The Marketing Evolution of the Financial Assistance Division

Presented by:
Joe Freeman, Division Chief
Tonya White, Marketing & Outreach Manager
Financial Assistance Division
Financial Assistance Division
Funding Program Base

2 Grant Programs
- REAP
- Emergency

3 Loan Programs
- CWSRF
- DWSRF
- FAP
Established Foundation

July 2017
OWRB partnered with EPA & Northbridge Environmental Management Consultants to conduct a SRF Focus Group

November 2017 to Present
Continual effort on addressing SRF Programs - Focus Group feedback and suggestions through research and program adjustments

July 2018
Emphasis was placed on beginning the process to develop an Oklahoma SRF Marketing Plan by OWRB’s Financial Assistance Division
New Opportunity

May 2017

*Clean Water State Revolving Fund*

State Revolving Fund Model Marketing Plan was developed and made available by EPA

December 2018

OWRB was selected to work with Northbridge to develop a State Marketing Plan following the State Revolving Fund Model Marketing Plan document released in 2017

Goal for this partnership project

Lessons learned and the products of partnership efforts would become a case study and example for other states looking to supercharge their marketing strategy – resulting in a comprehensive, applicable approach.
January 2019

KICK-OFF Call was scheduled to discuss:
How things were currently going & what
OWRB was working on
- Discussion of Marketing Efforts
  a. What had the state done or was
     in the process of doing?
  b. What were OWRB’s hopes/plans
     for what could be done?
- Initiatives
- Goals
- Borrower Outlook
- Demand

Complete a trends analysis for the last
several years to include the percentage
of state that is using SRF funding

Schedule a 1-2 day, on-site visit to
PRIMARILY work through marketing plan
specifics - CRITICAL ELEMENT
February 2019

Review of *Clean Water State Revolving Fund*
State Revolving Fund Model Marketing Plan

*Worked through worksheet detail outlined below:

#1 Internal Program Assessment of Goals & Objectives
#2 Identify Program Stakeholders
#3a Water Quality Priorities
#3b Environmental Policy Priorities
#3c Understand Perceptions of the SRF Program
#4 Program Assessment Action Plan
  Table 1 – Summarizing Program Feedback
  Table 2
#5 Communicating The Message
#6 Characterize Communication Tools

*Prior SRF Programs - Focus Group activity was critical to the completion of the worksheets*
April 2019
Physical meeting with Northbridge to ‘brainstorm’ on previously discussed detail, recognize assets & identify and prioritize marketing and outreach action items for SRF programs’ marketing plan.
Structured and organized marketing campaign that feels organic and fresh while recycling themes and materials for efficiency

Built around 4-5 CORE MESSAGES that are woven into and through all materials and discussions in all contexts

**Ongoing Effort (All Year, Every Year)**
- Important marketing activities done on an ongoing basis (Oklahoma specific)
  - Targeting communities & utilities across the state to borrow for the 1st time and/or to return to the program
  - Targeting consultants (engineering & financial) to sell them on the program
  - Building contact lists of these key stakeholders
  - Keeping an events calendar updated
  - Creating compelling digital & social media content documenting the benefits and results of the program in real world examples
Ongoing Effort (All Year, Every Year)

- To accomplish this campaign of communication, there is internal staff communication and coordination needed. Recommendations include: (Oklahoma specific)
  - Regular (monthly) staff meetings focused on identifying and cultivating borrowing prospects
  - Regular (every other month) staff meetings focused on previewing the marketing theme and materials for the next two (2) months

Structuring the Year

- Breaking the year down into two (2)-month blocks that will enable the program to rotate through six (6) focused themes highlighting different aspects of the program and targeting different slices of Oklahoma’s customer base.
  - Themes will be positioned in the time of year when they are most likely to resonate
  - Five (5) of the six (6) themes will stay the same from year to year (allowing for efficiency) while one slot is designated as the ‘new program feature’ to allow for marketing as program grows and evolves and providing for a year to prepare to ‘launch’ that communication
January-February
Theme: New & Improved SRF Process!
Tie-In: Everyone knows the beginning of the year to start new habits and launch new efforts. Gyms and weight loss programs have survived on this knowledge for years!

March-April
Theme: Stormwater & Transportation Projects
Tie-In: Spring is a wet season for most parts of Oklahoma, and it’s the perfect time to emphasize all the tools and flexibilities the SRFs have to help with stormwater and to be included in the building of new roads, bridges, etc.

May-June
Theme: Septics & Non-point source projects
Tie-In: Folks start thinking about summer and wanting to get away to their cabin/RV on the water somewhere, which is likely to have a cesspool or septic system. Many folks also get busy on their farms and with livestock, making this a perfect time to talk about septic and ag BMPs.

