

2020 NALHFA Awards of Excellence

Category: Single-Family Excellence

Nevada Rural Housing  
Authority

Home At Last™ University  
(HAL U)

Home At Last™

HAL

UNIVERSITY

Est. 2006



- Premier homeownership education and training brand
- Online and in-person platforms
- In-house brand development
- Proprietary digital platform
- Cross-channel marketing

- Transferrable across agency (HCV, community development, internal communications)
- 83% conversion rate (Homebuyer 101 registrations vs. completions)



Nevada Rural Housing Authority is an equal opportunity provider and employer.



NALHFA's Award of Excellence Program Nomination  
Category: Single-Family Excellence  
Project Name: Home At Last™ University (HAL U)  
Submitted By: Nevada Rural Housing Authority

**Summary**

From the instant when homeownership is a twinkle in a buyer's eye, education should be the driver behind every decision made throughout the buying process. As all "housers" (that's what we like to call ourselves at Nevada Rural Housing Authority) know, the homebuying process is mega complex and results in one of the biggest transactions most of us will ever experience in our lifetimes. Data also tells us that education not only helps a homebuyer's success but also that of a housing finance agency and industry -- low delinquency rates point to the benefit and positive outcomes of solid homebuyer education. Home At Last™, a program of Nevada Rural Housing Authority, makes it a priority to provide valuable and relevant education to its homebuyers each step of the way (even beyond the close). In fact, because homebuyer education is a cornerstone of successful homeownership, Home At Last™ has made it a cornerstone of its entire program. Home At Last™ University (HAL U for short), is the premier education and training brand created for homebuyers, lenders and real estate professionals who are part of our Home At Last™ universe.



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### **Introduction**

From the instant when homeownership is a twinkle in a buyer's eye, education should be the driver behind every decision made throughout the buying process. As all "housers" (that's what we like to call ourselves at Nevada Rural Housing Authority) know, the homebuying process is mega complex and results in one of the biggest transactions most of us will ever experience in our lifetimes. Data also tells us that education not only helps a homebuyer's success but also that of a housing finance agency and industry -- low delinquency rates point to the benefit and positive outcomes of solid homebuyer education. Home At Last™, a program of Nevada Rural Housing Authority, makes it a priority to provide valuable and relevant education to its homebuyers each step of the way (even beyond the close). In fact, because homebuyer education is a cornerstone of successful homeownership, Home At Last™ has made it a cornerstone of its entire program. Home At Last™ University (HAL U for short), is the premier education and training brand created for homebuyers, lenders and real estate professionals who are part of our Home At Last™ universe.

### **The HAL U Brand**

HAL U is a brand under which numerous tools live, grow and thrive. Home At Last™ has helped 8,700+ rural Nevada families achieve their dreams of affordable homeownership since 2006, and since then, we have developed, tested and adjusted our approach to education.

Homebuyer education is a requirement for homebuyers seeking Home At Last™ Down Payment Assistance and Mortgage Credit Certificates, but it is much more than a box to check on the homebuying to-do list. Since the program's inception, homebuyer education content has taken a step-by-step approach to guiding a buyer through the process, from learning about building good credit to how to be a responsible homeowner. Over time, in-person and online education options have evolved, recognizing that each buyer may learn best in different ways. Nearly 50,000 potential homebuyers have completed an iteration, whether online or in-person, of Home At Last™ homebuyer education, and an additional 1,013 homeowners have completed an after-the-close education course.

Education has also been a crucial component to onboarding and maintaining mutually beneficial relationships with lender and real estate partners. Lenders and real estate partners are an important part of the Home At Last™ family, as they are often the “front line” when a homebuyer begins the process; they are also influential ambassadors of our affordable financing options. Home At Last™ aims to ensure our partners have the training and information they need to help people get into homes of their own -- thus helping Nevada Rural Housing Authority in its mission to promote, provide and finance affordable housing opportunities for all rural Nevadans.

While wildly successful in delivering valuable homebuyer education, lender training and real estate professional certification courses in the past, Home At Last™ provided these components siloed, which presented a major brand awareness building opportunity. Home At Last™ needed a brand under which all things “education, knowledge and information” could live, and thus Home At Last™ University, or HAL U, was born.

On July 1, 2019, the HAL U brand debuted, attached to a brand new, proprietary online education platform that was developed by Home At Last™. However, the brand hasn't abandoned its “old school” educational components; instead, the launch of a custom digital tool has expanded the educational opportunities Home At Last™ has for reaching all audiences in the homebuying arena, wherever they may be and however they prefer to receive information. Education cannot take a one-size-fits-all approach.

The HAL U “Course Catalog” includes:

- Homebuyer 101 Online - FREE online homebuyer education course
- Homebuyer 101 en español - FREE online homebuyer education course
- Homebuyer 101 In Person - FREE, in-person homebuyer education course
- Homebuyer 101 en español - FREE, in-person homebuyer education course with bilingual “professor”
- HUD-Certified Course - Online and in-person through local HUD-approved counseling agencies and in partnership with eHome America
- After the Close - FREE online homeowner education course
- Lender 101 Online - FREE lender onboarding
- Lender 101 In Person - FREE lender onboarding
- Lender 201 - FREE, ongoing lender training updates
- Real Estate Professional 101 Online - FREE online REALTOR® education
- Real Estate Professional 101 In Person - FREE in-person REALTOR® education

HAL U's reach doesn't stop at training and education, though. Lenders and real estate professionals utilize the HAL U brand as a vehicle to engage their homebuyers and get them started down the homebuying path with one of the first requirements: homebuyer education. To support their outreach efforts, lenders and real estate partners may access marketing materials and leave behinds touting the benefits of HAL U and homebuyer

education, providing quick access to the tools, and serving as a reminder to get started on the homebuying journey (sample materials attached).

