SOCIAL MEDIA 101

TABLE OF CONTENTS

INTRODUCTION TO SOCIAL MEDIA

Social Media 101

Greetings,

Our team at the HUD Office of Housing Counseling is committed to making HUD-approved housing counseling readily available to consumers across America. This effort is carried out largely with the help of you, a nationwide network of thousands of HUD-approved housing counseling agencies. It is our goal to provide you with the resources necessary to effectively reach consumers.

Social media is an increasingly popular channel for consumers – first-time homebuyers, renters, reverse mortgages and the like – to seek out information. By learning how to effectively utilize social media, HCAs will be able to reach consumers where they spend the most time online.

I invite you to join our social media training webinar series and utilize this Social Media 101 Toolkit to arm yourself with the knowledge needed to establish a social media presence and engage with consumers online. Within this toolkit, you will find everything you need to disseminate information about HUD-approved housing counseling to your valued clients and ultimately increase awareness of HUD-approved housing counseling.

Sarah Gerecke
Deputy Assistant Secretary
Office of Housing Counseling

Introduction to Social Media

Why Social Media?

Using social media is an effective way to expand your reach, foster engagement from your stakeholders, and increase your consumers' access to information to make informed housing decisions.

No Barriers to Entry

Unlike many other forms of outreach, social media allows you to reach consumers without a costly barrier to entry. Anyone can create a social media account and begin disseminating information.

Increase Consumer Access to HUD-Approved Housing Counseling

Harnessing the communication power of social media is imperative to increasing awareness of HUD-approved housing counseling. By sharing information on social media and establishing a presence, HCAs will become more accessible to consumers. Social media content that spotlights additional service offerings will also serve to make HCAs more familiar to existing clients. We will look more at this later.

Cost-Effective, Nimble Way to Disseminate Information

Social media is cheaper than any form of advertising today. Social media is one of the only channels that allow an organization to reach more than 1,000 people for less than three dollars.[1] Social media also will allow you to share information more quickly than any other form of outreach.

Social Media Overview

Social media is increasing in popularity and presents a strong opportunity to communicate with consumers where they spend the most time online. Utilizing social media allows OHC to help HCAs foster consumer participation, conversation, and community enrichment surrounding housing decisions. Social media also helps reach the masses when, where, and how they are increasingly consuming information, establishing a more trustworthy connection.

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[1] https://www.slideshare.net/augustinefou/cross-channel-media-costs-comparison-cpm-basis-by-augustine-fou

UNDERSTANDING THE PLATFORMS

There are many social media platform options to consider when creating a presence on social media.

Understanding the Platforms

Selecting the right social media platform to satisfy your communication needs begins with a strong understanding of each platform's best practices, audience breakdowns, and trends. Due to the overwhelming amount of possible social media platforms to choose from and know what sites your consumers frequent the most, we recommend that at a bare-minimum, HCAs create and maintain a personalized Facebook and Twitter account. Let's dive deeper into both of these social media platforms.

Facebook

Facebook continues to be the United States' most popular social networking website. Nearly eight of ten online Americans now use Facebook, with the largest being individuals aged 18-29 years.[2] Facebook represents a strong opportunity to communicate with your target audience where they are more receptive to new information.

Facebook Best Practices

Below you will find steps to create a Facebook page, as well as best practices and tips to get you started.

1. **Creating your page.** Creating a page on Facebook is quick and easy. Here's how. We've outlined what you'll need below:
    a. *A Facebook account* – Unlike many other social media business accounts, you don't simply login to your Facebook organization's page. You'll manage your page through your personal Facebook account (don't worry, no one will be able to see your personal information). If you do not have a personal account, you can create one here: https://www.facebook.com/r.php
    b. *A name for your page* – This is how people will find you. Create a name that clearly identifies your organization.
    c. *A short description of your organization* – Use the About section to tell people a little bit about what your business does. Remember, "Let's Make Home Happen!"
    d. *A profile photo* – Choose a photo or logo that best represents your organization. Ensure the profile's photo size is 180 x 180 pixels.
    e. *A cover photo* – Consider this the billboard of your Facebook page. What message do you most want to convey when people visit your page? Ensure the cover photo size is 820 x 312 pixels.
    f. *A call-to-action button* – At the top of your page, you can add a call-to-action button that encourages visitors to do something such as contact your organization, visit your website, and more.

