

Integrated Marketing and Sales Approach and Plan

The Objective

Accelerate Participation in the SUN foreclosure prevention program

Four Integrated Strategies

1. Achieve credibility through 3rd party affiliations

Establish multiple referral networks for applicants.

Tactics: Seek 25 partners to host speakers and distribute materials thru internal networks.

2. Quantify response & result

Generate validation points for promotion, partners, potential applicants.

Tactics: Track sources of referrals; monitor internal response rates; record time-to-approval and immediately update & promote number of approvals.

3. Organize assets

Establish, speakers bureau and develop templates for educational materials incorporating call-to-action that can be quickly and inexpensively reproduced for 3rd party distribution.

Tactics: Email invitations, flyers, newsletter ads, web ads for partner sites banners, brochures, posters w/response cards

4. Extend validation thru sustained outreach

Combine call-to-action, endorsements & results in all platforms.

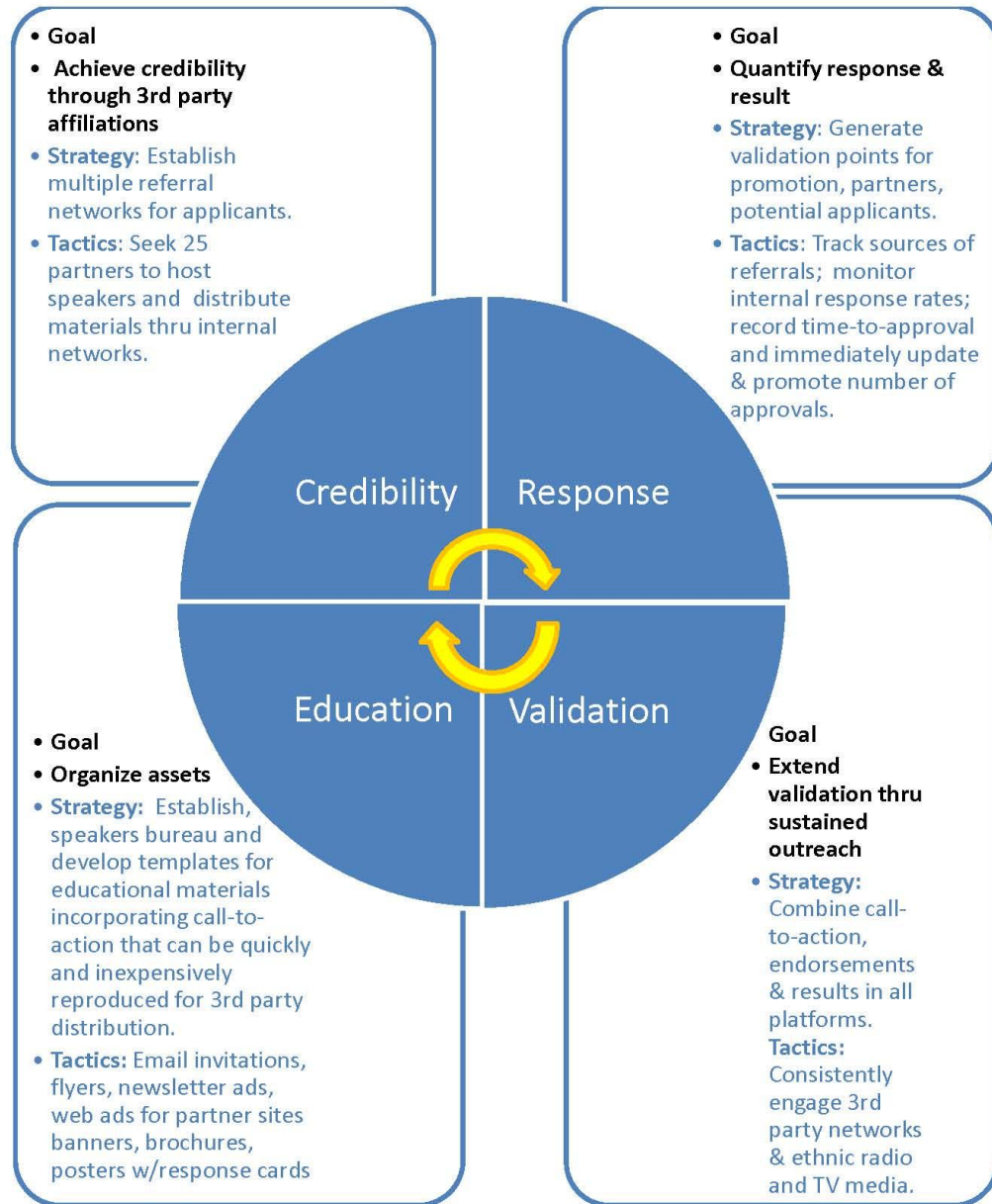
Tactics: Consistently engage 3rd party networks & ethnic radio and TV media.