### **The HAL U Tech**

On July 1, 2019, the newly refurbished online course launched at:

*<https://education.nvrural.org/homebuyer-101>*

As we strategized for an overarching education brand for all Home At Last™ audiences, it quickly became apparent that digital platform flexibility was key. If we wanted to ensure an enduring brand, we needed to be able to evolve and adapt our educational and training content on the spot. With the goal of making HAL U a function of brand communications, we knew that content would be king and tailored experiences based on audience need were paramount.

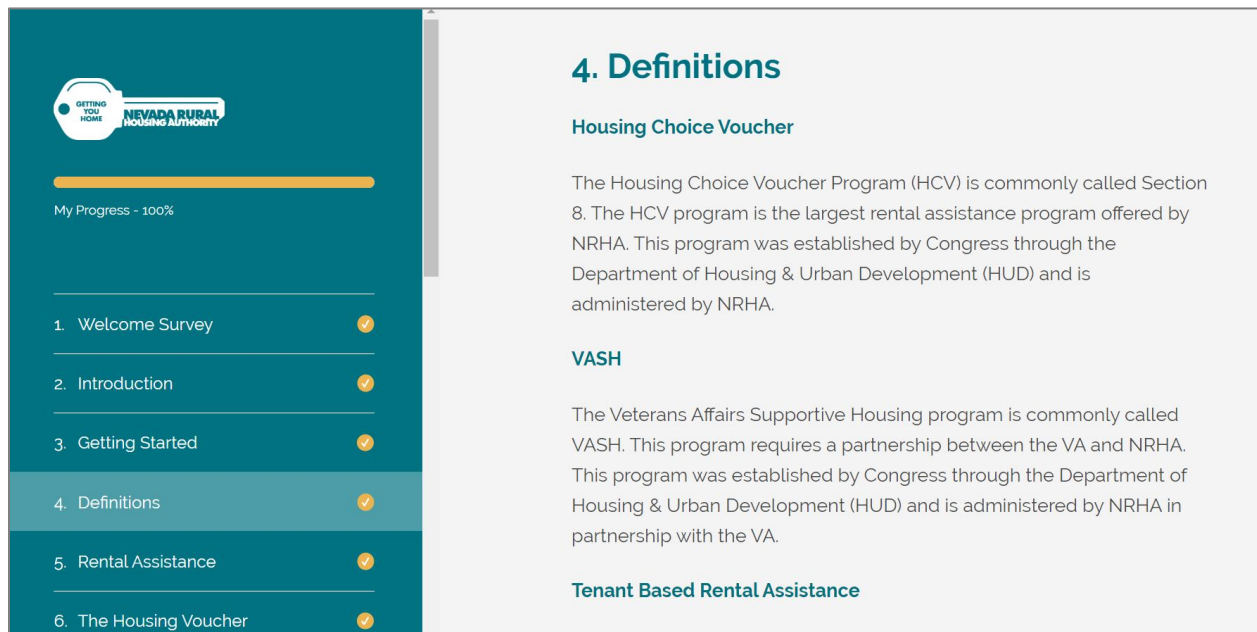
Home At Last™ partnered with digital experts to design, develop and launch a training platform that aligns to all educational needs. The platform lets us create new modules based on audience, and each module can be customized to the need of the audience and educational material at hand.

The platform allows for unlimited module creation with custom learning materials, quiz questions and user certificates. The platform also allows for custom registration fields, ensuring we are able to collect important information from our users, and track and communicate with them during and after their coursework (for example, Home At Last™ follows up with those who have initiated but not yet completed Homebuyer 101 to ensure they're on their way). A "Welcome Survey" function can be added to a module, allowing for additional information collection about the user such as location, demographic and psychographic information that is used by the Home At Last™ team to provide a better, more tailored experience in future iterations and other module types. The module will automatically generate a certificate with a user's name, valid date and signature of authorized program personnel. Reporting functionality then allows the Home At Last™ team to verify completion of required courses, and even take the proactive step in providing a user's certificate to their preferred lender (in the case of a homebuyer education course). Reporting also provides the Home At Last™ team important insights such as how a user heard about the brand/program, if they intend to use assistance, and average course completion time -- all of which can be exported within custom date ranges. Within the learning materials, we can build "chapters" or "lessons," add images, embed video/audio files, and link out to other relevant homeownership resources or partners, as needed. And if a user registers and then needs to leave the module and return to complete it at another time, they can do so by logging back in.

Home At Last™ has used a variety of packaged platforms and subscriptions in the past, and used them with great success. However, the proprietary and custom platform allows us to best serve the needs of a variety of audiences; it also drives cost efficiencies because the agency owns the platform and doesn't pay a subscription fee. This innovative platform

makes us even more nimble in an ever-changing industry, and allows us to build out a truly comprehensive education and training brand that meets our audiences where they learn best.

