

NC Housing Finance Agency Home Buyer Programs

Marketing Guidelines

The NC Housing Finance Agency appreciates the work of our partners to offer our mortgage products to eligible home buyers. Please adhere to the following policies when marketing our products to your clients via printed materials, advertisements, videos, commercials, digital advertising and traditional and social media.

Promoting the NC Home Advantage Brand

All of our mortgage products are under the NC Home Advantage umbrella. Names for products were chosen to keep a consistent brand. They should be used at all times when you discuss our products. Our current suite of products includes:

- The NC Home Advantage Mortgage™ provides move-up and first-time buyers with incomes up to \$134,000 with up to 3% down payment assistance.
- The NC 1st Home Advantage Down Payment offers \$15,000 in down payment help to first-time buyers and military veterans with eligible incomes depending on family size and county.
- The NC Home Advantage Tax Credit provides up to \$2,000 in federal tax savings per year for first-time buyers and military veterans approved for a Mortgage Credit Certificate before purchase.

General Marketing Policies

- All marketing materials and advertisements must prominently state that products are offered by the **NC Housing Finance Agency or North Carolina Housing Finance Agency**.
- Language used in marketing materials cannot imply that the product is offered only by the partner or that the partnership is exclusive. Instead, language must clarify that the partner works with the NC Housing Finance Agency to offer the product.
- The NC Housing Finance Agency 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 the Agency on your website, link to www.nchfa.com/home-buyers.
- Media interviews can mention that the partner offers Agency products but questions about the products should be directed to the Agency. Partners cannot speak on the Agency's behalf unless approved by the Public Relations and Marketing Group. Notify the Agency of any media interviews mentioning its products via email at pressoffice@nchfa.com.
- Embargoed information about Agency products cannot be discussed with the media, on social media or in any other public fashion until the embargo date has passed.
- While down payment loans are forgivable, they are not grants. Any language stating or implying that loans are grants is false.
- The Agency should be referred to in all instances as the NC Housing Finance Agency or the North Carolina Housing Finance Agency. The acronym NCHFA should not be used.
- There should always be a trademark following NC Home Advantage Mortgage™ and the 1st in NC 1st Home Advantage Down Payment should be superscript.
- The Agency offers printed materials for partners to use with clients. Downloadable English and Spanish fliers on our www.nchfa.com are available in the "Resources for Clients" areas in the Lender and Real Estate Agent sections at www.nchfa.com. Most fliers also come in customizable versions, including versions for cobranding. To customize, you must first download the flier and save it under a new name on your system. Then you can drop in your business card(s) in the allotted space(s) and print for distribution.
- We also offer printed English and Spanish fliers for use at home buyer fairs and trade shows. If you need printed materials, please email pressoffice@nchfa.com. (Please note that while COVID-19 restrictions are in effect, we may not be offering this service. You should continue to use the downloadable fliers and print as needed.)
- Companies and individuals should not develop fliers solely to promote any of our products but should instead use our customizable fliers to ensure that our brand is consistent for consumers. Companies and individuals can mention our programs as part of the overall mortgage work that they do. Company-created materials mentioning our programs must be reviewed by the Agency prior to distribution. For approval, send samples to pressoffice@nchfa.com.



Social Media Guidelines

- Any graphics created to accompany your social media posts can't imply that our products are solely offered or owned by a partner company or individual.
- The Agency's name must be prominent in any graphics created to accompany your social media posts.
- A trademark must be used when referring to the NC Home Advantage Mortgage™.
- The 1st in NC 1st Home Advantage Down Payment must be superscript.

We encourage you to follow the Agency's social media streams and share our home buyer postings. We've also provided some posts below you can use on your own streams. If you tag the Agency in your posts, we will be sure to like and re-post them to help you gain exposure.

Find us on social media:

Twitter (Follow us at [@nchousingbuilds](https://twitter.com/nchousingbuilds))

Facebook (Like us at [@NCHousingFinanceAgency](https://www.facebook.com/NCHousingFinanceAgency))

LinkedIn (Connect with us at <https://www.linkedin.com/company/nchfa/>)

Instagram (Follow us at [@nchousingbuilds](https://www.instagram.com/nchousingbuilds))

Pinterest (Follow us at www.pinterest.com/nchousing6509)

YouTube (Follow us at <https://www.youtube.com/c/NorthCarolinaHousingFinanceAgency>)

- We know life has changed. Ready for more space or need help navigating home ownership possibilities? Contact me to learn about the NC Home Advantage Mortgage™ with down payment assistance. www.nchomeadvantage.com.
- Think home ownership is out of your league? Think again—the NC Housing Finance Agency provides fixed-rate mortgages, down payment 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.nchomeadvantage.com.
- Ask me how an NC Home Advantage Mortgage™ with competitive rates and up to 3% down payment 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 1st Home Advantage Down Payment, which provides \$15,000 in down payment help. www.nchfa.com/home-buyers.
- 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 and contact me to find out if you're eligible <https://www.nchfa.com/home-buyers/buy-home/mortgage-credit-certificate>.
- 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 \$15,000 in down payment assistance with the NC 1st Home Advantage Down Payment! Visit <https://www.nchfa.com/home-buyers/buy-home/nc-1st-home-advantage-down-payment>.
- Ask me how you can get a down payment boost with the NC 1st Home Advantage Down Payment and then let's get going on your application <https://www.nchfa.com/home-buyers/buy-home/nc-1st-home-advantage-down-payment>.
- If you are a first-time home buyer or military veteran, 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! <https://www.nchfa.com/home-buyers/buy-home/mortgage-credit-certificate>.



To help you promote the products and yourself as a resource, we have a collection of graphics for our three mortgage products for you to share on your Facebook, Twitter, Instagram, LinkedIn and Pinterest accounts. You can find these resources and more in the "Resources for Clients" areas in the Lender and Real Estate Agent sections at <https://www.nchfa.com/homeownership-partners>.

YouTube (<https://www.youtube.com/c/NorthCarolinaHousingFinanceAgency>)

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. Follow us on Pinterest so you can easily share our pins on our programs with your own followers and ensure you are complying with our policies.

Thank you for your help promoting the NC Housing Finance Agency's home buyer programs. Marketing questions can be directed to pressoffice@nchfa.com.