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[2] http://www.pewinternet.org/2016/11/11/social-media-update-2016/

2. **Following other Facebook accounts.** Once you've created your Facebook page, a great way to get familiar with the platform is to follow other organizations' pages. Following like-minded organizations' pages will give you an idea of how your audience behaves on the social platform. What type of posts do they interact with? What do they have to say?

3. **Creating an event page.** An exciting feature specific to Facebook is the ability to create an event page hosted by your organization. This is a great way to engage a segmented audience to build buzz surrounding a community event such as an open house or informational session. You can find more information on creating a Facebook event [here](#).

4. **Maintaining a Facebook page takes time.** It's important to understand the amount of time you will need to invest for success on social media. On average, it can take anywhere from three to six hours per week to properly manage a social media account. Make sure adequate time and staff are available to support the ongoing maintenance of your Facebook page.

5. **Create an engagement policy.** While one of the key advantages of social media is the ability to have a conversation with your audience, it's important to develop a policy that covers how you will respond to inappropriate or derogatory comments. Here's a [great resource](#) to get you started. We'll also identify a few tricks later to help you with this.

6. **Establish a library of responses.** Most comments will be positive with support for your mission or sincere questions about your offerings. The best way to handle these comments is to create a living library of responses to typical comments and questions. It is very important to respond to comments or questions in a timely manner. We recommend responding within 24 hours.

7. **Evaluate. Learn. Adjust.** The most important part of managing a social media page is evaluating your efforts, learning from strengths and weaknesses, and continually adjusting your strategy. We suggest paying close attention to Facebook Insights by clicking the Insights tab at the top of your page. Below are a few key insights to monitor:

    a. *Post performance* – Facebook allows for enhanced understanding of each individual post on your page. That includes post reach and post engagement. Pay close attention to these metrics and double-down on high-performing subject matter as you develop new content.

    b. *Page likes* – This insight allows you to keep track of the number of fans your page gains over time.

    c. *When your fans are online* - You can find information on what times of day your fans are online by selecting the Posts tab on your Insights page. That will help you define the best times to post new content to have the highest engagement rates.

Twitter

Twitter is one of the best places to find out what's happening in the social media world right now. With a user base comprised of mostly 18–29 year-olds,[3] Twitter is a great medium to reach first-time homebuyers, renters, and homeowners.

Twitter Best Practices

Below you will find steps to create a Twitter account, as well as best practices and tips to get you started.

1. **Creating your account.** Creating your Twitter account is quick and easy and can be done here. Below, we've outlined what you'll need to get started:
   a. *A Twitter @name* – This is your unique identifier on Twitter. It can contain up to 15 characters. While you can change your username as you please (which appears above your @name on your profile), your @name is permanent.
      i. Example: @HUDgov
   b. *A profile photo* – Choose a photo or logo that best describes your organization. Your profile picture should be 400 x 400 pixels.
   c. *A header image* – Similar to the Facebook cover photo, consider this image your profile's billboard. Your header image should be 1500 x 1500 pixels.
   d. *A bio (or agency profile)* – In 160 characters or less, let people know what your organization stands for any why they should follow you. Consider including a link to your organization's website.
2. **Understanding Twitter.** Now that your Twitter account is set up and ready to go, it's time to start writing content.
   a. *Tweeting* – A single post on your account is called a Tweet. A Tweet can contain up to 280 characters (up from 140) and can include media attachments (photos, videos, GIFs) without sacrificing characters.
   b. *Hashtags* – Hashtags are signified by a pound (#) sign and are used to categorize tweets by keyword. People use the hashtag symbol before a relevant keyword or phrase in their Tweets to categorize those Tweets and help them show up more easily in a Twitter search.
      i. Example: *#homebuyer*
3. **Shortening links.** Sharing a link to a blog post, article, or webpage may seem challenging with the 280 character limit. A link-shortening resource can help you condense those long links and keep your character count down. Here's a free link-shortening resource from Google.
4. **Building a community.** On Twitter, each account can either accrue followers or follow other accounts. Building a community of followers is one of the most effective ways to show credibility on Twitter. While building a large community won't happen overnight, here are some tips to get you started:

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[3] https://www.tracx.com/resources/blog/social-media-demographics-2017-marketers/

a. *Follow people likely to engage* – A great way to start building a community is following other like-minded accounts. You can find like-minded accounts by searching for hashtags relevant to your organization or mission.

b. *Participate in conversations* – Monitor conversations happening within your area of expertise and participate. Show thought leadership.

5. **Engaging your followers.** The best way to expand a community over time is to engage with your followers. Below are some examples to do that:

a. *Retweeting* – Retweeting is a way to spotlight Tweets from other accounts. That will give your community a glimpse into the core values and mission of your organization.

b. *Quote Tweeting* – With Twitter, you have the option to add your own comments before retweeting, making it a quote tweet. Quote tweeting is a way to take retweeting a step further by attaching thought leadership to other Tweets.

c. *@Mentions* - A mention is a Tweet that contains another person or organization's @username anywhere in the body of the Tweet. @Mentioning is a great way to start a 1:1 conversation with a follower or desired follower.

d. *Replying* – Replying on Twitter allows you to reply directly to another person's or organization's Tweet. You can do so by clicking the Reply icon from any Tweet.

e. *Twitter polls* – Polls allow others to weigh in on questions you provide. You can also see the results instantly. This is a great way to illicit a response from your follower base while also highlighting an issue your organization seeks to solve.

f. *Twitter chats* – Twitter Chats are scheduled discussions on Twitter that allow organizations, programs, and associations to have a public conversation around one unique hashtag. The hashtag is vital since it allows people to follow the discussion and participate. Twitter Chats are usually scheduled, announced, and promoted by an organization.

6. **Evaluate. Learn. Adjust.** As mentioned with Facebook, the best way to realize social media success is to evaluate your efforts, learn from strengths and weaknesses, and continually adjust your strategy. You can find Twitter analytics by visiting your Twitter homepage, clicking on your profile picture in the top-right corner of the page and selecting Analytics from the dropdown menu. Here are some things to look for within your Twitter analytics:

a. *Tweet activity dashboard* – Here you'll find metrics for every one of your Tweets. This will allow you to adjust future content creation based on the topics that perform best with your audience.

b. *Audience insights dashboard* – Here you'll find valuable information about the people who follow you on Twitter. You can monitor follower growth over time and learn more about your followers' demographics and interests.

FORMS OF SOCIAL MEDIA CONTENT

There are many types of content easily shared on Facebook and Twitter, from photos to check-ins. We'll explain them all.