The proprietary platform can also be used by others throughout our HFA -- because virtually everything within a module is customizable, we can use the platform for rental services (see screen shot below), community development and internal agency training purposes. The development investment will provide a return on investment tenfold, starting with the elimination of online platform subscriptions for Home At Last™ (in perpetuity) and leading to resource and time savings throughout the agency. As we're able to drive more efficiencies and of effective measures like this platform, Home At Last™ and Nevada Rural Housing Authority are able to redirect resources to other areas of need and serve Nevadans effectively.



## Results, Results, Results

Home At Last™ is not a "set it and forget it" kind of shop. We are consistently seeking innovative approaches to help more Nevadans into affordable homeownership -- HAL U was a product of this drive. The only way to know if an approach is benefitting a mission is to measure; HAL U uses consistent reporting to gauge engagement and success among its audiences, particularly within the digital platform and online promotion of the brand.

Since launching HAL U for homebuyers on July 1, 2019 (through February 2020), the module has seen 1,382 sessions initiated and 1,143 sessions completed (an 83% completion rate). A sample report is attached showing a deeper dive into:

- Sessions Initiated/Completed by Month

- User Source (where users came from to the HAL U landing page: organic search, email, organic social, paid social)
- Demographics (all reported in aggregate)
- Homebuying Details (size of family in home, intent to use DPA, working with a lender)

Our reporting also shows where a homebuyer heard about HAL U or the Home At Last™ program, which provides data to inform where and how we focus outreach and marketing efforts.

In the paid advertising realm, Home At Last™ has a dedicated budget to promoting HAL U (and the Home At Last™ brand overall) through digital ads on Facebook, Instagram and Google AdWords. The campaign is tracked consistently, reported on monthly (see sample report attached) and adjustments are made to the campaign as needed, whether through adjusted placements or messaging. With HAL U as the "final destination," we track where a potential homebuyer was first exposed to our messages online, and if they ended up in the platform to initiate the educational requirement.

### **Visuals**

All visuals are created in house by the Nevada Rural Housing Authority Communications and Home At Last™ teams.

*HAL U Logo*





HAL U Marketing Piece (3"x3" business card, front and back)




**Enroll today!**

- FREE Homebuyer Education
- REQUIRED for Home At Last™ Down Payment Assistance
- DIPLOMA (Certificate) Emailed Direct to Your Lender!

HomeAtLastEducation.org #HALisHomeAtLast 

HAL U Homebuyer Education Module Screens




**Welcome to**

Home At Last™  
**HAL**  
UNIVERSITY  
Est. 2006

Note for Returning Students: If you've already registered at HAL University™ and need to continue your coursework, please click "Login" next to the Registration button on the right. We'll send you a link so you can pick up where you left off!

Owning a home is life-changing – from planting roots to investing in your future, it will shape the way you live for years to come.

It's our goal to make the process clear and straightforward by providing Nevadans with the tools they need to not only purchase a home, but to remain proud and responsible homeowners, as well. As a newly enrolled student at HAL University™, part of the Home At Last™ homebuyer education program, we will walk you through the steps to homeownership and check for understanding along the way. This course will not only help get you on your way to successful and responsible homeownership. If you are participating in one of our Home At Last™ programs, completing this course is a requirement.



A Program of  
**Nevada Rural Housing Authority**  
HomeAtLastNV.org

First Name\*

Last Name\*


Email Address\*

City\*

ZIP Code\*

Mobile Phone\*

Register → Login



My Progress - 0%

1. Tell Us About You
2. Why Homebuyer Education?
3. Determine How Much You Can Afford
4. Get Pre-Approved
5. Understand Your Loan Options
6. Shop for A Home
7. Make An Offer


## 1. Tell Us About You

Please provide us a bit more information about you! This helps us understand more about who you are and how to better serve you on your homebuying journey.

### Question 1

What is your household annual income (borrower(s) and all household members)?

- A Under \$50,000
- B \$50,000-\$99,999
- C \$100,000-\$149,999
- D \$150,000-\$199,999
- E More than \$200,000



My Progress - 17%

1. Tell Us About You
2. Why Homebuyer Education?
3. Determine How Much You Can Afford
4. Get Pre-Approved
5. Understand Your Loan Options
6. Shop for A Home
7. Make An Offer
8. Get Home Inspections & Appraisal
9. Shop for Homeowners Insurance

What does budgeting mean? Well, there's Webster's definition, of course (*noun, bud-get: the amount of money that is available for, required for, or assigned to a particular purpose*). We like to think of it as tracking what comes in, what goes out, and making adjustments to ensure there's more incoming than outgoing.



**What income do you have coming in?**

- Paycheck
- Self-Employment
- Social Security
- Disability Benefit
- Child Support
- Alimony
- Pension
- Retirement Benefit
- Assistance Programs (TANF, SNAP, etc.)
- Tax Refund

**Where do you spend your money?**

**Housing:** rent (or mortgage payment), electricity, gas, water, heat, trash pickup, home maintenance, renter's insurance (or homeowner's insurance)


**Life:** taxes, tithing, charitable giving, food, child care, pet care, cell phone, TV, internet, medical, education, entertainment, vacations, eating out, clothing, gifts, just about anything that doesn't fit under the other categories.