Rationale for integrating strategies

If we implement solutions to problems that are not strategically aligned, we may expend time and resources on tactics that do not support a measurable objective.

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Plan Objective: Accelerate Participation Four Strategies



Content Guide

Success measurements

Pg 4 Preliminary results

How the strategies work together

Pg 5-6 Strategy #1: Achieve credibility through 3rd party affiliations
Goal A: Secure endorsements / Tactics / Example
Goal B: Establish multiple referral networks / Tactics / Example

Pg 7-8 Strategy #2: Quantify Response & Result
Goal C: Track sources of referrals / Tactics / Example
Goal D: Provide update and feedback to referral sources

Pg 9 Strategy #3: Organize Assets
Goal E: Systematize outreach to the community
-Salesforce.com
-Speakers Bureau
-Door to Door campaign through existing community networks
-Brochures, Banners, Posters w/response cards
-Web ads for partner sites

Pg 10 Strategy #4: Extend validation through sustained outreach
Goal F: Leverage the Media: Paid and Unpaid
-Radio in multiple languages
-Local cable and commercial TV
-Community and Regional Newspapers

Pg 11 Preliminary Conclusions

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Success Measurement for the Integrated Approach

(Established in BCC/SUN meeting of 6/27/11)

Increase # of qualified SUN applicants to:	120 per month
From current # of average referrals to SUN:	46 per month

Example: Breakdown of Weekly Referrals to SUN for May and June 2011

Week of May 1:	11	
Week of May 8:	14	
Week of May 15:	11	
Week of May 22:	9	45 in May 2011

Week of May 29:	13	
Week of June 5:	7	
Week of June 12:	10	
Week of June 19:	16	46 in June 2011

<i>Preliminary Results of Integrated Approach:</i>	<i>5x increase per month overall</i>
<i>Increase in average of monthly referrals to SUN:</i>	<i>from 46 to 210 per month</i>

Example: Breakdown of Weekly Referrals for September and October 2011

Week of Sept 5	31 (no TV)	
Week of Sept 12	34 (no TV)	
Week of Sept 19	17 (**incomplete report includes 6 Fox News referrals)	
Week of Sept 26	108 (includes 73 Fox News referrals)	190 in Sept 2011

Week of Oct 3	44 (includes 20 Fox News referrals)	
Week of Oct 10	48 (includes 12 Fox News referrals)	
Week of Oct 17	61 (includes 24 Brockton Enterprise; 8 Fox News referrals)	
Week of Oct 24	79 (includes 11 Brockton Enterprise; 38 Fox News referrals)	232 in Oct 2011

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Strategy #1: Achieve credibility through 3rd party affiliations

Goal A: Secure endorsements from trusted community leaders and elected officials

Tactics: SUN secured permission to re-publish favorable comments from the Mayor of Boston and the Mayor of Revere

Example: Mayor Menino's comments were incorporated into the banner of a bulleted Fact Sheet and Q&A (below) that became leading handouts in the campaign. These were also published in Spanish. See Portfolio B – C for full-size PDFs

For more information: 617.933.5880 www.SunHomeHelp.org info@SunHomeHelp.org

SUN
STABILIZING
URBAN
NEIGHBORHOODS

"By helping individual homeowners, SUN is not only bringing hope to its clients, but also making a difference in the quality of life of our city neighborhoods." - MAYOR THOMAS M. MENINO, BOSTON