FORMS OF SOCIAL MEDIA CONTENT

1. **Traditional (text) posts.** These represent the most straightforward type of content posted on Facebook and Twitter. Consider these types of posts a quick update in the form of a headline. We recommend using these posts sparingly as statistically they lead to lower engagement.
2. **Photos and graphics.** We strongly recommend including some sort of visual with social media posts. Tweets with images get 2x the engagement rate of those without.[4] What's more, Facebook posts with images see 2.3x more engagement than those without images.[5] Since creating original photography or graphics can be hard, an easy way to spice up your content is to use stock photography. [Here's a free resource](#) for stock images.
3. **Videos.** One of the best ways to tell a story on social media is with a video. About 4x as many consumers prefer to watch a video about a product than read about it.[6] We recommend using videos in your social media content as much as possible, whether you create your own videos or use videos on [HUD's YouTube Channel](#).
   a. *Facebook Live* – Facebook recently rolled out a feature that allows you to share a live video with your fans. In many cases, this is the best way to interact with your followers in real time. When you Go Live, your fans will be alerted via their Facebook notifications tab and invited to join your live stream and interact by commenting or reacting. After you Go Live, the video will post to your page in its entirety so followers who missed it can watch it later.
   b. *Native video (Facebook)* – Many people upload video content to a hosting site (such as YouTube) and then link to the video via social media. With Facebook, you can upload the video file directly to your page, which is known as native video. Native videos on Facebook have 10x higher reach than YouTube links.[7]
   c. *Silent video (Facebook)* – It's worth noting that 85% of Facebook videos are watched without sound.[8] If you are creating video specifically for social media, it's important to consider telling the story visually rather than audibly ([like this story about a futuristic bike](#)).
4. **Infographics.** The term *infographic* (information + graphic) refers to any graphic that shows data, copy, or both. Infographics can help you simplify a complicated subject or turn a less exciting subject into a captivating experience. On average, infographics are liked and shared on social media 3x more than any other type of content.[9] While

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[4] https://blog.bufferapp.com/10-new-twitter-stats-twitter-statistics-to-help-you-reach-your-followers
[5] http://buzzsumo.com/blog/how-to-massively-boost-your-blog-traffic-with-these-5-awesome-image-stats/
[6] https://animoto.com/blog/business/video-marketing-cheat-sheet-infographic/
[7] https://www.socialbakers.com/blog/1452-facebook-videos-have-a-10x-higher-viral-reach-than-youtube-links
[8] https://digiday.com/media/silent-world-facebook-video/
[9] https://blog.hubspot.com/marketing/visual-content-marketing-strategy

creating infographics usually requires a graphic designer, there are plenty of <u>free online options</u> to try.

5. **GIFs.** A GIF (pronounced "jif") is a set of images that are presented in a specific order. GIFs have risen in popularity as a quick and entertaining way to convey emotion and information in a way that other forms of content can't. Here is a <u>great place to find GIFs</u> to use on your social media.

6. **Curated Content.** Curating content is the process of gathering information relevant to a particular topic or area of interest such as first-time homebuying tips or financial tips to help consumers avoid default or foreclosure. Content curation on social media is important to show your audience that you are a thought leader within your industry. It also shows that you are collaborative as an organization. To start curating content on your social media, check out this <u>handy list of tools</u>.

7. **Company Culture.** Giving your followers a glimpse of your organization is a great way to build trust. We recommend sharing these types of posts on Fridays since they are meant to show a more human, casual side of an organization in general. Some ideas of sharable company culture content include employee spotlights, behind-the-scenes workspaces, employee outings, and employee takeovers (allowing an employee to take over your organization's social media for a day).

8. **Check-ins and location tagging.** Facebook and Twitter both allow organizations to add a location to their post. That can be beneficial in two main situations:

    a. *Everyday posting* - When posting regular content from your organization's accounts, we recommend adding your location since it further solidifies your stake in the community in which you operate.

    b. *On-location posting* – When posting from a special event (live sharing), adding the location to your post will remind followers where you are, add credibility, and sometimes lead to more engagement by followers also in attendance.

CONTENT PILLARS

Now that you understand the different forms of content you can post to social media, it's time to find the inspiration to create content of your own.

CONTENT PILLARS

Below is a list of some content pillars you can use to support your social media efforts.

1. **Navigating the homebuying process.** Help consumers understand the complexities that go with buying their first home. That could include a step-by-step guide or a series of helpful tips.
2. **Helping renters understand their rights.** Help renters understand their rights as they relate to a healthy living environment.
3. **How and when to use a reverse mortgage.** Help homeowners understand reverse mortgages and how they can alleviate financial strain in certain situations.
4. **Best ways to avoid default or foreclosure.** You can use this pillar to help educate consumers on best practices to ensure financial security in homeownership.
5. **Money management tips and tricks.** You can help consumers understand the manageable steps they can take each day to become more financially responsible.
6. **How to improve your credit score.** Use this pillar as an opportunity to show thought leadership as a housing counseling agency.
7. **Sharing relevant content.**
    a. *Partnering lenders or real estate professionals* – Sharing relevant content for partnering lenders or real estate professionals can be a great way to keep your social media channels populated with content without spending a lot of time.
    b. *Current happenings in the community*
    c. *User testimonials*
    d. *Counselor spotlights and certifications*