**Savings:** retirement, emergency fund, home maintenance fund (for homeowners), short-term purchases (e.g. travel, holiday gift giving, and reserves for new home purchase)

**Transportation:** public transportation (including ride-share apps), gas, insurance, maintenance, DMV/DMV fees and registration, car washes, parking

**Debt Repayment:** car payment, credit cards, personal loans, personal loans

Do you maintain a household budget? Good for you! If so, good for you! If not, or if your budget needs some adjustments, we'll cover the basics



My Progress - 25%

- Tell Us About You
- Why Homebuyer Education?
- Determine How Much You Can Afford
- Get Pre-Approved
- Understand Your Loan Options
- Shop for A Home
- Make An Offer
- Get Home Inspections & Appraisal
- Shop for Homeowners Insurance

How do you calculate your debt-to-income ratio?



**DEBT** = DTI%



**INCOME**


**Debt:** monthly car loan payments, student loan payments, credit card payments

**Income:** monthly gross income (before taxes and deductions)

Your lender will calculate your debt-to-income (DTI) ratios to estimate your ability to repay your home loan. Ideally, the DTI will not exceed 36% of your gross monthly income. To calculate DTI:

- Total up all your monthly debt, including your rent (or new mortgage), car payments, student loan payments, minimum credit card payments, and any other recurring debts for child support, alimony, etc.
- Divide the total of your monthly debt by your gross monthly income (before taxes and deductions).
- Now you have your debt-to-income ratio, or the percentage of your earnings that are used to pay your debts.

Example: If your monthly gross income is \$5,000 and your monthly debt is \$1,700:  $1,700 / 5,000 = 0.34$  or 34%



My Progress - 33%

- Tell Us About You
- Why Homebuyer Education?
- Determine How Much You Can Afford
- Get Pre-Approved
- Understand Your Loan Options
- Shop for A Home
- Make An Offer
- Get Home Inspections & Appraisal
- Shop for Homeowners Insurance

Oops! You answered 0 out of 2 correctly. Please go back and update your answer to continue.

**Question 1**

What is the Debt-to-Income (DTI) ratio for a conventional loan through the Home At Last program?

- A 30%
- B 45%
- C 50%
- D 54%

**Question 2**

On average, how much additional time can a homebuyer expect the lending process to take if using the Home At Last program?

- A 2-3 business days
- B 1 week



My Progress - 100%

- 1. Tell Us About You ✓
- 2. Why Homebuyer Education? ✓
- 3. Determine How Much You Can Afford ✓
- 4. Get Pre-Approved ✓
- 5. Understand Your Loan Options ✓
- 6. Shop for A Home ✓
- 7. Make An Offer ✓
- 8. Get Home Inspections & Appraisal ✓
- 9. Shop for Homeowners Insurance ✓

## Congratulations, Graduate!

Please click on 'Download & Print' at the end of this page to receive your "diploma" and be sure to save it in your files!

If you're already working with a Home At Last™ approved lender, we will send this to them on your behalf. If you've yet to connect with one of our fantastic lender partners or certified real estate agents, please visit our [Partner Search Tool](#) to find someone in your area who can help you start on your next chapter.

*Note: In order to participate in a Home At Last™ program, you must use an approved lender partner or certified real estate agent.*

**Before we wrap up our commencement and officially kick off your new life journey, let's give a major shoutout to some very important partners who helped make HAL University™ a reality. Without these organizations, we wouldn't be here today, congratulating our latest grads. Thank you!**



*Nevada Rural Housing Authority is an equal opportunity provider and employer.*



A Program of  
**Nevada Rural  
Housing Authority**  
HomeAtLastNV.org

# Homebuyer Education Certificate of Completion

AWARDED TO

**Katie Coleman**

This certificate is required for participation in Home At Last™ homeownership programs and is valid for one year from the date of issuance.

Issued: March 5, 2020

Diane Arvizo, Director of Homeownership Programs



Nevada Rural Housing Authority is an equal opportunity provider and employer.

HAL U Ads (digital and broadcast video link)



**GET A DEGREE IN:**

*"Finally getting him a dog because we make the rules around here."*



**GET A DEGREE IN:**

*"Getting help with a down payment, and finally paying a mortgage instead of rent!"*



