Advisor Agency Marketing/Outreach for HHF Program

(REVISED 6/2012)

What follows are guidelines for HHF Advisor Agencies to use when performing marketing/outreach and related activities for the Florida Hardest-Hit Fund (HHF) program. This guidance supersedes previous guidelines for the program.

Marketing and Outreach Activities

- An HHF Advisor Agency may perform marketing/outreach activities, as follows:
  1.) To notify an Agency's current clients, with whom the Agency has been working, about the HHF program and their possible eligibility; the Agency will be required to pre-screen these clients prior to using the Agency-assigned walk-in referral code to input the applicant into the CounselorDirect system (see next page); and
  2.) To notify homeowners in the local community about the HHF program; these persons may or may not use your Agency to complete the HHF application via the website.
     a. Advisor Agencies may engage in community events targeting homeowners who may qualify for HHF assistance (i.e., workout events, community forums, foreclosure assistance events, etc.) using **approved** materials available on the HHF Advisor Agency Download Center at www.HHFDownload.com (login and password required; see "HHF Download Center Instructions" below for details).
     b. Advisor Agencies may use **paid advertising** specifically for HHF or in conjunction with advertising already being implemented by your Agency; pre-approved display ads and :30 second radio scripts are available on the HHF Download Center. Paid advertising and materials reproduction are at the cost of the Advisor Agency.

- For an Agency's current clients, the **SAMPLE ADVISOR MARKETING LETTER** should be used as a template for the correspondence sent to them; the highlighted part of the letter MUST BE INCLUDED in your correspondence to homeowners and the Agency should use its own letterhead.

- Many Advisor Agencies offer other financial and/or mortgage-related services. An HHF applicant SHOULD NOT be offered any other services until AFTER his/her eligibility determination has been made AND a letter to that effect has been received by the applicant. This includes paid and unpaid services, alike. In the case that the applicant wants to appeal the determination, other services cannot be offered until AFTER the appeal has been settled, in writing.

1.) Additionally, Advisor Agency marketing materials that detail its other services—paid and unpaid, alike—should be sent to the Communications office PRIOR to being sent to HHF applicants so we are aware the information will be sent.
2.) Any Advisor Agency marketing materials that INCLUDE HHF as one of the Agency's services must be reviewed by Communications staff PRIOR to being distributed.

- **HHF ADVISOR AGENCY OUTREACH MATERIALS** are available on the HHF Download Center and may be used at your discretion. These items may be customized using Adobe Acrobat Reader (free and available at *www.Adobe.com*). Instructions for download and customizations are available on the download website, and your customization should be sure to include your Agency Name, phone/fax number, website and/or e-mail address, and referral code. ***No other alterations to these materials should be made; they must be used as designed.***

Website Guidance

- It is permissible for an Advisor Agency to link to the official HHF website from its own website homepage; you may use the **HHF LOGO or BANNER** for this purpose ***OR*** you may create a separate tab on your website for HHF.
  1.) The logo/banner MAY NOT BE AFFIXED to any other printed or electronic materials without the express approval from Florida Housing's Communications staff. In addition, Communications staff must approve any materials to which the logo/banner is affixed PRIOR to their distribution.
  2.) The ***EXACT*** text that must be used for your website regarding HHF (can be placed with the logo/banner or alongside it) is on the next page:

The federal government has allocated funding to help pay the mortgages of qualified homeowners who are unemployed or underemployed through no fault of their own. The Florida Hardest-Hit Fund (HHF) program aims to assist qualified Florida homeowners by providing mortgage assistance for up to 12 months (capped at $24,000), or until the homeowner finds adequate employment to resume paying the mortgage (whichever comes first), with up to $18,000 available to reinstate a delinquent first mortgage prior to payments being made. Additionally, for a homeowner who is recovering from unemployment/underemployment, up to $25,000 is available as a one-time payment to reinstate a delinquent first mortgage.

HHF assistance is paid directly to the loan servicer/lender for those homeowners deemed eligible to participate in the program.

