

NEW HAMPSHIRE HOUSING

BRAND + STYLE GUIDELINES - LENDERS

OUR BRAND STORY, MISSION & VISION STATEMENTS

New Hampshire Housing is a self-supporting public corporation that promotes, finances, and supports housing solutions for the people of New Hampshire. Established by statute in 1981, New Hampshire Housing receives no operating funds from the state government. We operate rental and homeownership programs designed to assist low- and moderate-income persons with obtaining affordable housing. We have helped more than 55,000 families purchase their own homes and been instrumental in financing the creation of more than 16,000 multifamily housing units.

MISSION STATEMENT

New Hampshire Housing promotes, finances, and supports housing solutions for the people of New Hampshire.

VISION STATEMENT

A New Hampshire where everyone can afford a place to call home.

OUR VALUES

Leadership: Motivate and inspire others and ourselves to proactively work together towards achieving common goals.

Teamwork: Collaborate with and respond to each other and our partners to identify and exploit opportunities to achieve our common goals.

Stewardship: Exhibit prudent, ethical, and transparent use of public resources and a commitment to environmental, economic, and social sustainability.

Integrity: Be honest, accountable, and reliable in all matters and demonstrate actions that will inspire the trust of others.

Respect: Treat everyone we encounter with dignity; be inclusive, candid, and open in our communications and behavior.

Innovation: Think objectively and listen with open minds, raise questions, challenge assumptions, and encourage creativity.

Agility: Be vigilant and alert; adapt to changing conditions, opportunities, and challenges.

Trust: Assume positive intentions and demonstrate the belief that others will meet their commitments and do their jobs.

Equity: Strive to ensure transparent access to New Hampshire Housing's opportunities and resources for all New Hampshire residents.

Courage: Take appropriate risks in service of the mission; acknowledge the inevitability of occasional failures and the desire and ability to learn from them.

OUR NAME IS OUR BRAND

The strength of our brand identity starts with our brand name and its consistent use in all written and verbal communications. Our name is New Hampshire Housing and clearly identifies the focus of our work to our existing and potential customers and external partners.

Every mention of our brand name is an opportunity to improve awareness of who we are and what we do. Nicknames and abbreviations do not support our brand identity and are not approved for use.

See the chart on the following page of acceptable names and uses.

OUR NAME

New Hampshire Housing

OUR WEBSITES

NHHousing.org

(NH Housing primary website)

NHHomeownership.org

(Homeownership Division website)

OUR EMAIL ADDRESS FORMAT

FirstInitialLastName@nhhfa.org

OUR BRAND NAME IN USE

FULL NAME

GENERAL/COMMON USAGE

New Hampshire Housing

Use "New Hampshire Housing" in all written and verbal communications, except for legal documents.

Do not use (or say):

NHHFA (NIFFA) The Authority Z ABBREVIATION

> SECONDARY GENERAL USAGE

NH Housing

Use the abbreviation "NH Housing" exclusively in written communication only after the first mention of our full name New Hampshire Housing.

LEGAL NAME

LIMITED

New Hampshire Housing Finance Authority (NHHFA)

Use our legal name "New Hampshire Housing Finance Authority (NHHFA)" in:

- Legal documents
- Legal notices
- Business documents (e.g., contracts)
- Administrative rules & regulations (e.g., Multifamily QAP)
- HUD documents

OUR LOGO

FOLLOW LOGO USAGE GUIDELINES

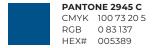
Consistent use of the New Hampshire Housing logo strengthens our brand identity. Guidelines apply to internal and external communications. The logo should never be altered, typeset, or recreated in any way, including the placement and size relationships within the logo.

Only official logo files should be used in communications.

Logo file is on Home Base under Communications Resources.

OUR LOGO COLORS

Our primary logo colors are blue and white.