**GET A DEGREE IN:**

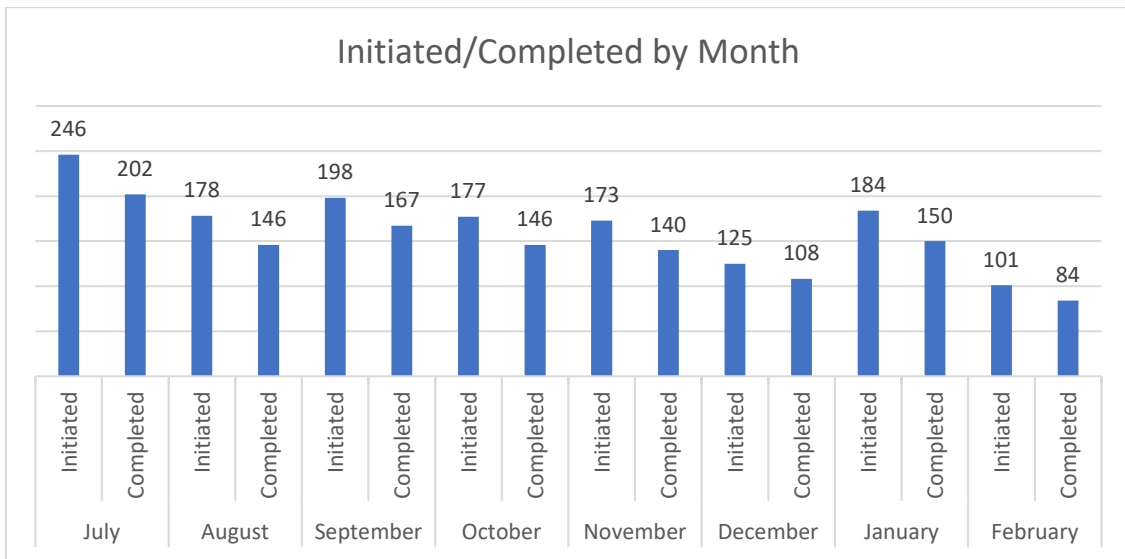
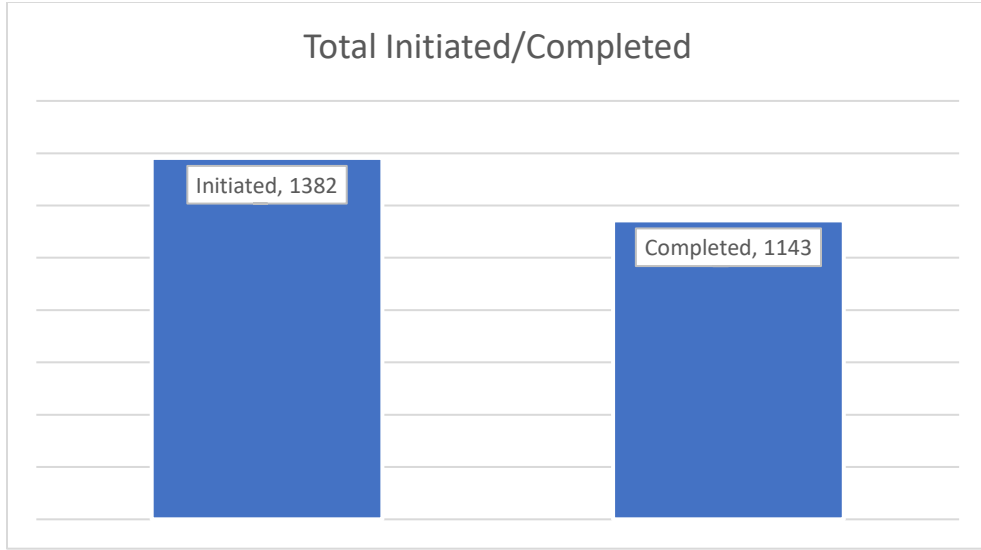
*"Giving our kids stability by  
owning our home."*



**GET A DEGREE IN:**

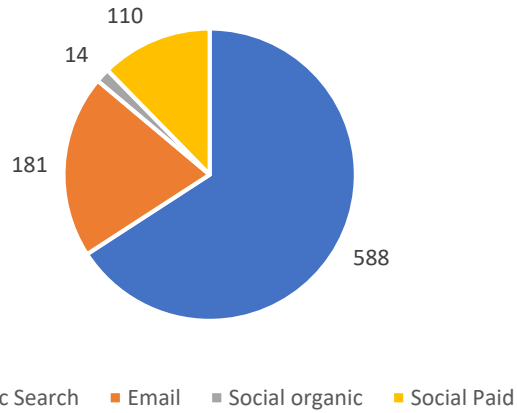
*"Never having to move again because  
we're in our forever home."*