With these content pillars, it's important to always remember "Let's Make Home Happen!" While the word *home* has different meanings depending on a consumer's unique situation, everyone needs a place they call home. To make it happen conveys the concept that making that dream come true involves a process and that housing counseling is the vehicle that empowers all parties involved to successfully navigate that process.

TOOLS, TIPS, AND HELPFUL TRICKS

Many times, social media success comes down to the savvy of the person managing the accounts.

TOOLS, TIPS, AND HELPFUL TRICKS

In this section, we will give you some helpful tools, templates, tips, and tricks so you can up your game on social media.

Tools and Templates

1. **Social media content calendar.** Content calendars are a great way to plan and organize your upcoming social media content. Content calendars include everything from the time and date you plan to post on a social platform to the topic of the post itself. Here's an example created as a spreadsheet:

						September Social Media Posting Schedule		
Network	Date	Time	Day	Content Type	Topic	Copy	Link / Visual	Notes
						WEEK 1		
FACEBOOK	9/5/2017	10:00 AM	Tuesday					
	9/5/2017	10:00 AM	Tuesday					
	9/6/2017	2:00 PM	Wed					
	9/8/2017	12:00 PM	Fri					
	9/10/2017	3:30 PM	Sun					
	9/12/2017	11:30 AM	Tues					
	9/14/2017	10:30 AM	Thurs					
	9/16/2017	11:45 AM	Sat					
	9/18/2017	1:30 PM	Mon					
	9/20/2017	4:15 PM	Wed					
	9/21/2017	12:00 PM	Thurs					
	9/23/2017	10:15 AM	Sat					
	9/25/2017	1:30 PM	Mon					
	9/27/2017	11:30 AM	Wed					
	9/29/2017	11:30 AM	Fri					
	9/30/2017	2:30 PM	Sat					
	10/1/2017	9:45 AM	Mon					

2. **Guide to social media image sizes.** Nothing is more frustrating than spending time creating a graphic or image to share on social media and then discover that half of the visual is cropped. It presents poorly in users' news feeds and detracts from your content's perceived value. Here's an online guide to help keep your social media image sizes in check.

3. **Free photo editing.** Now that you're armed with the proper image sizes for each social media platform, you will need a tool to create and resize images. Below are few examples:
   a. *Canva* – Canva is a free graphic-design tool website with an easy-to-use, drag-and-drop interface that provides access to more than a million photographs, graphics, and fonts. Canva also offers a library of handy templates, including templates for social media platforms and infographic templates. Simply create a free account and start designing.
      i. *Note: For bonus points, try the Magic Resize option on Canva to easily optimize visuals for a social media platform.

b. *Pixlr* – You can also consider <u>Pixlr</u>, an enhanced photo editing tool similar to Adobe Photoshop. It's free and offers more capabilities than Canva.

c. *Befunky* – <u>Befunky</u> is an additional tool that can be used to add extra flair to your photo with hundreds of one-of-a-kind, hand drawn graphics and graphic overlays.

4. **Social media holiday calendar.** It can be challenging to come up with original content week after week. That's where a <u>social media holiday calendar</u> can help. On this site, you will find a list of all recognized holidays that are perfect for sharing on social media and the hashtags associated with the holiday.