To find out if you qualify for assistance, please visit the HHF official website at www.FLHardestHitHelp.org to review eligibility criteria and to apply; please use Referral Code XXXXX when completing your application. For further questions, contact the Hardest-Hit Toll-Free Information line at 1-(877) 863-5244, Monday-Friday, 9:00 a.m. – 5:00 p.m.

[YOUR AGENCY NAME HERE] is an approved HHF Advisor Agency. After reviewing HHF program benefits/guidelines and eligibility criteria on the official HHF website, you may contact us for a pre-screening at **[phone/fax/email]**.

Advisor Agency "Walk-In" Referral Code Guidelines/Protocol

What follows are the guidelines for HHF Advisor Agencies to use the referral code to assign walk-in applicants or previous clients to your Agency for the Florida Hardest-Hit Fund (HHF) program.

- An HHF Advisor Agency may use a referral code to assign an applicant to its Agency in the CounselorDirect system:
  1.) To enter clients who have been working with that Advisor Agency for other programs; and
  2.) To enter applicants who "walk-in" to the Agency for HHF eligibility determination.

- Clients in the above categories MUST BE PRE-SCREENED PRIOR to an HHF Advisor starting the application process.

- Agencies should be aware that any of your current clients or other applicants who do not use a referral code when completing the online application process directly through the HHF website (www.FLHardestHitHelp.org) MAY NOT BE ASSIGNED to your Agency; if the applicant leaves the referral code empty, s/he will be assigned using the system in place on CounselorDirect. Florida Housing WILL NOT re-assign an applicant because your Agency's referral code was not used.

- Florida Housing's HHF staff will monitor each Agency's application pipeline to ensure that clients are being contacted within a reasonable time of completing their application, and will ensure that an Agency is not overwhelmed with newly assigned/created applications.

- Florida Housing's HHF staff will monitor the "Ineligibility Determination" rates for all HHF Advisor Agencies.
- If an Advisor Agency appears to have exceeded the 10 percent "Ineligibility Determination" rate, Florida Housing's HHF staff will prohibit that Agency from receiving any new clients; in addition, a mandatory Technical Assistance visit will be scheduled and must be completed.
- Also, all referral codes for that Agency may be removed from the system until the mandatory Technical Assistance is successfully completed and the Agency is deemed ready to have the codes restored.
- If it appears there is any fraudulent activity whatsoever, the offending Agency will be removed as an approved HHF Advisor Agency.

For questions or concerns about this information, please contact Lainie Lowery, HHF program manager, at lainie.lowery@floridahousing.org.

For questions or concerns regarding marketing/outreach-related issues, contact Florida Housing Communications staff at (850) 488-4197 or via e-mail:

- **Cecka Rose Green**, communications director, cecka.green@floridahousing.org
- **Taylore Maxey**, marketing/communications coordinator, taylore.maxey@floridahousing.org; ***AND***
- **Claudia Medina**, HHF communications specialist, claudia.medina@floridahousing.org.

HHF Advisor Agency Referral Codes Guidance

What follows is guidance for using the HHF Advisor Agency "referral codes" for marketing/outreach activities related to the Florida Hardest-Hit Fund (HHF) program.

- **What is a "referral code?"**
  A referral code is a five-digit code that an HHF applicant can use on the online application that, when typed into the space on the application labeled "Referral Code," will automatically assign that applicant to the corresponding Advisor Agency (to which the code is assigned). In addition, the codes allow each Advisor Agency, as well as Florida Housing, to determine which marketing materials and/or outreach events result in the most applications submitted for each agency.

- **How does the HHF applicant get a referral code?**
  An HHF applicant will usually get a referral code from the marketing/outreach materials distributed by Advisor Agencies; these approved materials are located on the HHF Download Center and include: brochure, flyer, event flyer, half-page ad, full-page ad and radio ad. However, there also are codes that can be assigned to marketing materials used for specific events at which the Advisor Agency will solicit prospective applicants. In addition, codes can be assigned to an Agency's website and/or walk-in applicants.

