

PROPERTY

# August

MARKETING PLAN

WE'VE GOT YOUR MARKETING SORTED



# Campaign Checklist



*Use this as a reference point for your sends. If you haven't sent a campaign and need help, contact us to get things moving in the right direction.*

**Email 1: Government announces plans to help struggling homeowners**

Campaign Category: Sales Tips/Information

**Email 2: 100% mortgages return**

Campaign Category: Mortgages

**Email 3: First Time Buyers take out longer mortgage terms**

Campaign Category: Sales Tips/Information

**Email 4: Gardens can add almost 40% to the value of your property**

Campaign Category: Sales Tips/Information

**Email 5: Home repossessions rising**

Campaign Category: Mortgages

**Email 6: How to organise your finances**

Campaign Category: Sales Tips/Information

**Email 7: More buyers turn to bridging loans**

Campaign Category: Sales Tips/Information

**Email 8: How to release equity from your home**

Campaign Category: Sales Tips/Information

# 2023 AUGUST



## Marketing Planner

Notes

AUGUST						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		Send email 1		Send email 2		
		Send email 3		Send email 4		
		Send email 5		Send email 6		
		Send email 7		Send email 8		

- Send email 1
- Schedule social post 1
- Send email 2
- Schedule social post 2
- Send email 3
- Schedule social post 3
- Send email 4
- Schedule social post 4
- Send email 5
- Schedule social post 5
- Send email 6
- Schedule social post 6
- Send email 7
- Schedule social post 7
- Send email 8
- Schedule social post 8

# Email 1: Government announces plans to help struggling homeowners

Campaign Category: Sales Tips/Information



The campaign's call-to-action buttons and backgrounds will automatically populate to your brand's colours.

Various call-to-action buttons including book a valuation link.

Customisable elements within this email include the text copy and links.

### WE'D RECOMMEND:

Sending this to your entire database including archived data to reach a wider audience.

For additional information on filters, refer to the back of the guide and/or seek help from our support team at [support@briefyourmarket.co.uk](mailto:support@briefyourmarket.co.uk).

**Government announces plans to help struggling homeowners**

You may have heard that the Bank of England once again raised interest rates on the 22<sup>nd</sup> of June **by 0.5%**, which means the base rate is currently 5%. This is the highest level since April 2008, negatively impacting homeowners with tracker mortgages or soon-to-expire fixed terms.

While a higher base rate should reduce inflation and the strain on the nation's pockets, many policyholders face a tighter squeeze on their disposable income. In response to this potential crisis, Chancellor Jeremy Hunt and many of the major banks have agreed on a **new mortgage charter**.

Some emergency measures introduced include lenders waiting at **least 12 months** before repossessing homes, while mortgage holders can extend their mortgage term or switch to interest-only for six months to ease the pressure. Significantly, the latter two options won't affect your credit score or require affordability checks.

With around **2.4 million fixed-term deals expiring by the end of 2024**, more homeowners may be affected over the coming months. If you're struggling to cope, you can speak to your bank about your situation without damaging your credit score. **Looking for deals well in advance of your term ending will also improve your chances of securing a better rate.**

**2.4 million**  
fixed-term deals expiring by the end of **2024**

<b>Campaign Name:</b>	Government announces plans
<b>Category:</b>	Sales Tips and Information
<b>Purpose:</b>	Brand awareness / informative campaign
<b>Subject Line:</b>	Government announces plans...
<b>Teaser Text:</b>	...to help struggling homeowners
<b>Key Benefits:</b>	Informative about the current market Brand awareness Encourages property valuations

# Email 2: 100% mortgages return

## Campaign Category: Mortgages



The campaign's call-to-action buttons will automatically populate to your brand's colours.

Various call-to-action buttons including contact us and book a quote link.

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## 100% MORTGAGES RETURN TO THE MARKET



In a time where house prices appear to be rising out of the reach of many first-time buyers, owning your own home can feel like an impossible dream – especially if you're struggling to save a deposit while surviving rising rents and a cost-of-living crisis.

But the **return of 100% mortgages** could help to remedy the situation for some. Launched by the Skipton Building Society, the Track Record Mortgage allows new buyers to purchase a home with no deposit if they haven't missed a rental payment for a year. Potential buyers won't need a guarantor, but they'll still need a robust credit rating and be able to pass the affordability checks.