April 2018

1: April Fools Day #AprilFools

2: World Autism Awareness Day #WAAD

3: Find a Rainbow Day #FindARainbowDay

National Walking Day #NationalWalkingDay

4: Hug a Newsperson Day #HugANewsperson

7: World Health Day #LetsTalk

10: National Siblings Day #NationalSiblingsDay

Encourage a Young Writer Day #EncourageAYoungWriterDay

Equal Pay Day #EqualPayDay

11: National Pet Day #NationalPetDay

12: International Day of Human Space Flight #InternationalDayOfHumanSpaceFlight

16: National Wear Your Pajamas to Work Day #PJDay

17: Haiku Poetry Day #HaikuPoetryDay

National Tax Day #TaxDay

18: National Columnists' Day #NationalColumnistDay

19: Get to Know Your Customers Day #GetToKnowYourCustomersDay

5. **Hashtag Searching.** Ensuring effective hashtag use on social media requires some research. Hashtagify is a great online research to search for popular hashtags related to any given keyword. Simply visit <u>hashtagify.me</u>, search a keyword, and find popular, related hashtags.

6. **GIF Maker.** As GIFs continue to rise in popularity on social media, it's important to understand how to make one. With <u>GIF.com</u>, you can easily convert your video files into sharable GIFs for free.

7. **Management Tools.** When managing multiple social media platforms, it is helpful to use a social media management tool such as Hootsuite, Sprout Social, and Buffer. Social media management tools allow users to schedule, post, and track updates to any page or profile on all the leading social media platforms in one place. While there is a subscription cost associated with these tools, it can save you a tremendous amount of time as you expand your social media presence.
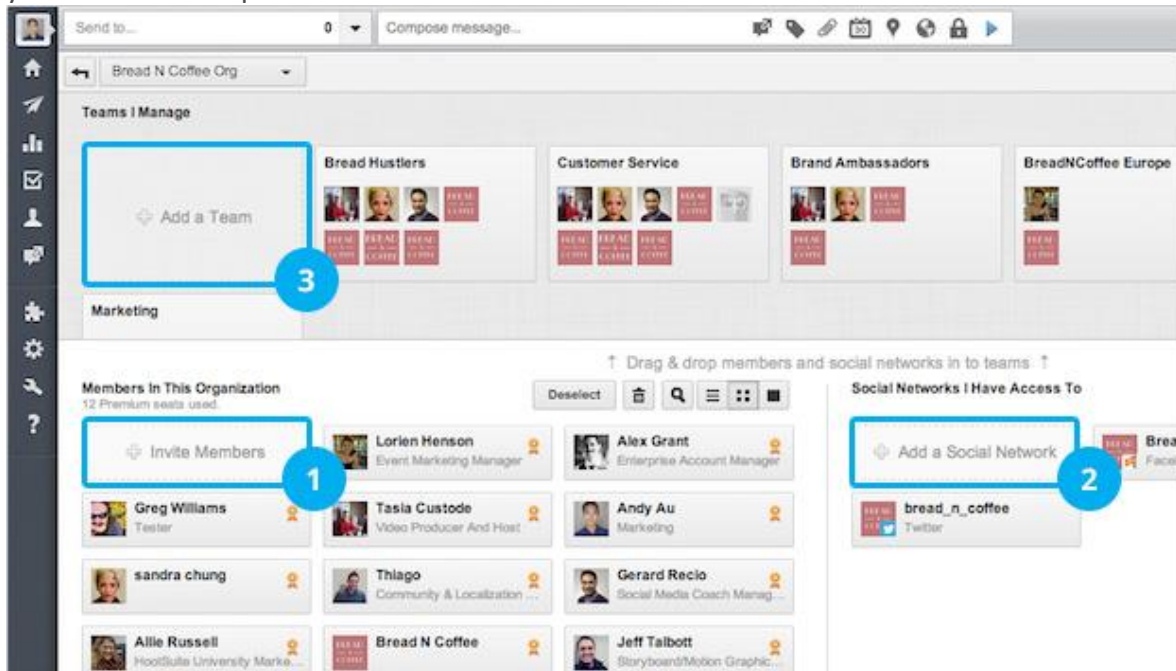
Tips and Tricks

1. **Facebook scheduling.** Can't justify spending money on a social media management tool (such as Hootsuite)? Facebook has you covered with the ability to schedule posts directly through the platform. Once you've created a post on your Facebook page, instead of hitting Publish, click the drop-down arrow and click Schedule. That will bring up the option to select a date and time for the post. Use this feature to schedule posts based on the time your followers are online the most.