FREQUENTLY ASKED QUESTIONS ABOUT THE SUN INITIATIVE

- How does the SUN foreclosure prevention program work?**
SUN (Stabilizing Urban Neighborhoods) helps individuals who are going through foreclosure remain in their homes. We buy houses or mortgages in foreclosure and sell or refinance them back to the original homeowners or tenants with mortgages they can afford.
- How do I know if I qualify for this program?**
Our participants have a stable income - through employment, Social Security Insurance, a pension or disability insurance - but are unable to make monthly mortgage payments. At this time, we are only able to help Massachusetts residents. If you meet these criteria we may be able to help you. Contact our office at 617.933.5880 to find out whether you qualify for SUN support, and how to apply.
- Is there a fee to apply for help from the SUN initiative?**
If we make an offer for your home and that offer is accepted, there will be closing fees. But there is no fee to apply.
- Are the interest rates for SUN loans fixed or variable? Are there ever balloon payments?**
The interest rates for the SUN program are fixed for 30 years and there are never balloon payments. The current rate is approximately 6.375% (6.545% APR) with one point or 6.625% (6.749% APR) with .50 point (interest rate as of November 7, 2011).
- Can I apply for help through the SUN initiative if...**
 - ...I lost my job?*
Only if you have another source of steady income - such as Social Security Insurance, a pension or disability insurance - or a family member living with you, with whom you can apply for the program. Without steady income, we cannot move forward with your application.
 - ...I have a low credit score or have filed for bankruptcy?*
Yes.
 - ...My home has not yet been foreclosed but I can't make monthly mortgage payments?*
Yes, you can apply for help with a short sale if your home is about to be foreclosed because you can no longer afford your current mortgage payments.
 - ...I'm able to make monthly payments but my house is currently worth less than what I paid for it?*
No, SUN is intended only for individuals whose homes are facing foreclosure because they can no longer make their monthly mortgage payments due to some hardship.
 - ...I have a friend interested in moving in with me to save my home?*
Yes, you can apply with a friend as long as s/he is willing to move into the home and live there as a full-time, permanent resident.

Mortgage loans are made by Boston Community Capital's affiliate, Aura Mortgage Advisors. A licensed mortgage lender (NMLS # 8123447).

WWW.BOSTONCOMMUNITYCAPITAL.ORG

ENGLISH 10/11

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"By helping individual homeowners, SUN is not only bringing hope to its clients, but also making a difference in the quality of life of our city neighborhoods." - MAYOR THOMAS M. MENINO, BOSTON

SUN Initiative, run by non-profit Boston Community Capital, helps homeowners in foreclosure repurchase their homes with mortgages they can afford

- Launched in late 2009, the SUN Initiative (the initials stand for "Stabilizing Urban Neighborhoods") has prevented the eviction of almost 150 Massachusetts residents, helping homeowners and tenants facing eviction due to foreclosure to repurchase their homes and reducing their average monthly housing payments by more than 40%.
- SUN works with banks and attorneys to stop the eviction process, purchase foreclosed properties at current market values, and resell those properties to their current occupants at a significant discount off the prior mortgage value.
- SUN welcomes applications from Massachusetts residents who are late on their payments or in foreclosure and have a stable and predictable income (even if it is Social Security payments) that can support a mortgage at current rates.
- To determine if you or someone you know may be eligible, contact SUN at (617) 933-5880, via email at info@sunhomehelp.org or on the web at www.sunhomehelp.org.
- Individuals with a poor credit history or bankruptcy filing may be eligible and are encouraged to apply; so are individuals who have been turned down for participation in the federal mortgage modification programs.
- SUN carefully examines the income, circumstances and ability of a homeowner in foreclosure to carry a mortgage that is roughly equivalent to the value of their home.
- SUN is different from federal mortgage modification programs because it reduces the principal balance of the mortgage. The federal mortgage modification programs typically help homeowners reduce their monthly payments by lowering the interest rate and extending the term of the loan, for example from 30 to 40 years.
- SUN provides foreclosed homeowners with a new 30-year, fixed rate mortgage at approximately 6.375% (6.545% APR) with one point or 6.625% (6.749% APR) with .50 point (interest rate as of November 7, 2011). A biweekly payment plan helps homeowners build up reserves that can be used to pay down the mortgage principal and reduce the length of the loan, or used to pay for necessary repairs.
- The SUN initiative is a program of Boston Community Capital, a non-profit organization with a 27-year track record of financing affordable housing, child care facilities, schools, community health centers and community programs. The SUN program's funding comes from individual investors and foundations, the U.S. Department of Treasury's CDFI Fund and the Massachusetts Department of Housing and Community Development. SUN is an Equal Housing Opportunity program.