<https://youtu.be/lKbGiGWlxho>

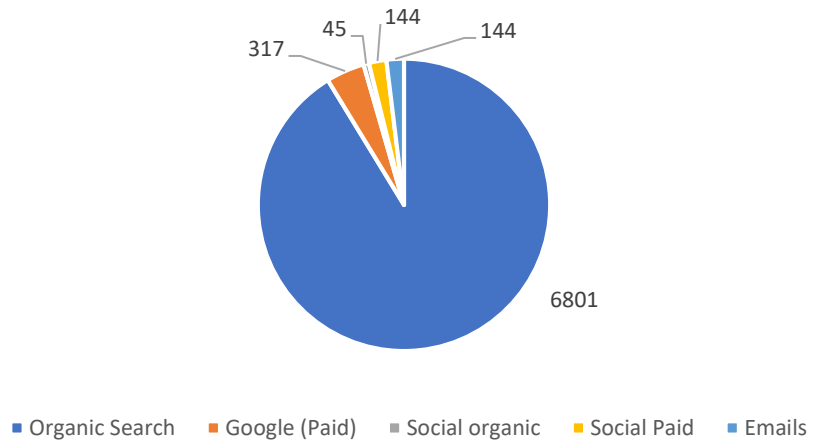


**2019 Channels driving traffic to HAL DPA/HAL U Landing Pages**

2019 Traffic to HAL University Landing Page  
(home-at-last/education)

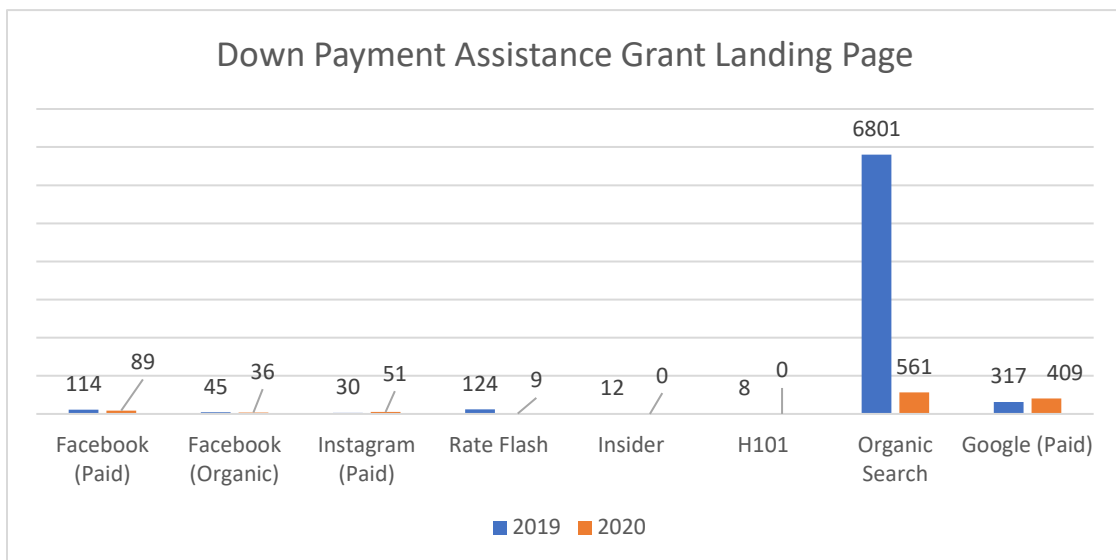
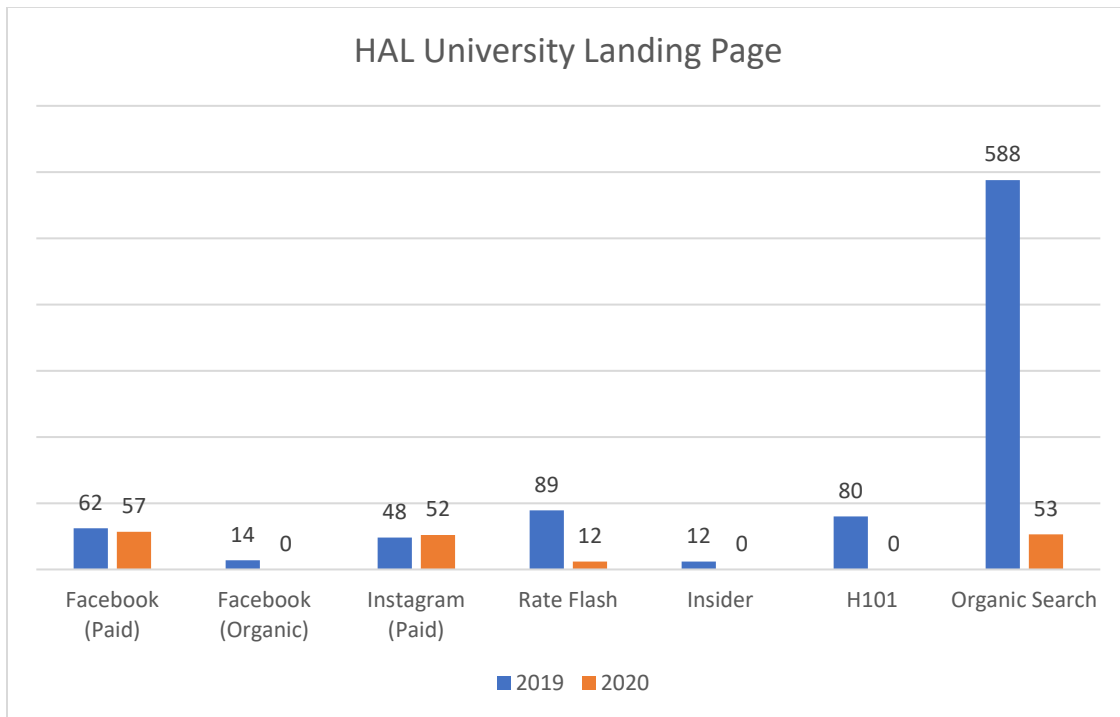


2019 Traffic to DPA Landing Page  
(home-at-last/downpaymentassistancegrant)





### Traffic by activity



## LOCATION DATA

<b>Previous Week</b>		<b>Current Week</b>	
Las Vegas	426	Las Vegas	448
Reno	233	Reno	238
Sparks	125	Sparks	129
Henderson	85	Henderson	85
Carson City	65	Carson City	71
Fernley	52	Fernley	58
North Las Vegas	44	North Las Vegas	47
Elko	32	Elko	35
Fallon	29	Fallon	29
Dayton	22	Dayton	23
Pahrump	22	Pahrump	22
Silver Springs	22	Silver Springs	22
Sun Valley	21	Sun Valley	22
Gardnerville	14	Gardnerville	14
Winnemucca	13	Winnemucca	14
Yerington	12	Yerington	12
Lovelock	9	Lovelock	9
Spring Creek	6	Spring Creek	6
Wells	5	Wells	5
West Wendover	5	West Wendover	5
Minden	4	Minden	4
South Lake Tahoe	4	South Lake Tahoe	4
Wadsworth	4	Wadsworth	4
Washoe Valley	4	Washoe Valley	4
Carlin	3	Carlin	3
Battle Mountain	2	Amargosa Valley	2
Beatty	2	Battle Mountain	2
Bishop	2	Beatty	2
Cold Creek	2	Bishop	2
Corona	2	Cold Creek	2
Elk Grove	2	Corona	2
Ely	2	Elk Grove	2
Fresno	2	Ely	2
Hayward	2	Fresno	2
Livermore	2	Hayward	2
Orland	2	Livermore	2
Stagecoach	2	Orland	2
Stateline	2	South San Francisco	2
Bonney Lake	1	Stagecoach	2
Boulder City	1	Stateline	2