2. **Farming for likes.** Have you noticed Facebook users engaging with your posts who aren't followers? Facebook allows you to invite users who have interacted with your content to like your page. To do so, simply click the list of names who like a post and then click Invite next to any users who don't already like your page.

3. **Hiding the link on Facebook.** Long website links often detract from the aesthetics of a Facebook post. Fortunately, Facebook offers a link preview option that creates a visual snippet of a website link. Simply copy and paste the link you would like to share onto your Facebook page's post-creation text box. Once the preview appears, simply delete the link from the text box. The link preview will remain, allowing users to access the link without the clunky URL.

4. **Beating the character count.** It's not always easy to communicate your entire message within the 280 character count limit on Twitter. One way to get around the limit is to send a Tweet as you normally would but end it with ellipses or some sort of cliffhanger. Next, reply to your own tweet from within your own stream. Now users who see the first Tweet in your stream can see the full-length tweet throughout the rest of the stream. Here's an example:

5. **Word bans.** Because social media is conversational, there will always be the possibility of abusive comments. One way to curb these comments on Facebook is to ban keywords often associated with abusive or trolling comments. Once you've identified keywords that subtract from the conversation, ban these keywords by visiting the Page Moderation section under Page Settings. From there, you will be able to add words you want blocked from your page.

6. **Mute a comment.** Similar to banning words, you can also mute specific comments on Facebook. We've found that Facebook users will sometimes post self-promotional or nasty comments on an organization's page. These comments add nothing positive to the conversation and can often detract from an organization's credibility. Instead of deleting the comment (which can often spark outrage by the user), try muting the comment, which will hide the comment from every user EXCEPT the author and his or her followers. You can do so by hovering over the comment, clicking the ellipses button on the right-hand side of the comment, and clicking Hide Comment.

7. **Show, don't tell, with emojis.** Emojis are a great way to spice up your social media content. With this free tool, you can copy and paste all the newest emojis right into Facebook or Twitter.

QUICK FIND
RESOURCE GUIDE

Quick Find Resource Guide

Below is a list of hyperlinks to key resources we mentioned in this toolkit.

Facebook:
- [Creating a Facebook Page](#)
- [Creating a Facebook Event](#)

Twitter:
- [Creating a Twitter Profile](#)
- [Free Link-Shortening Resource](#)

Content Creation:
- [Free Stock Photo Resource](#)
- [HUD's YouTube Channel](#)
- [Free Online Infographic Makers](#)
- [Find GIFs Online](#)
- [Social Media Image Size Requirements](#)
- [Social Media Holiday Calendar](#)
- [Emoji Copy/Paste Tool](#)

Sample Social Media Content

Below we've included sample social media content to get you started. Simply copy / paste these social media posts into your Facebook and Twitter accounts to begin posting on social media!

Facebook:
1. Looking to buy your first home? 🏠 Here are 25 tips to boost your savvy. #makehomehappen
   a. Attach link: https://www.usatoday.com/story/money/personalfinance/2017/06/30/25-tips-first-time-home-buyers/434449001/

2. Rule number 1: Always get an inspection before you buy 👆
   a. Attach link: https://www.youtube.com/watch?v=IvGbMUMh3p8

3. Interested in a reverse mortgage? Talk to us, and we'll help you avoid scams like these:
   a. Attach link: https://www.bankrate.com/mortgages/reverse-mortgage-scams/

4. Curious how @HUDgov's latest changes to reverse mortgage can affect you? Stop in to [INSERT HCA NAME] to learn more!

    a. Attach link: http://thehill.com/blogs/congress-blog/economy-budget/367058-latest-hud-changes-to-reverse-mortgages-good-for-consumers

5. Thinking of that first down payment got you feeling down? You can buy your first home with a lot less money down that you think. Stop in or call to learn more!
   a. Attach image: https://drive.google.com/file/d/1gjVMz6716nLAV7YPWvYWe2YGWAdZ0kuC/view?usp=sharing