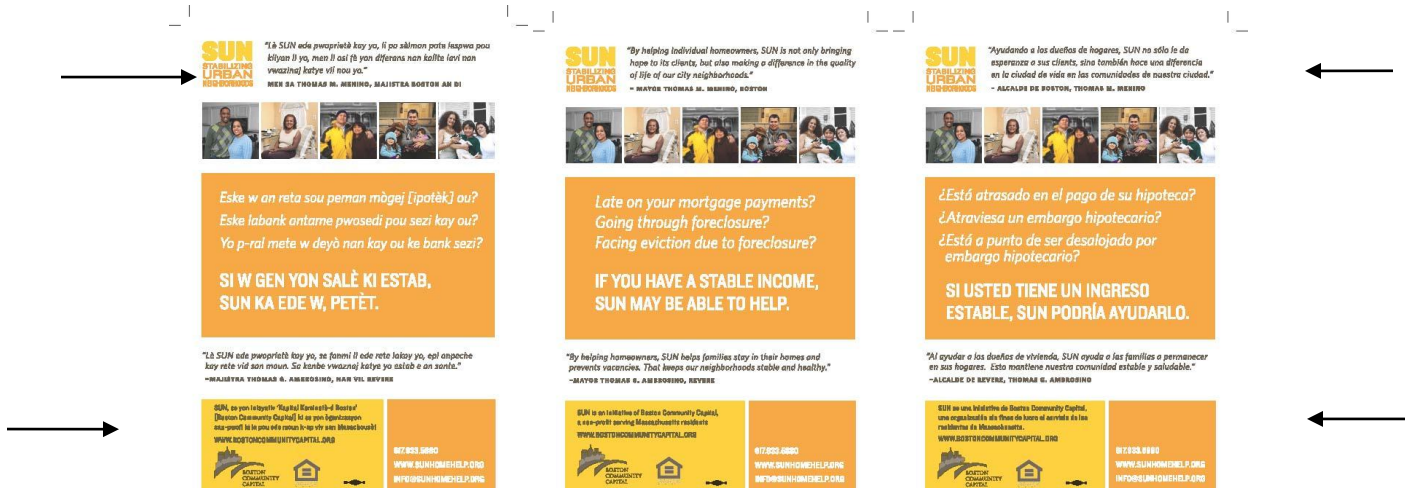
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WWW.BOSTONCOMMUNITYCAPITAL.ORG

ENGLISH 10/11

The following handout featured quotes of Mayors of Boston and Revere and was published in four languages: English, Spanish, Haitian Creole and Portuguese See Portfolio D full-size PDF

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Strategy #1: Achieve credibility through 3rd party affiliations