- **How does an Advisor Agency know which referral codes are assigned to their agency?**
  Florida Housing has created a unique five-digit referral code for each Advisor Agency for each piece of marketing material, in each of the three languages and for outreach events. The five digits of each code are arranged as follows:

$$\underbrace{\mathbf{3\ 2\ 3}}_{\text{A.}}\ \underbrace{\mathbf{2}}_{\text{B.}}\ \underbrace{\mathbf{2}}_{\text{C.}}$$

A. Advisor Agency ID—three numbers that identify the Advisor Agency; each agency/branch of agency has a unique code. These three numbers NEVER CHANGE and are always a part of the five-digit code.
B. Marketing ID—one number that identifies the marketing medium used—(1) brochure; (2) event flyer; (3) flyer (4) half-page ad; (5) full-page ad; (6) radio ad; and (71-99) community events, website or walk-in referrals.

C. Language ID—one number that identifies the language of the marketing material used—(2) English; (4) Spanish; and (6) Creole. These are for all marketing materials EXCEPT community events, website or walk-ins (XXX71 – XXX99). For agencies using other languages, please contact us so we can assign a number to your other languages.

You can request your codes by having ONE staff person from your agency send an e-mail to Florida Housing's Communciations office. We will send your referral codes at that time. When you get the codes via email, they will be organized as follows (example only):

Agencies	Agency ID#	Brochure (1)	Event Flyer (2)	Flyer (3)	Half-page Ad (4)	Full-Page Ad (5)	Radio Ad (6)	Community Events (71-99)
FHFC	XXX	XXX12-16	XXX22-26	XXX32-36	XXX42-46	XXX52-56	XXX62-66	XXX71-99

When you see the "-16", "-26", etc., it means that the codes run **through** that number. **This refers to the language of the marketing material**.

For example: 12 = English Brochure; 14 = Spanish Brochure; 16 = Creole Brochure; and 22 = English Event Flyer; 24 = Spanish Event Flyer; 26 = Creole Event Flyer, etc.

- **How do I go about using my assigned referral codes?**

Here are the steps you need to follow to begin using your referral codes:

1) There are 16 total codes for the marketing materials on the HHF Download Center, and up to 28 additional codes that you can assign to specific outreach events, your website and/or walk-ins. If you run out of event codes, contact Florida Housing Communications Office; we can assign additional codes to your agency.
2) The correct code should be inserted in the customized space on the corresponding marketing material, in addition to your agency's contact information. We suggest you use the following language: "Please use Referral Code XXXXX on your HHF application to ensure you are assigned to our agency." Or, you may simply put "Referral Code: XXXXX" and then, when you distribute the material, be sure to ask the homeowner to use that code when completing the application online.
    a. If you are setting up a **walk-in applicant**, the "backdoor" option is *NO LONGER AVAILABLE*; you will need to assign a referral code to be used for walk-ins (XXX71 – XXX99). By using the assigned code when you set up the application, the person(s) will be assigned to your agency automatically.
3) Distribute the materials to your target audiences/event attendees, reminding them to use the code on the material when they complete the online HHF application.
4) For Community Events, you will need to complete an Event Request Form and e-mail/fax it to Florida Housing's Communications office. When you complete the "Event Request Form," there is a "Referral Code" box in which you will need to type/write in the referral code you assign to that particular event (code placed in this box will be a code from XXX**71** - *XXX**99**)*; this will help your agency and Florida Housing track the events and applicants associated with them. For codes

you assign to your website and/or walk-in applicants, you DO NOT need to submit an Event Request Form; however, you will need to e-mail the Communications office to have that code put into CounselorDirect. If you do not notify us, the code will not work.

For questions or concerns regarding marketing/outreach-related issues, contact Florida Housing Communications staff at (850) 488-4197 or via e-mail:

- **Cecka Rose Green**, communications director, cecka.green@floridahousing.org
- **Taylore Maxey**, marketing/communications coordinator, taylore.maxey@floridahousing.org; ***AND***
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