6. Know your rights! 👇
   a. Attach link: https://realestate.usnews.com/real-estate/articles/7-things-you-should-know-about-tenant-rights

7. No matter where your dream home awaits you, we'll help you get there.

   Learn how: [INSERT HCA WEBSITE OR PHONE NUMBER]
   a. Attach image: https://drive.google.com/file/d/1DIpH8VRaPQHtJwnjqlIhT-hSyF4DtJBk/view?usp=sharing

8. Eliminating drafts 🌬️ + cutting down on vampire power 🧛‍♂️ = saved money 💰
   a. Attach link: https://www.consumerreports.org/energy-efficiency/save-money-and-energy-at-home/

9. In most situations, you'll need a credit score of 580 or higher to qualify for a home loan. Don't freak out! Here's a few ways to boost your score:
   a. Attach link: http://money.cnn.com/2017/05/08/pf/credit-score-tips/index.html

10. Thinking of buying your first place? Start here.

    Let's 🙌 make 🙌 home 🙌 happen!
    a. Attach link: https://youtu.be/uyPshCXDjZg

11. Homeowners: Do you have a current home inventory created?
    a. Attach link: https://youtu.be/Ng3EoHyn6rc

12. Still not sure if a reverse mortgage is right for you? Here are some common questions, answered!
    a. Attach link: https://www.hud.gov/program_offices/housing/sfh/hecm/rmtopten

13. Housing discrimination because of race, color, religion or national origin is illegal. Report it! 👇
    a. Attach link: https://www.hud.gov/fairhousing

14. It's like an FAQ for first-time homebuyers!
    a. Attach link: https://www.hud.gov/topics/common_questions

Twitter:
1. Looking to buy your first home? 🏠 Here are 25 tips to boost your savvy: https://usat.ly/2vM07rB #makehomehappen

2. Rule number 1: Always get an inspection before you buy 👆 http://bit.ly/2KJM9KZ

3. Interested in a reverse mortgage? Talk to us, and we'll help you avoid scams like these: http://bit.ly/2KKFmAz

4. Curious how @HUDgov's latest changes to reverse mortgage can affect you? Stop in to [INSERT HCA NAME] to learn more! http://bit.ly/2rvTF35

5. Thinking of that first down payment got you feeling down? You can buy your first home with a lot less money down that you think. Stop in or call to learn more!
    a. Attach image: https://drive.google.com/file/d/1gjVMz6716nLAV7YPWvYWe2YGWAdZ0kuC/view?usp=sharing

6. Know your rights! http://bit.ly/2KMUEVp

7. No matter where your dream home awaits you, we'll help you get there.

    Learn how: [INSERT HCA WEBSITE OR PHONE NUMBER]
    a. Attach image: https://drive.google.com/file/d/1DIpH8VRaPQHtJwnjqlIhT-hSyF4DtJBk/view?usp=sharing

8. Eliminating drafts 💨 + cutting down on vampire power 🧛‍♂️ = saved money 💰

    Here's how: http://bit.ly/2ruxomb

9. In most situations, you'll need a credit score of 580 or higher to qualify for a home loan. Don't freak out! Here's a few ways to boost your score: https://cnnmon.ie/2rvEqqQ

10. Thinking of buying your first place? Start here: https://youtu.be/uyPshCXDjZg

    Let's 🖐 make 🖐 home 🖐 happen!

11. Homeowners: Do you have a current home inventory created? https://youtu.be/Ng3EoHyn6rc

12. Still not sure if a reverse mortgage is right for you? Here are some common questions, answered! http://bit.ly/2K2oqEn

13. Housing discrimination because of race, color, religion or national origin is illegal. Report it! ☞ https://www.hud.gov/fairhousing

14. It's like an FAQ for first-time homebuyers! https://www.hud.gov/topics/common_questions

Contact Us

Have additional questions? Feel free to contact the Office of Housing Counseling here:

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