# Facebook/Instagram Paid Data

December 4 - January 6

HAL U Campaign		
HAL U Elko	HAL U 1	HAL U 2
<p><b>Home At Last, Nevada Rural Housing Authority</b> Sponsored</p> <p>HAL University offers FREE Homebuyer Education! Learn about down payment assistance, mortgages and how to ... See More</p>  <p><b>GET A DEGREE IN:</b> "Never having to move again because we're in our forever home."</p> <p>NVRURAL.ORG <b>Tired of renting?</b> Enroll Now for a HAL U Degree <a href="#">LEARN MORE</a></p> <p>1 Like 0 Comment 0 Share</p>	<p><b>Home At Last, Nevada Rural Housing Authority</b> Sponsored</p> <p>HAL University offers FREE Homebuyer Education! Learn about down payment assistance, mortgages and how to ... See More</p>  <p><b>GET A DEGREE IN:</b> "Finally getting him a dog because we make the rules around here."</p> <p>NVRURAL.ORG <b>Tired of renting?</b> Enroll Now for a HAL U Degree <a href="#">LEARN MORE</a></p> <p>1 Like 1 Share</p>	<p><b>Home At Last, Nevada Rural Housing Authority</b> Sponsored</p> <p>HAL University offers FREE Homebuyer Education! Learn about down payment assistance, mortgages and how to ... See More</p>  <p><b>GET A DEGREE IN:</b> "Giving our kids stability by owning our home."</p> <p>NVRURAL.ORG <b>Ready for homeownership?</b> Enroll Now for a HAL U Degree <a href="#">LEARN MORE</a></p> <p>8 Likes 3 Shares</p>
Hal U 3	HAL U Instagram	
<p><b>Home At Last, Nevada Rural Housing Authority</b> Sponsored</p> <p>HAL University offers FREE Homebuyer Education! Learn about down payment assistance, mortgages and how to ... See More</p>  <p><b>GET A DEGREE IN:</b> "Getting help with a down payment, and finally paying a mortgage instead of rent!"</p> <p>HOMEATLASTNV.ORG <b>You've Got This!</b> Enroll Now for a HAL U Degree <a href="#">LEARN MORE</a></p> <p>4 Likes 1 Comment 1 Share</p>	<p>Instagram</p> <p>home_at_last_nv Sponsored</p>  <p><b>GET A DEGREE IN:</b> "Finally getting him a dog because we make the rules around here."</p> <p><a href="#">Learn More</a></p> <p>home_at_last_nv Tired of renting? HAL University offers FREE Homebuyer Education! Learn about down... more</p>	

## Facebook/Instagram Paid Data (cont)

### Individual Ad Performance

Ad Name	Ad Set Name	Likes, Comments, Shares	Engagement Rate	Reach	Impressions	Clicks
I AM HAL 5 image Carousel	I AM HAL 18+ Nevada	28.00	3%	16728	41127	454
HAL U Instagram	HAL U 18+ Nevada Instagram	11.00	0.38%	25712	46828	86
I AM HAL 18+ Nevada Instagram	I AM HAL 18+ Nevada Instagram	9.00	0.43%	21268	36939	82
I AM HAL 5 image Carousel Eastern Nevada	I AM HAL 18+ Eastern Nevada	32.00	3%	2332	9680	43
HAL U 2	HAL U 18+ Nevada	11.00	1%	6582	12133	84
HAL U 3	HAL U 18+ Nevada	6.00	2%	2585	3683	35
HAL U 1	HAL U 18+ Nevada	1.00	1%	3845	6402	37
HAL U Elko	HAL U 18+ Eastern Nevada (Elko)	0.00	0.00	22	25	0