July-August
Theme: Water quantity: Reuse, Reclaim, & Efficiency Projects
Tie-In: These are arid and hot months in Oklahoma when things start to go brown and reservoirs can run low. It's a perfect time of year to push all the different ways the SRF can help a community face its water quantity issues.

September-October
Theme: Repeat Borrowers
Tie-In: Fall is a time of comfort foods, enjoying your harvest, and going back to school. All of these returns are a great time to reach out to your repeat and regular borrowers and remind them of the comforts your program provides.

November-December
Theme: Small Communities & Free Money
Tie-In: Tis the season of giving and lending a hand. Your SRF is also charitable and loves to find deserving communities that need a little boost during the holiday season.

January-February
Theme: Planning and Design Funding!
Tie-In: Time to start the year off with a new program. We’re not sure what you want to launch first, but we think a revved up planning and design funding option that is quick, simple, and allows for upfront funding of project development is a win-win-win. This is the big launch of the year; themes for the other 2-month blocks stay the same.
**OKLAHOMA SRF MARKETING PLAN**

**THEME:** RE-LAUNCH, NEW & IMPROVED SRF PROCESS!

<table>
<thead>
<tr>
<th>STAKEHOLDERS</th>
<th>MESSAGES</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Engineers</td>
<td>• ElATION is available to make Davis-Bacon much easier!</td>
</tr>
<tr>
<td>2. Utilities</td>
<td>• Most projects will not need an Environmental Review (i.e., project types that get CEPA’s and FONSI’s)</td>
</tr>
<tr>
<td>3. Community Leaders</td>
<td>• Some types of projects have minimal federal req</td>
</tr>
<tr>
<td>4. Financial Analysts</td>
<td>• Some communities can have the State conduct their Environmental Review</td>
</tr>
<tr>
<td>5. Non-Borrowers</td>
<td>• New, easier way to get loan forgiveness!</td>
</tr>
<tr>
<td>6. Borrower</td>
<td>• SRF offers an array of financial benefits &amp; flexibility—we’re not just your cheapest option!</td>
</tr>
<tr>
<td>7. Small</td>
<td>• You get access to a package of support &amp; services by borrowing through us</td>
</tr>
<tr>
<td></td>
<td>• We’ve streamlined the application &amp; loan closing process!</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>GOALS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Reduce negative program perception</td>
</tr>
<tr>
<td>2. Maintain customer engagement</td>
</tr>
<tr>
<td>3. Win over influencers</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>METRICS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Reach 3 non-borrowers</td>
</tr>
<tr>
<td>2. Reach 3 new consultants</td>
</tr>
</tbody>
</table>

**JANUARY 2020**

**DELIVERY To Do:**
- Provide stuff with talking points
- Send email newsletter that highlights the current theme & messages
- Post takeaway points to Facebook & Twitter
- Post Elation tutorial to OWRB website
- Outreach to non-borrowers to update them on process improvements & get updates on current needs

**CASE STUDIES**
1. Interview Elation user for quotes on how it makes the process easier
2. Interview an OWRB loan analyst or environmental specialist on the type of assistance they provide to communities in navigating the process

<table>
<thead>
<tr>
<th>JAN CALENDAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
</tr>
<tr>
<td>6 Send newsletter</td>
</tr>
<tr>
<td>13</td>
</tr>
<tr>
<td>20</td>
</tr>
<tr>
<td>27</td>
</tr>
</tbody>
</table>

**TARGET LOCAL GOVTS IN THESE COUNTIES**
1. Atoka
2. Bryan
3. Choctaw
4. Haskell
5. Latimer
6. Le Flore
7. McIntosh
8. Okfuskee
9. Okmulgee
10. Pittsburg
11. Pushmataha