Goal B: Establish multiple referral networks

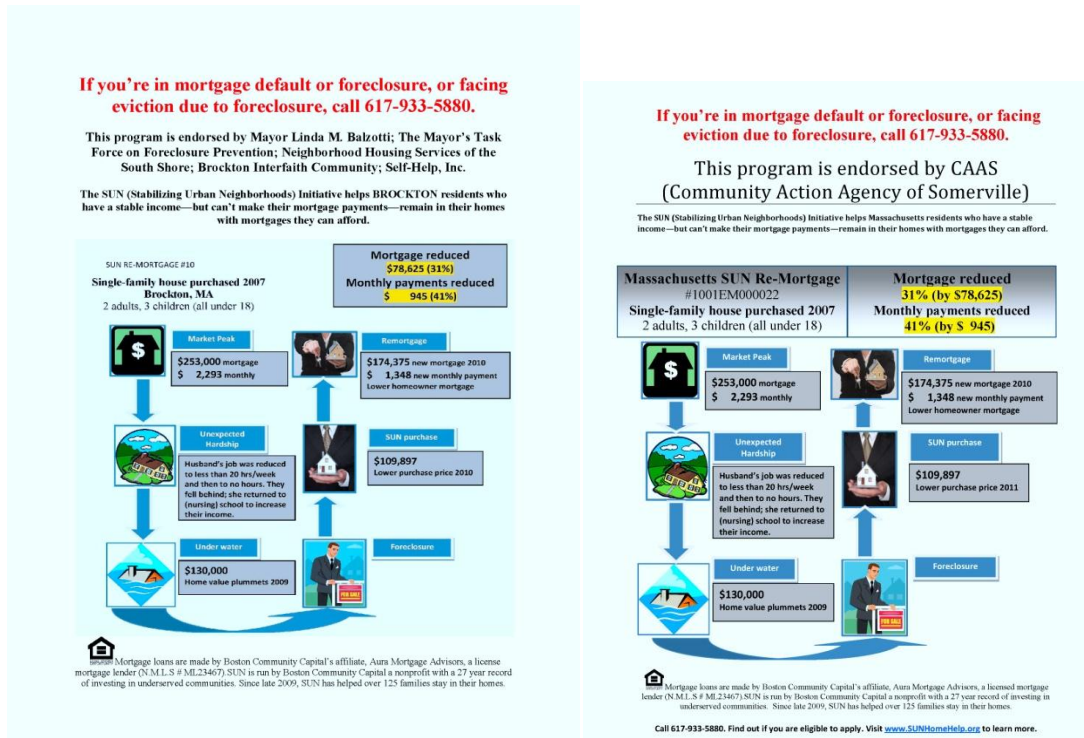
Tactics: SUN circulated outreach materials to- and developed an extensive network of one-on-one relationships with contacts at – **See Portfolio W to view copies of community outreach contact summaries submitted for July-Aug-Sept-Oct**

- foreclosure agencies
- legal services organizations
- municipal development corporations
- community action agencies
- veterans officers organizations
- interfaith organizations
- state housing financing agencies
- credit unions
- neighborhood housing service agencies
- affordable housing specialists
- government officials

Example: Illustrated case studies serve a dual purpose in the outreach effort - illustrating the dollars and cents benefits of the SUN program - and providing a platform for endorsements. **See Portfolio E – F full-size case studies in PDF.**

The flyer (**below left**) was reprinted in English, Spanish, Portuguese and Haitian Creole and circulated extensively by its endorsers - the **Brockton Mayor's Task Force on Housing and Foreclosure**. The same flyer (**below right**) with a few easy content edits also provides an endorsement platform for a handout for **Community Action Agency of Somerville (CAAS)**. **See Portfolio G-H for English and Haitian versions of the flyer with a CAAS headline.**

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Strategy #2: Quantify response and result

Goal C: Track Sources of Referrals

Tactics: **Outgoing activity:** SUN outreach team submits monthly summary of community partners with whom we met and/or shared information

Incoming activity: SUN coordinators circulate weekly referral source report

Example: Note correlations between monthly outgoing (left) vs. 1-week incoming (right)

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Sept 12-16 weekly referral report excerpt

Lakay Legal Clinic/Hyde Park
Christ King Church/ Brockton
SUN/Lawrence
Neighborhood Group/ Brockton

Sept 2011 Summary of community outreach

Foreclosure Agencies

- Brian Moriarty, **Neighborhood Housing Services, Brockton**
- David Magalhaes, Affordable Housing Specialist, Community Development/**New Bedford, MA**

Other

- Frank Carvalho, Mill Cities Community Investment-**Lowell**
- Beth Britz, ELL Counselor, **Somerville** Schools
- Leo MacNeil, SVP Community Services, Harbor One Credit Union, **Brockton**