WHITE

CMYK 0 0 0 0 RGB 255 255 255 HEX# FFFFFF



Note: An alternate stacked version of our logo is available for very limited use with the approval of External Communications. Use of this logo is intended for promotional items only.



PRIMARY COLOR LOGO

PRIMARY FULL COLOR LOGO

Our primary logo color is blue, Pantone 2945. For full color applications of the logo, you can use the blue logo, or a white logo.

- Use the blue logo on a white or a very light background color.
- · Use the white logo on our blue background, Pantone 2945, or a comparable dark background color.

Clear Space

Always maintain a minimum amount of clear space around the perimeter of the logo. Use the width of the state icon to determine the minimum clear space to other graphic elements, typography or edges of print or digital media.

Minimum Size

For print applications, the logo should be used no smaller than 1.25 inches wide. For digital applications, maintain at least 144 pixels wide.



Blue logo on a white background



Maintain a minimum clear space around the perimeter of the logo in all applications.



White logo on a blue background





SECONDARY BLACK & WHITE LOGO

SECONDARY BLACK & WHITE LOGO

Use the black logo art exclusively for applications that do not allow the full color logo.

Use the black logo on a white or very light background. Light backgrounds should be no darker than a 20% tone of black for best legibility.

Use the white logo on a black or dark gray background. Dark backgrounds should be at least a 60% tone of black for best legibility.

Minimum Size

Follow the same minimum sizing specifications as the color logo.



Black logo on white background



White logo on black background



Black logo on a light gray background 20% black maximum value



White logo on dark gray background 60% black minimum value

ACCEPTABLE LOGO USES

ACCEPTABLE LOGO USES

Where the logo is placed will determine which logo to use. See the examples on this page which illustrate good legibility of the logo.

Follow these general guidelines:

- On a white or light-colored background, always use the primary full color blue logo. For black and white applications only, use the black logo.
- On a black or dark-colored background, use the white logo.

Using the logo over photography

The logo reads best on simple backgrounds. For the highest legibility of the logo, follow these guidelines when placing the logo over an image:

- Choose an area with more monotone color and diffused detail.
- Avoid complicated, highly textural areas of a photo.
- Maintain high color contrast between the logo and the background image.

Examples of Acceptable Color Logo Use













Examples of Acceptable Black & White Logo Use













UNACCEPTABLE LOGO USES

UNACCEPTABLE LOGO USES

The logo should never be altered, typeset, or recreated in any way, including the placement and size relationships within the logo.

All of the examples shown on this page are unacceptable uses of our logo that weaken our brand identity.



Do not recolor the logo.



Do not resize or remove any elements within the logo.



Do not rearrange the elements within the logo.



Do not add a tagline.



Do not place the color logo on a dark-colored background.



Do not place the white logo on a light-colored background.



Do not distort the logo.



Do not place the logo on imagery that does not provide enough contrast to the logo.



Do not place the logo on complicated imagery that compromises legibility.

BRAND COLORS

PRIMARY BRAND COLORS

Our primary logo colors are blue and white.



Color values are from the current Pantone Color Bridge Guides for process printing.

SECONDARY COLORS

The secondary color palette supports and complements the primary logo colors.



POP ACCENT COLORS

Pop accent colors are used more sparingly to add interest. They work best as small details.



BRAND NEUTRAL COLORS

NEUTRAL COLORS

Neutral colors complement and support our primary, secondary and pop accent colors.

- For color applications, use Pantone Warm Grays.
- In black and white applications, use a tint of black to achieve a neutral gray tone.

NEUTRAL COLORS FOR COLOR APPLICATIONS

Use a Pantone Warm Gray as a neutral tone in color applications.



WARM GRAY 9 C

CMYK 40 40 42 19 RGB 131 121 118 HEX# 837976



WARM GRAY 6 C

CMYK 31 29 30 6 RGB 166 157 156 HEX# A69D9C



WARM GRAY 3 C

CMYK 21 20 21 1 RGB 191 185 185 HEX# BFB9B9



WARM GRAY 1 C

CMYK 10 10 11 0 RGB 216 212 215 HEX# D8D4D7

NEUTRAL COLORS FOR BLACK & WHITE APPLICATIONS

Use a tint of black as a neutral tone in black & white applications.