**TARGET CONSULTANTS**
1.
2.
3.

**TARGET NEW LEADS**
1.
2.
3.

**P R E P & P L A N N I N G**

<table>
<thead>
<tr>
<th>MAR &amp; APRIL</th>
<th>MAY &amp; JUNE</th>
<th>JULY &amp; AUG</th>
<th>ONGOING To Do</th>
</tr>
</thead>
<tbody>
<tr>
<td>STORMWATER &amp; TRANSPORTATION</td>
<td>SEPTICS &amp; NPS</td>
<td>WATER QUANTITY (REUSE, etc.)</td>
<td>• Build roster of stakeholders</td>
</tr>
<tr>
<td>• Prep case studies</td>
<td>• ID case studies</td>
<td>• SEP &amp; OCT</td>
<td></td>
</tr>
<tr>
<td>• Prep newsletter</td>
<td>• ID events</td>
<td>• REPEATBORROWERS</td>
<td></td>
</tr>
<tr>
<td>• Schedule events</td>
<td>• Finalize program changes</td>
<td>• NOV &amp; DEC</td>
<td></td>
</tr>
<tr>
<td>• Prep social media</td>
<td>• SMALLS &amp; FREE MONEY</td>
<td>• SMALLS &amp; FREE MONEY 2021</td>
<td></td>
</tr>
<tr>
<td>• Prep talking points</td>
<td>• 2021</td>
<td>• JAN &amp; FEB PLANNING &amp; DESIGN PROGRAM</td>
<td></td>
</tr>
<tr>
<td>• Prep website highlights</td>
<td>• (1) • (2)</td>
<td>• Core Messages</td>
<td></td>
</tr>
<tr>
<td>• TA provider tools</td>
<td>• (3) • Broad eligibilities</td>
<td>1. Always cheapest lender</td>
<td></td>
</tr>
<tr>
<td>• Partner with ODOT</td>
<td>• (4) • Flexible terms</td>
<td>2. Faster &amp; easier</td>
<td></td>
</tr>
<tr>
<td>• Create application path for non-trad. projects</td>
<td>• (5) • Here to help</td>
<td>3. Here to help</td>
<td></td>
</tr>
</tbody>
</table>
Implementation of State of Oklahoma SRF Marketing Plan to begin January 2020

Expected Positives
- Organized and methodical outreach to non-borrowers, borrowers and consulting professionals (Govdelivery, calls, conferences, etc.)
- Increased SRF program education for Agency employees
- Pre-determined strategy which is designed to become a systematic process for growth and success

Perceived Challenges
- Actual implementation of newly designed marketing plan
- Discomfort of change
- Workload shift
- Growing pains
Take-Off Marketing Plan

January 2020 and Beyond

Ultimate success of Oklahoma’s Revolving Fund Model Marketing Plan will be determined by implementation effort of the Financial Assistance Division and the ability to adapt to opportunities and change provided within the SRF programs going forward.
**Oklahoma SRF Marketing Plan**

**January 2020**

**Messages**
- Elation is available to make Davis-Bacon much easier.
- Most projects will need an Environmental Review (list project types that get CEIA's and FONSI).
- Some projects have minimal federal cost.
- Some communities can have the State combat their (EID) - NOT UNTIL 2024.
- Environmental Review - inhouse
- Next, get access to lean construction process.
- SRF offers an array of financial benefits & flexibility - we're not just your cheapest option.
- You get access to a package of support & services by borrowing through us.
- We've streamlined the application & loan closing process.

**Goals**
1. Reach new program perception.
3. Win new influencers.

**Metrics**
1. Reach 3 new non-borrowers.
2. Reach 3 new consultants.

---

**Jan Calendar**

<table>
<thead>
<tr>
<th>M</th>
<th>T</th>
<th>W</th>
<th>TH</th>
<th>F</th>
<th>WKND</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>7</td>
<td>8</td>
<td>9</td>
<td>10</td>
<td>11</td>
<td>12</td>
</tr>
<tr>
<td>13</td>
<td>14</td>
<td>15</td>
<td>16</td>
<td>17</td>
<td>18</td>
</tr>
<tr>
<td>20</td>
<td>21</td>
<td>22</td>
<td>23</td>
<td>24</td>
<td>25</td>
</tr>
<tr>
<td>27</td>
<td>28</td>
<td>29</td>
<td>30</td>
<td>31</td>
<td></td>
</tr>
</tbody>
</table>

**Target Local Gov't in These Counties**

1. Legislature across State through:
   - Constituent Services
   - Small cities from Director

**Target Consultants**

- Ryan Nelson
- Floyd Lamm
- Tim Hall (new business)

**Target New Leads**

- Brian
- Gina
- Harper County EWD #1

**Redefine To Do**

- Build email of stakeholders

---

**Ongoing To Do**

- Update events calendar
- Listen to borrowers & staff
- All staff help to capture leads
- Promotional videos

**Core Messages**

- Always cheapest lender
- Faster & easier
- No qualifications
- Flexible terms
- Helps to help
Landing

GovDelivery usage for mass email distribution to targeted recipients

Getting More Out Of The Funding Process

How Can Oklahoma Water Resources Board's (OWRB) Financial Assistance Division's (FAD) Funding Programs Help

OWRB's FAD offers a package of support and services to borrowing Districts and Authorities across the State.