\*Underperforming

## Google Search Ads

### Campaign Results

Clicks (HAL DPA)	Impressions	CTR	Cost
596	25,083	2.38%	509.79

#### Top 5 Performing ads

<p>● HAL Branding &gt; ● Lender+Realtor</p> <p>Great Home Loan Rates   Home At Last™ Approved Agents   Home At Last™ Approve...  <a href="http://www.nvrural.org/ApprovedLenders">Ad</a> www.nvrural.org/ApprovedLenders</p> <p>Home At Last™ approved real estate agents to help you find your home. Find a Home At Last™ down payment assistance approved lender.</p> <p>Ad    Impressions    Clicks    CTR            ● Enabled    8,847    146    1.65%</p>	<p>● HAL Branding &gt; ● Lender+Realtor</p> <p>Home At Last™ Approved Agents   Down Payment Assistance  <a href="http://www.nvrural.org/ApprovedLenders">Ad</a> www.nvrural.org/ApprovedLenders</p> <p>Home At Last™ approved real estate agents to help you find your home. Home At Last™ helps Nevadans like you become homeowners with up to \$24k in</p> <p>Ad    Impressions    Clicks    CTR            ● Enabled    7,132    156    2.19%</p>
<p>● HAL Branding &gt; ● DPA</p> <p>No Down Payment?   Need Down Payment Assistance?  <a href="http://www.nvrural.org/DownPayments">Ad</a> www.nvrural.org/DownPayments</p> <p>Home At Last™ helps Nevadans like you become homeowners with down payment assistance. Home At Last™ offers up to \$24k towards down payment &amp;</p> <p>Ad    Impressions    Clicks    CTR            ● Enabled    3,136    110    3.51%</p>	<p>● HAL Branding &gt; ● DPA</p> <p>Home At Last™ Homeownership   Nevada Home Loans   Nevada Down Payment...  <a href="http://www.nvrural.org/DownPayments">Ad</a> www.nvrural.org/DownPayments</p> <p>Home At Last™ helps Nevadans like you become homeowners with down payment assistance. Home At Last™ offers up to \$24k towards down payment &amp;</p> <p>Ad    Impressions    Clicks    CTR            ● Enabled    2,225    137    6.16%</p>
<p>● HAL Branding &gt; ● Lender+Realtor</p> <p>Need Down Payment Assistance?   Home At Last™ Approved Lenders  <a href="http://www.nvrural.org/ApprovedLenders">Ad</a> www.nvrural.org/ApprovedLenders</p> <p>Home At Last™ helps Nevadans like you become homeowners with up to \$24k in assistance. Find a Home At Last™ down payment assistance approved</p> <p>Ad    Impressions    Clicks    CTR            ● Enabled    2,533    26    1.03%</p>	

## Google Search Ads (cont)

### Top 20 performing Keywords

<b>Keyword</b>	<b>Clicks</b>	<b>Impressions</b>	<b>CTR</b>	<b>Cost</b>
real estate	247	14,163	1.74%	240.25
real estate real estate	64	3,786	1.69%	53.47
nevada down payment assistance	36	282	12.77%	24.29
home loan	32	1,154	2.77%	25.34
down payment on a house	30	412	7.28%	21.13
loan home	26	837	3.11%	18.51
down payment assistance programs	24	266	9.02%	17.61
how to buy a home	19	576	3.30%	15.65
home realtor	14	555	2.52%	15.52
VA	12	1,085	1.11%	9.31
first time home buyer programs	12	178	6.74%	8.36
first time home buyer	10	152	6.58%	8.83
no down payment	10	176	5.68%	7.62
1st time home buyer grants	8	80	10.00%	7.49
fha down payment grants	8	81	9.88%	5.64
USDA	8	177	4.52%	5.04
no money down	6	161	3.73%	4.77
first time buyer	5	70	7.14%	2.9
first time home buyer loan	5	90	5.56%	3.61
home loan rates	4	233	1.72%	2.37

# HAL U Email Reengagement & Survey

Home At Last™  
**HAL UNIVERSITY**  
Est. 2004

are you still interested in homeownership?

Hello,

Are you still interested in homeownership?

YES!

I am not sure

We noticed you enrolled in Home At Last™ University but did not complete the course! It's all good, [click here to get back into your account today](#). If you need help email [HAL@nvrural.org](mailto:HAL@nvrural.org) and we will be in touch with you ASAP!

Don't forget, completing this course is a requirement if you are participating in the Home At Last™ Down Payment Assistance program.

Need a refresher on HAL Down Payment Assistance and how to receive up to \$24,000 to use towards a down payment and/or closing costs? Visit [HomeAtLastNV.org](http://HomeAtLastNV.org)

[Complete your HAL University coursework today!](#)

A Program of Nevada Rural Housing Authority  
[HomeAtLastNV.org](http://HomeAtLastNV.org)

Home At Last™ Homeownership Programs are brought to you in partnership with

For more information about trio, rural Nevada's new lease-to-own option, homebuyers can visit [ThinkTrio.com](http://ThinkTrio.com). Lender and real estate partners should check out [TrioResidential.com](http://TrioResidential.com) to learn more.

Nevada Rural Housing Authority is an equal opportunity provider and employer.

## Email Data

### Campaign Overview

- 39 Unique opens**  
79 total opens to date
- 8 Bounced**  
4.4% couldn't be delivered
- 135 Unopened**  
Open rates are only estimates

- 22.41%** of all recipients opened so far
- 17.95%** clicked a link (7 people)
- 0.57%** unsubscribed (1 person)
- 0** people marked it as spam (0%)
- 0** shares across Facebook & email

### Links Clicked

- 7** people clicked  
Giving you a 17.95% click rate.
- 10** total clicks  
Made by 7 people
- 1.43** clicks per person  
Average of all those who clicked.
- 32** didn't click  
That's 82.05% of all those who opened.

Link (URL)	Unique	Total
<a href="https://education.nvrural.org/homebuye...alureengagement&amp;utm_content=12/19/2019">https://education.nvrural.org/homebuye...alureengagement&amp;utm_content=12/19/2019</a>	7	9
<a href="https://education.nvrural.org/homebuyer-101/login">https://education.nvrural.org/homebuyer-101/login</a>	1	1

## Reengagement Survey

Answered: 1 Skipped: 0

ANSWER CHOICES	RESPONSES
I already purchased a home.	100.00% 1
I was not approved to purchase a home.	0.00% 0
I completed another homebuyer education course.	0.00% 0
HAL University was difficult to finish.	0.00% 0
Other (please specify)	Responses 0.00% 0

Total Respondents: 1