70% BLACK

CMYK 0 0 0 70 RGB 109 110 113 HEX# 6D6E71



45% BLACK

CMYK 0 0 0 45 RGB 157 159 162 HEX# 9D9FA2



30% BLACK

CMYK 0 0 0 30 RGB 188 190 192 HEX# BCBEC0



15% BLACK

CMYK 0 0 0 15 RGB 220 221 222 HEX# DCDDDE

Color values are from the current Pantone Color Bridge Guides for process printing.

BRAND TYPOGRAPHY

OUR BRAND TYPEFACE IS MONTSERRAT

The Montserrat font family is used for communications and marketing projects for both external and internal uses.

The Montserrat font family is clean and modern. It includes several weights and styles that work well for headings, subheadings, text, and captions. Using contrasting weights can be effective to distinguish headings from supporting text creating a visual hierarchy.

Do not distort the typography by adding custom shearing or scaling at any time.

Always maintain the horizontal and vertical scales at 100%.

Note: Alternate fonts are to be used only when Montserrat is not available. See alternate fonts for Digital Media and Business Documents and Forms shown on the following pages.

Montserrat

Montserrat Regular abcdefghijklmnopqrstuvwxyz MONTSERRAT REGULAR ABCDEFGHIJKLMNOPQRSTUVWXYZ 0123456789

Montserrat Bold MONTSERRAT BOLD abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ 0123456789

Montserrat Extra Bold MONTSERRAT EXTRA BOLD abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ 0123456789 Montserrat Regular Italic abcdefghijklmnopqrstuvwxyz MONTSERRAT REGULAR ITALIC ABCDEFGHIJKLMNOPQRSTUVWXYZ 0123456789

Montserrat Bold Italic MONTSERRAT BOLD ITALIC abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ 0123456789

Montserrat Extra Bold Italic MONTSERRAT EXTRA BOLD ITALIC abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ 0123456789

ALTERNATE SANS SERIF FONTS

THESE ALTERNATE SANS SERIF FONTS ARE ACCEPTABLE IN PLACE OF ARIAL AS NEEDED

These fonts are commonly available.

Open Sans or Verdana can be used for:

- PowerPoint presentations
- Websites

Use the regular and bold weights to distinguish text from headings. Use italics sparingly to help communicate a subordinate message.

Avoid underlining text.

Open Sans

Open Sans Regular
OPEN SANS REGULAR
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789

Open Sans Bold
OPEN SANS BOLD
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789

Open Sans Italic
OPEN SANS ITALIC
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789

Open Sans Bold Italic
OPEN SANS BOLD ITALIC
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789

Verdana

Verdana Regular VERDANA REGULAR abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ 0123456789

Verdana Bold
VERDANA BOLD
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789

Verdana Italic VERDANA ITALIC abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ 0123456789

Verdana Bold Italic VERDANA BOLD ITALIC abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ 0123456789 HOMEOWNERSHIP

DIVISION

NEW HAMPSHIRE HOUSING AND OUR HOMEOWNERSHIP PROGRAMS & SERVICES

ABOUT NEW HAMPSHIRE HOUSING

New Hampshire Housing is a self-supporting public corporation that promotes, finances, and supports housing solutions for the people of New Hampshire. Established by statute in 1981, New Hampshire Housing receives no operating funds from the state government. We operate rental and homeownership programs designed to assist low- and moderate-income persons with obtaining affordable housing. We have helped more than 55,000 families purchase their own homes and been instrumental in financing the creation of more than 16,000 multifamily housing units.