Catch up on 'What's New' in 2020

Financial Assistance Division Funding

FAD provides water and wastewater infrastructure funding to Districts and Authorities across the State. Funding for eligible projects includes traditional public construction of water and wastewater treatment plants, new or rehabbed lines, stormwater improvements, non-point source projects, automatic meter readers, planning and design, and the entrance of debt borrowed for any of the above-mentioned purposes and other project types too numerous to outline.

The three loan programs available through OWRB's FAD include:

1. Clean Water State Revolving Fund (CW$RF)
2. Drinking Water State Revolving Fund (Drinking Water SRF)
3. Financial Assistance Loan Program (FALP)

The two grant programs available through OWRB's FAD include:

1. Emergency Grant
2. Rural Economic Action Plan Grant (REAP)

Click here for additional loan & grant program details or email the Financial Assistance Division with any questions.

Davis Bacon Software

NOW Available through Elations

Making Federal Borrowing Requirements Easier

DAVIS BACON REPORTING & VERIFICATION

To assist SRF borrowers in maintaining compliance with Davis Bacon Act requirements, the OWRB is implementing an electronic wage reporting and verification tool that can be used to create or upload certified payrolls and verify them electronically. The software can be made available at no cost to SRF borrowers who wish to use it.

CWSRF Loan Forgiveness for SFY2021

Focused On Helping Smaller Systems

Targeting CWSRF's loan forgiveness dollars to assist smaller communities with a population of 5,300 or less in planning and design, studies, and construction of CWSRF eligible projects.

CWSRF SFY2021 Call For Projects will begin February 2020. Click here for additional loan forgiveness details.

To email the Financial Assistance Division with any questions, click here.

To speak with an FAD representative about this CWSRF feature, contact Tonya White at 405.520.9600.

Streamlining App & Loan Closing Process

Serving Our Communities At Each Opportunity

OWRB's FAD focuses on being Customer Focused and Service Oriented the design effort to streamline our loan programs application and loan closing process.

Offering an array of financial benefits and flexibility, OWRB's funding programs provide below-market rates with Division expertise to guide your system through the application and closing stages.

Environmental Review Made Easy

Focused On Unwinding Environmental Review Confusion

Projects which typically do not require an Environmental Determination:

1. Automatic Meter Readers
2. Land Acquisitions
3. Planning & Design
4. Non-Point Source Projects
5. Equipment Purchases
6. References

24% of the funded projects over the last three years did not require an Environmental Determination.

To email the Financial Assistance Division with any questions, click here.

To speak with an FAD representative about this topic, contact Linda City at 405.520.6600.

Environmental Review Determinations:

- Conditional Determinations (CD) - Finding of No Significant Impact (FONSI) - Receipt of Decision (ROD) - RARE

More projects typically require a DE Environmental Review or issuance of a Determination.

Sampling of project types which typically require the stated determination:

CD:
1. Line or Mainline Repair or Replacement
2. Wastewater Treatment Plant Rebuild
3. Inflow & Infiltration
4. Lift Station Repair or Replacement
5. Septic to Sewer Projects

FONSI:
1. New Wastewater Treatment Plant
2. New Lines
3. Increase in capacity over 50%
4. New Discharge Point
5. Stormwater Improvement Projects
Landing

Use of Same Template Design

- Allows for a consistent format approach to recipients - providing familiarity and brand recognition
- Individual, informational headers continue efforts in providing familiarity and brand recognition goals
- Most effective use of employee’s time and energy
- Repetitive use of same informational graphics can result in the most effective information retention from recipients
COVID Influence On The Landing

Use Of Time To Enhance Current Services Offered And To Build Out Themes More Clearly

- Engage with groups within FAD on individual approaches and contributions to the Marketing Plan strategy
- Research and target other Agency/Organization marketing pieces for theme incorporated times
- Increase frequency of Govdelivery emails to targeted recipients in providing tools and resources specified to current needs
- Reorganize FAD main page to be more engaging and user friendly as it becomes a key source for information and contact during this time
- Another key date of January 2021 has been established to fully engage in FAD’s original approach to the Marketing Plan going forward

Why? Transitional time as internal and external individuals adjust to new work environments with different IT challenges and experiences. Key community leaders and staff are not consistently available due to professional or personal circumstances.
Questions regarding...

The Marketing Evolution of the Financial Assistance Division

Joe Freeman, Division Chief
Tonya White, Marketing & Outreach Manager
Financial Assistance Division

Oklahoma Water Resources Board
3800 N. Classen Blvd
Oklahoma City, OK 73170
405.530.8800