Religious organizations

- Carol Delorey, **Brockton** Interfaith Community Government

Government

- Robert Jenkins, **Brockton** Redevelopment Authority
- Maureen Moriarty, Relationship Manager, MassHousing Finance Agency
- Melissa McWhinney, Advocacy Director, Community Development Agency of **Somerville**
- Larry Cassava, Deputy Director Community Development, **Fitchburg, MA**
- Angelo Nuby, MassHousing Finance Agency
- Jonelle Kusminsky, Program Director Support Services, CASPAR
- Jack Wier, Personal Finance Counselor, Massachusetts Family Program Office
- David Farrell, Director Veterans Services, **Brockton**
- Francisco Toro, Director Veterans Services, **Chelsea**
- Marc Dohan, Twin Cities Development Corporation, **Fitchburg, MA**

Saint Patrick Church/ Brockton
Chrisois/ Brockton
City Life/ Brockton
Internet/Revere
Rep Baisil's Office/East Boston
Lawrence Community Works/Methuen
Clear of the Christ Church/Boston
City Life/Hyde Park
King of Christ/ Brockton
Anna/ Brockton
Attica?/ Brockton
Client Referral – Freeman/Malden
City Life/Revere
SUN/Dorchester
City Life/Randolph
Cable Channel/Revere
Denise/Abington
Rep. Reinstein/Saugus
Google/Randolph
Greater Four Corners Action Coalition/Dorchester
City Life/Boston
City Life/Hyde Park
Mckinley School/Revere
Friend/Stoughton
Christ of King of brockton church
Catholic Church Brockton

Strategy #2: Quantify response and result

Goal D: Provide update and Feedback to Referral Sources

Tactics: An informal feedback loop exists with the Brockton Task Force whereby

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marketing outreach counts weekly referrals and notifies their Task Force leader.

Example:

The current process could be strengthened / improved by consistently generating **monthly, city-based reports** that provide a **comprehensive list of referrals /by city/by date** per the example below. The list below was generated on 9/12/11 by Encompass. **Names/ addresses** are removed to preserve the privacy of the applicants.

8/1/2011		Brockton	MA	St. Patrick's Church
7/9/2011			MA	City Life
8/10/2011			MA	Brockton Housing Dept
6/30/2011			MA	City Life
9/6/2011			MA	
7/25/2011			MA	Cousin
7/29/2011			MA	Neighborhood Housing Services of the South
8/22/2011			MA	Neighborhood Housing Services
7/28/2011			MA	HUD Councilor
9/8/2011			MA	Christ the King in Brockton
8/3/2011			MA	Friend who heard from church
7/11/2011			MA	
7/22/2011		et	MA	sister in Florida saw CBS
7/29/2011			MA	Harbor One Bank
7/29/2011			MA	South Coastal Legal Service
9/7/2011			MA	
9/7/2011			MA	Individual Counseling
9/6/2011			MA	Saint Edith
7/29/2011				Willattea Martin
7/27/2011			MA	Brockton Neighborhood Housing Services
7/25/2011			MA	Brockton Neighborhood Housing
7/21/2011			MA	Divorce Attorney
7/28/2011			MA	ESAC
7/22/2011			MA	e-mail from Catholic Charities
8/22/2011			MA	Water Department Brockton
7/26/2011			MA	Neighborhood Housing
8/16/2011			MA	City Life
8/15/2011			MA	Brockton Housing

BROCKTON SUMMARY

Additional Strategic Considerations

*a. Generating a comprehensive city-based list of referrals—

- makes it possible for the local groups to measure the impact of their efforts;
- helps create a sense of anticipation/competitiveness on the part of the referrers;
- could be an additional duty assigned to whomever circulates the weekly referral list in-house

**b. Generating a list of closings circulated on a monthly basis-

- helps reinforce the same goals articulated in a – on an additional level.

Strategy #3: Organize Assets

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Goal E: Systematize outreach to the community

Tactics: Systematize Community Outreach

Examples:

- a. **Contact management system.** As a nonprofit, Boston Community Capital qualified for - and obtained - 10 free licenses to Salesforce.com (http://foundation.force.com/products_donation_eligibility). This premier database enables us to store documents, automatically record emails, telephone conversations and importantly, share this information with licensed users across a cloud-based system.
- b. **Speaker's Bureau.** SUN's partnerships with city-wide groups typically begin with in-person briefings. -Initially, we met informally with groups and passed out copies of the fact sheet, case studies and FAQ. It was perhaps too informal – a step-by-step presentation that covers all the bases and ensures consistency is preferable. In October 2011, SUN invited a small group of foreclosure counselors to the office for a more formalized presentation. It explained - in detail – exactly how the SUN program works. **See Portfolio I, SUN overview for foreclosure counselors – for a PDF copy of a 20-slide ppt presentation, which was put together by Jessica Brooks and very warmly received.**
- c. **Door to Door campaigns through existing community organizer networks**
A 1 Pg / double-sided FAQ answered some of the more complex questions (e.g., loan loss reserve; shared appreciation; interest rate) in a concise, yet comprehensive way.
Black & white is inexpensive to reprint; it also faxes and copies more readably than color.
See Portfolio J for a B&W copy of “Getting prepared for your application” which the foreclosure counselors found very useful.
- d. **10 Full color case studies** (i.e., one of which provided the basis for the community-based endorsements) are also being circulated by third party groups to help explain the program. **See Portfolio K-L-M to view series of 9 case studies (and case key) based on real-life numbers/homeowner mortgages**
- e. **Newsletters for hospitals and insurance groups and other variations on community-based networks** often requested copy they could reprint – SUN responded with a written narrative about the product and how to apply. **See Portfolio N**

Strategy #4: Extend validation thru sustained outreach

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Goal F: Combine call-to-action, endorsements & results in all platforms.

Tactics: Consistently engage 3rd party networks & ethnic radio and TV media.

a. Media – Paid and Unpaid

Local TV interviews with Elyse Cherry had the largest effect in comparison to every other outreach. These were orchestrated by Jessica Brooks working with a NYC PR firm.

68 referrals (out of a record-setting/highest total of 108) for week ending 9/30/2011 for a Fox News interviews - http://www.myfoxboston.com/dpp/news/special_reports/local-program-helping-families-facing-foreclosure-20110922

35 referrals (out of a 2nd highest total of 80) for the week ending 10/28 for a Fox morning news feature - <http://www.myfoxboston.com/dpp/morning/boston-community-capital-20111027> **See Portfolio O-P for the referral list – minus names to preserve privacy.**

b. Paid media–Lacking close personal contact and recognizable third party validation, paid media has not virtually no impact.

Negligible. Radio ads. Close to \$40,000 was spent on radio ads in the early days of the program

Negligible Bus stop advertisements. A five figure budget was dedicated to this effort in the early days of the program with a very limited impact.

Negligible. El Mundo. A 10 week Spanish-language ad campaign costing \$4600 + design fees. The publisher also provided two full-page color ads – to replace two half page ads – at no extra charge.

c. Community and Regional Newspapers: Impact ranges from good, to great, to negligible

Good. The Revere Journal. <http://www.reverejournal.com/2011/03/30/sun-rising-program-povides-dynamic-assistance-to-homeowners-in-crisis/>

A Mar 2011 interview generated 10 referrals – a significant number at that time. It featured a front-page endorsement by the Mayor. Perhaps more important, referrals have continued to come in from Revere. **See Portfolio Q to read that story.**

Great. Brockton Enterprise. A 10/16/11 interview with the SUN client (i.e., the real-life subject of the case study featured in the Brockton citywide flyer effort); Elyse Cherry and supporting commentary from the head of the Brockton Mayor’s Task Force generated **46 referrals over a 3 week period.**

<http://www.enterpriseneews.com/answerbook/brockton/x1876834993/Stabilizing-Urban-Neighborhoods-program-helps-homeowners-stay-in-their-homes#ixzz1aysaRkYN>.

See Portfolio R to read that story.

Negligible. Chelsea Record.

A 7.28.11 interview kindly arranged by Eliza Parad of Chelsea Collaborative featured her first SUN client closing his mortgage in Chelsea. She reported that she received no calls from potential clients.

See Portfolio S to read that story.

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Preliminary Conclusion

The vast majority of outreach efforts currently underway, especially including the public relations efforts orchestrated by Jessica Brooks, have been measurably successful. Most notably, paid media – whether it was paid radio, paid print in Latino media, or billboards at bus stops, has had a negligible effect. There are not currently a wide of activities; rather there is a narrowly focused set of activities, which may be an important/revealing key to success.