ABOUT OUR HOMEOWNERSHIP PROGRAMS AND SERVICES

New Hampshire Housing's homeownership goal is long-term success for all of our borrowers. We work with a statewide network of lenders and real estate professionals to offer single-family mortgage programs that enable buyers to purchase, refinance, or purchase-rehab a home. Our marketing audience is three-pronged: lenders, real estate professionals, and potential homebuyers.

Education and financial counseling are important for first-time homebuyers to help them on their path to successful homeownership. We support workshops and seminars focused on financial literacy, pre-purchase, post-purchase/foreclosure, rental counseling, and fair housing for landlords.

Used primarily by moderate-income homebuyers, our programs provide homebuyers with access to:

- · Government and privately insured single-family mortgage loans
- Cash assistance for downpayments and closing costs
- Discounted mortgage insurance
- Competitive interest rates

FAIR LENDING

FAIR LENDING

Our policy at New Hampshire Housing is to comply with both the spirit and letter of all: 1) applicable Fair Lending laws; and 2) regulations and laws prohibiting unfair, deceptive and abusive acts and practices (UDAAP).

Advertisements must not contain any words, symbols, models, or other forms of communication that suggest a discriminatory preference or policy of exclusion based on a Protected Criteria.

New Hampshire Housing will evaluate marketing material to ensure compliance with Fair Lending laws and other regulations.

Advertisements of real estate products must include the Equal Housing Opportunity logo (for written advertisements) or prescribed language (for oral advertisements).

EQUAL HOUSING OPPORTUNITY LOGO REQUIREMENTS

The Equal Housing Opportunity (EHO) logo serves as a visual representation of equal housing opportunity for all individuals, regardless of race, color, religion, sex, handicap, familial status, or national origin.

Print Materials

To ensure compliance with Fair Lending regulations, the EHO logo must be included on all print materials related to residential real estate sales, rentals, or financing.

Digital Materials

It is recommended that the logo be included on the pages of the NH Housing websites regarding the organization's homeownership programs and services, and specifically, on pages that the ad directs to.

Detailed guidance on the correct usage of the HUD logo can be found in the HUD document at this link: <u>HUD Logo Usage Guidelines</u>.





TAGLINES & TONE OF VOICE

TAGLINES

New Hampshire Housing as an organization does not utilize a tagline.

The Homeownership Division of New Hampshire Housing uses the **We Make Homeownership Happen** tagline as an element of its branding. It is utilized in the following places:

- Marketing materials (all formats)
- Social media
- Website
- Signage
- Other collateral as appropriate

TONE OF VOICE

The Homeownership Division's tone of voice keeps us on message and true to our brand's character.

Our brand's voice is approachable, clear, and empathetic. We understand the challenges of finding affordable and safe housing. New Hampshire Housing is committed to a New Hampshire where everyone can afford a place to call home.

Our Homeownership programs are designed to assist low- and middle-income homebuyers purchase a home. Through our staff and partners, we strive to make the process of homebuying understandable and efficient and to ensure success for each homeowner who uses our programs.

Aim for:

Clear, straightforward, conversational language that helps and motivates our audiences. The underlying message, whether stated or implied, is "We can help you purchase a home and be a successful homeowner."

Avoid:

Unnecessarily technical or impersonal language, vague or convoluted phrasings, discouraging tones, and setting unrealistic expectations or promises.

TERMINOLOGY

An important aspect of maintaining our brand voice is using and spelling our terminology consistently and accurately. This list of terminology is updated periodically, and the current master list is available from the Homeownership Division or New Hampshire Housing's External Communications and Marketing.

