su deuda doméstica total.

**EN 2015, EL ASESORAMIENTO DE VIVIENDA DE HUD AYUDÓ A:**

- Prevenir Más de 92,000 Embargos Hipotecarios
- Mejorar Más de 178,000 Finanzas
- Crear Más de 403,000 Presupuestos
- Aconsejar a Más de 1.3 millones de Hogares

**¿CÓMO PUEDO EMPEZAR?**  
Llama al **1-800-569-4287** o visita **HUD.gov** para encontrar una agencia en tu comunidad

**Más de 2,000 Agencias Aprobadas por HUD**

# What has been done so far?



## Message Dissemination

- Distributed Beat the Odds posters
- Released National Homeownership Toolkits
- Produced disaster recovery posters.
- Released homeownership videos



# Under Consideration:



1. Research on housing counseling name change
2. Development of *HUD.gov/makehomehappen* website
3. Development of training and toolkits for Housing Counseling Agencies (HCAs)
4. National Homeownership Month Activities
5. Celebrate 50th Anniversary of Housing Counseling

# Under Consideration: Research on Name Change



- Obtain additional feedback from stakeholders and the public about possible name change
- Research procedural options for making a name change
- Examine impact on OHC materials, collaterals and regulations
- Present findings to HUD senior management for decision to change name.

# Under Consideration: Development of *Hud.gov/makehomehappen*



- Create strong consumer interface on hud.gov that displays the OHC and “**Let’s Make Home Happen**” messaging.
- Provide consumer-focused content relevant to renters, first-time homebuyers, homeowners, reverse mortgagors, and homeowners facing foreclosure/default, etc.

# Under Consideration: Trainings and Toolkits



## **Social Media Training and toolkits**

- Assist HUD-approved HCAs to establish social media channels and consistently engage followers.

## **Media Relations Training and Toolkits**

- Teach HUD-approved HCAs effective tactics in reaching and engaging media.

## **Outreach Training and Toolkits**

- Teach HUD-approved HCAs to showcase the new look and feel of OHC collateral materials.

# Under Consideration: 2018 National Homeownership Month Activities



- HUD is considering focusing efforts on a social media campaign that will
- Highlight the benefits to consumers of using unbiased, HUD housing counseling agencies.
- Educate consumers on the resources available to them at all stages of homeownership.
- Amplify the consumer collaterals for greater market penetration

# Under Consideration: HUD's 50<sup>th</sup> Anniversary



Commemorate HUD's 50th anniversary of housing counseling among consumers with the following:

- A 50th anniversary Commemorative Poster.
- A compilation video of housing counseling over the years, including client testimonials.
- A 50th anniversary toolkit.

**Thank you!**