

This is a sample marketing and outreach plan based on a template developed for homeownership projects by Citizens' Housing and Planning Association (CHAPA), a Massachusetts monitoring agency, using the state of Massachusetts Chapter 40B. The CHAPA sample was developed using the Federal Home Loan Bank of Boston's New England Fund guidelines, as well as several successful marketing and outreach plans. It has been revised by Rhode Island Housing to reflect statutory requirements in the state of Rhode Island. *This is meant to be a guideline.* Please feel free to alter the format, order and content, while keeping in mind that this sample does contain the basic information for an effective affirmative marketing plan. This sample plan could also be used as the Informational Packet and distributed to potential applicants.

In addition to creating a marketing and outreach plan, it is recommended that the following things also be documented:

- Methodology used to calculate the sales price.
- Copy of the entire application packet, including an informational packet, if applicable.
- Copy of any flyers or ads used for marketing purposes.
- Copy of the deed rider.
- Any additional marketing materials that will be used.

CHAPA's Marketing and Outreach Homeownership Project Plan Example

GENERAL INFORMATION XYZ Development

Housing Developer, and the Town of Anytown, are working to provide this affordable housing opportunity. In this project, X number of affordable homes will be built in Anytown during 2007 and will be sold to first-time homebuyers with incomes at or below 80% of the area median income. The price of these homes will be \$ XXX,XXX.

These homes will be part of XYZ Development, when completed. [Can include a brief description of the entire development, i.e. how many total units, bedroom sizes, number of bathrooms, parking spaces, other amenities, etc.]

All affordable units will have a "Deed Rider" that will be filed with the mortgage at the time of purchase. This deed rider restricts the amount that the unit can be resold for and requires that the subsequent buyer have a household income at or below 80% of the area median income, at the time of resale. The deed rider insures that the unit stays affordable for the long-term. [Can include more details about the deed rider.]

The Town and the developer will be sponsoring an application process and lottery to rank the eligible applicants for the program. The application and lottery process as well as the eligibility requirements, are described in this plan.

MARKETING AND OUTREACH PLAN

XYZ Development

Outreach and marketing for XYZ Development will begin on X Date and the application deadline is X Date. Marketing and outreach will be done for a 60-day period. Application availability and a public information workshop will be announced in the following newspapers: [list newspapers, including minority newspapers in your region (see list of minority outreach suggestions)]. The ads will run at least twice within the 60-day marketing period.

In addition, mailings will be sent to the following local agencies: [senior centers, local community centers, housing agencies, churches and other religious organizations, minority organizations, if applicable, etc.]

Applications can be obtained by calling or writing to XYZ Development Contact Information and in the following community-based locations [libraries, town halls].

An information session will be held on X date, to answer questions about the eligibility requirements, preferences for selections, and the lottery process. It will take place at X location at X time. It is not mandatory, but recommended that interested applicants attend.

The application deadline is X date. Applicants should be notified in writing that their application has been received and they are eligible for the lottery. Eligible applicants should be assigned a number, which will be placed in the lottery.

ELIGIBILITY REQUIREMENTS

XYZ Development

Income Eligibility:

To be eligible to purchase an affordable home, annual household income must be below the maximum levels as described below. There is no minimum income, although applicant's income must be able to support a mortgage that is sufficient to purchase the affordable home.

Maximum Income:

To be eligible, the combined annual gross income for all income sources of all income-earning members in the household must be at or below eighty percent of the area median income, as defined by HUD, for the local area. According to the 2007 Income Guidelines released by HUD on March 20, 2007, 80% of the area median income for Anytown, RI, and therefore the maximum allowable income, is the following:

EXAMPLE (for Providence MSA):

One-person household: \$41,000
 Two-person household: \$46,850
 Three-person household: \$52,700
 Four-person household: \$58,550

Financing:

Applicants may be required to submit a pre-qualification/pre-approval letter with the application.

Households should have sufficient funds for a down payment and closing costs.

LOTTERY PROCESS AND PREFERENCES

XYZ Development

The lottery will be held on **DATE**, **TIME** and **PLACE**.

Lottery Process:

Households submitting a complete application prior to the application deadline will be pre-screened for income eligibility, and appropriate household size and placed in a category for consideration through a lottery process. Eligible applicants will be notified in writing regarding the selection pool(s) they qualify for, their assigned number to be used in the lottery and any further information.

There are X number of selection pools for XYZ Development's lottery. Each selection pool will have its own drawing.

Applicants do not need to attend the lottery to be eligible to purchase an affordable home. All applicants will be notified in writing of the outcome of the lottery. Lottery winners will be notified immediately following the lottery and will receive clear instructions regarding the Purchase and Sale agreement, obtaining a mortgage, reviewing the deed rider and the closing.

Preferences:

X number of affordable units in XYZ Development have been set aside for applicants in the preference category.

EXAMPLE:

Local Preference Pool- X Affordable Units

[Please refer to the Comprehensive Permit to determine which, if any, local preference definitions apply to your project]

- Preference for current Anytown residents, applicants currently employed in Anytown, or applicants hired but not yet working in Anytown:

Resident is defined as a household in which one or more persons is currently living in the town of Anytown, currently employed in Anytown or hired but not yet working in Anytown. Verification of such residency will be provided by the current census list or utility bill. Verification of such employment will be provided by a pay stub. Verification for those who have been hired, but have not yet started work in Anytown can be provided by a letter from the employer.

General Pool- X Affordable Units

- All applicants, whether included in the Local Preference Pool or not, are included in the General Pool.

Household Size

Household size shall be appropriate for the number of bedrooms in the unit.

[Other things to include: does the project have any wheelchair accessible or adaptable units? If so, preference for those units must be given to people with disabilities who require the accessible features of those units.]