General

- New Hampshire Housing
- NH Housing
- Homeowner
- Homebuyer (first-time homebuyer)
- Homeownership
- Single family
- Single-family home
- Downpayment

Mortgage and Homebuyer Products

- 1stGenHomeNH (for First Generation Homebuyers)
- Homebuyer Tax Credit Program
- Mortgage Credit Certificate (MCC)
- · Home First and Home First Plus
- Home Flex
- Home Preferred
- Voucher-Assisted Mortgage Option (VAMO)

Terminology Specific to Homeownership Division

- Single-Family Mortgage Program
- Participating Originator lender entity approved by NH Housing to originate mortgage loans for borrowers eligible for NH Housing's Single-Family Mortgage Program.
- Participating Lender lender entity approved by NH Housing to originate, process, close, and fund mortgage loans eligible for purchase by NH Housing.
- Mortgage Loan Purchase Agreement (MLPA)
- Resident-Owned Communities (ROC) a cooperatively owned community of manufactured homes owned by the residents who live there, as opposed to an outside landlord. ROCs are allowed under the Home Preferred Manufactured Housing product in Fannie Mae approved ROCs.
- New Hampshire Housing Homeownership Fellows Program
- New Hampshire Housing Top Lenders

Note: Typically a phrase is spelled out at first mention with its abbreviation in parentheses, and the abbreviation is used thereafter in lieu of the full phrase, e.g., Mortgage Credit Certificate (MCC).

GRAPHIC ELEMENTS

IMAGERY

Imagery is about emotion and plays an essential role in telling our story. Potential homebuyers, our partners and other audiences get their first impression of New Hampshire Housing and our Homeownership products from the images we feature in our marketing materials, website and on social media.

It is strongly preferred that our imagery should be original photography that features:

- individuals and families who have purchased their home using a New Hampshire Housing mortgage product,
- those who have accessed our homebuyer or homeowner products or services,
- a lender or real estate professional or other partner who supports our mortgage programs or program services.

All of our imagery should reflect real moments in everyday life.

The preference is for "snapshot" styling—professional in quality, not overly posed, and featuring engaging subjects with a balance of age, gender, ethnicity, as well as backgrounds and scenarios reflective of the state's geographic diversity.













Folder



9 x 12 pocket folder

Trifold Brochure





4 x 9 trifold brochure with pocket

Tagline Artwork

Homeownership
Happen!

Together, we make
Homeownership
Happen!

Let's make
Homeownership
Happen!

Homeownership
Happen!

Homeownership
Happen!

Together, we make
Homeownership
Happen!

Let's make
Homeownership
Happen!

Homeownership
Happen!

1 color



2 color options

Homeownership Program Marketing Sheets

Each program marketing sheet is available in 3 customizable formats.

- The NH Housing sheet allows space for a photo and contact information.
- The Lender sheet format provides open space to add contact information or a business card graphic.
- The Realtor/Homebuyer sheet format provides open space to add contact information or a business card graphic.



Realtor/Homebuyers



HOUSING

Get up to \$35,000

fixer-upper your

to make that

dream home.









Homeownership Program Ads











Half-page print ad format - 7.8125 x 4.877

Homeownership Lifestyle Ads







Half-page print ad format















Homeownership Digital Ads

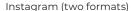


Social Media Posts



Facebook, LinkedIn







Homeownership / Partner / Homebuyer Signs













16 x 26



16 x 26 (2-sided sign)





18 x 24

16 x 26

HubSpot Email Headers















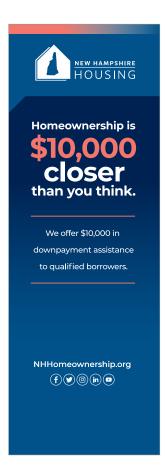
Banner Stands











Program Identity



Marketing Flyer and Postcard



8.5 x 11 English and Spanish versions

FOR 1ST GENERATION HOMEBUYERS,
THE PATH TO HOMEOWNERSHIP JUST GOT ⊕⊚⊚⊚ ≅ NEW HAMPSHIRE HOUSING

Digital



Web carousel - 1366 x 600 pixels (NNHFA.org)





Facebook, LinkedIn, Instagram Email header Email signature graphic



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NHHousing.org











