

## Marketing Policy and Guidelines for the NC Housing Finance Agency's Home Buyer Programs

***We appreciate the work that you do to offer our mortgage products to eligible home buyers. Please adhere to the following policies when marketing our products to your clients.***

### General Marketing Policies

- All marketing material must state that products are offered by the **NC Housing Finance Agency**. (Please note that we avoid using the NCHFA acronym whenever possible.) Language cannot imply that the product is offered only by the partner but must clarify that the partner works with the Agency to offer the product.
- The NC Housing Finance Agency's logo and the NC Home Advantage product logos cannot be used on any websites or marketing materials other than those administered by the Agency. If you promote that you offer home buying products from us on your website, please link to <http://www.nchfa.com/home-buyers>.
- Media interviews can mention that the partner offers our products but questions about the products themselves should be directed back to the Agency. Partners cannot speak on the Agency's behalf unless approved by our Public Relations and Marketing Business Group. Please notify us of any media interviews mentioning our products by emailing [pressoffice@nchfa.com](mailto:pressoffice@nchfa.com).
- Embargoed information about our products cannot be discussed with the media, on social media or in any other public fashion until the embargo date has passed.
- Our downpayment loans should not be called grants. While they are forgivable, they are not grants.

### Promoting the NC Home Advantage Brand

We have rebranded our home buyer products under the NC Home Advantage umbrella. Names were chosen to keep a consistent brand for our home buyer products so they should be used when you discuss what is available. Our current suite of products includes:

- **NC Home Advantage Mortgage™**—For move-up and first-time buyers with incomes up to \$87,500; offers up to 5% downpayment assistance
- **NC 1<sup>st</sup> Home Advantage Down Payment**—For first-time buyers and military veterans with eligible incomes depending upon family size and county; \$8,000 downpayment help
- **NC Home Advantage Tax Credit**—For first-time buyers and military veterans who are approved for a Mortgage Credit Certificate before purchase; up to \$2,000 in federal tax savings per year.

### Printed Materials

- The Agency offers printed materials for partners to use with clients. Downloadable English and Spanish fliers on our programs are available in the "Resources for Clients" areas in the Lender and Real Estate Agent sections at [www.nchfa.com](http://www.nchfa.com). Most fliers also come in customizable versions. To customize, you must first download the flier and save it under a new name on your system. Then you can fill in your contact information and print for distribution.
- We also offer printed English and Spanish fliers for use at home buyer fairs and trade shows. These are not customizable but are an easy way to share the products in public. If you need printed materials, please email [pressoffice@nchfa.com](mailto:pressoffice@nchfa.com).
- Companies and individuals should not develop fliers solely to promote any of our products but should instead use our customizable fliers. Companies and individuals, however, can mention our programs as part of the overall mortgage work that they do. Company-created fliers (and advertisements) mentioning our programs should be reviewed by the Agency prior to distribution. For approval, send samples to [pressoffice@nchfa.com](mailto:pressoffice@nchfa.com).

## Social Media Guidelines

You are free to share any of our postings. If you draft your own, below are approved text and guidelines to be followed:

**Twitter (Follow us at @nchousingbuilds)**

**Facebook (Like us at [www.facebook.com/NCHousingFinanceAgency](http://www.facebook.com/NCHousingFinanceAgency))**

**LinkedIn (Connect with us at <https://www.linkedin.com/company/nchfa?trk=biz-companies-cym>)**

- Think home ownership is out of your league? Think again—the NC Housing Finance Agency provides fixed-rate mortgages, downpayment assistance and the NC Home Advantage Tax Credit to help you get into a home you can afford. As a participating lender [preferred real estate agent], I'm here to help. Learn more and determine if you're eligible at [www.NCHomeAdvantageMortgage.com](http://www.NCHomeAdvantageMortgage.com).
- Ask me how an NC Home Advantage Mortgage™ with competitive rates and up to 5% downpayment assistance can help you get into a new home. And if you're a first-time buyer or military veteran, let's discuss if you're eligible for the NC 1<sup>st</sup> Home Advantage Down Payment, which provides \$8,000 in downpayment help.
- The NC Home Advantage Tax Credit helps first-time buyers and military veterans save up to \$2,000 a year on their federal taxes with the Mortgage Credit Certificate! Learn more at <https://www.nchfa.com/home-buyers/buy-home/mortgage-credit-certificate> and contact me to see if you're eligible.
- If you are a first-time home buyer or military veteran and qualify for the NC Home Advantage Mortgage™, then you may be eligible for \$8,000 in down payment assistance with the NC 1<sup>st</sup> Home Advantage Down Payment! Visit <https://www.nchfa.com/home-buyers/buy-home/nc-1st-home-advantage-down-payment> to learn more and then let's see if you're eligible.
- Visit <https://www.nchfa.com/home-buyers/buy-home/nc-1st-home-advantage-down-payment> to find out if you are eligible for \$8,000 in down payment assistance with the NC 1<sup>st</sup> Home Advantage Down Payment and then let's get going on your application!
- If you are a first-time home buyer or military veteran, visit <https://www.nchfa.com/home-buyers/buy-home/mortgage-credit-certificate> to find out how the NC Home Advantage Tax Credit can help you save up to \$2,000 a year on your federal taxes. You have to apply and be approved before you purchase your home so contact me to see if you're eligible and to get an application started!

**YouTube (<https://www.youtube.com/channel/UCRqGZihl1yrWeqX8ID8QvgQ>)**

- YouTube videos should meet the above guidelines, including not using our logo. Partners are responsible for removing videos with outdated information.

**Pinterest (Repin from <https://www.pinterest.com/nchousing6509/>)**

- Your pins should be designed following our marketing policies and guidelines.

*Thank you for your help promoting the NC Housing Finance Agency's home buyer programs! Marketing questions can be directed to Connie Helmlinger, Manager of Public Relations and Marketing, at [chelmlinger@nchfa.com](mailto:chelmlinger@nchfa.com).*