At the time of writing, the interest rate for this mortgage deal is **fixed at 5.49% for the first five years** (currently higher than the average product) and must be repaid within 35 years. Buyers will also risk ending up in negative equity if house prices fall.\*

However, 100% mortgages will work better for those buying homes in more affordable parts of the UK, such as the North East and Scotland, where it'll often be cheaper to buy compared to the local average rental price. In more expensive areas, your mortgage repayments could be much higher than your current rental payments, plus you'll need a bigger annual income to overcome the affordability criteria.

**If you'd like to discuss your options in more detail, contact our team on the details below.**

CONTACT US

BOOK A VALUATION

<b>Campaign Name:</b>	100% mortgages return to the market
<b>Category:</b>	Mortgages
<b>Purpose:</b>	Brand awareness / informative campaign
<b>Subject Line:</b>	Mortgage news right to your inbox
<b>Teaser Text:</b>	Book a valuation today
<b>Key Benefits:</b>	Informative about the current market and rates Brand awareness Encourages property valuations

# Email 3: First Time Buyers take out longer mortgage terms

Campaign Category: Sales Tips/Information



The campaign's call-to-action buttons will automatically populate to your brand's colours.

Various call-to-action buttons including contact us and book a quote link.

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**First-time buyers take out longer mortgage terms**

Steeper house prices and more pressure on the rental market have affected how new buyers purchase their first home. While more people are searching for mortgage deals now the wider financial outlook feels more settled, most first-timers are opting for homes with only one or two bedrooms to get a foothold on the ladder.

According to Zoopla, four in ten of these eager new homeowners also try to make monthly repayments more affordable by taking out a mortgage over 30-35 years – or longer. Although this strategy can lower your monthly outgoings, it means paying more interest overall.

[CONTACT US](#) [BOOK A VALUATION](#)

Given that the average buyer's purchasing power has dropped by 20% over the last year, it's easy to understand why more people are resorting to alternative ways to afford their first home, especially if they're finding it hard to save a sizable deposit.

The good news is that small deposit mortgages are returning to the market, while the Government's Mortgage Guarantee Scheme will continue until the end of 2023. Lifetime ISAs, which come with a hefty 25% bonus, and affordable home schemes such as Shared Ownership, First Homes, and Save to Buy also offer other routes into home ownership.

**Curious to learn more about your options? We can help guide you through the buying journey – just contact us on <> or email us at <> today.**

<b>Campaign Name:</b>	First-time buyers take out longer mortgage terms
<b>Category:</b>	Sales Tips/Information
<b>Purpose:</b>	Brand awareness / informative campaign
<b>Subject Line:</b>	Looking to move, then speak to <<AGENT NAME>> today
<b>Teaser Text:</b>	Curious to learn more about your options
<b>Key Benefits:</b>	Brand awareness Encourages property valuations

# Email 4: Gardens can add almost 40% to the value of your property

Campaign Category: Sales Tips/Information



The campaign's call-to-action buttons will automatically populate to your brand's colours.

Various call-to-action buttons including contact us and book a quote link.

Customisable elements within this email include the text copy and links.

### WE'D RECOMMEND:

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**Gardens can add almost 40% to the value of your property**

According to the latest research by Savills, having a large garden can increase the value of your home **by almost 40%** – even it's the same size as the average property. In contrast, buyers pay a fifth less for the average home in their local area with the smallest gardens.

While UK buyers have always loved the freedom granted by a generous outdoor space, it seems that the pandemic has had a long-term impact on how we prioritise our wish list when we're looking for our dream home, with green space associated with better mental health and a more desirable lifestyle.

Therefore, it's unsurprising that buyers are willing to fork out more money for an extensive garden in urban areas, where they aren't as prevalent, although rural homes also attract a higher price tag (8.3%) if they tick the same box.

**The potential value increase partly depends on region, too, so the only way to know if your garden can secure a premium price is with an in-person valuation. Call us on <> or email <> to book yours.**

[CONTACT US](#) [BOOK A VALUATION](#)

<b>Campaign Name:</b>	Gardens can add almost 40% to the value of your property
<b>Category:</b>	Sales Tips/Information
<b>Purpose:</b>	Brand awareness / informative campaign
<b>Subject Line:</b>	How much is your home worth?
<b>Teaser Text:</b>	Increase the value of your property
<b>Key Benefits:</b>	Brand awareness Encourages property valuations

# Email 5: Home repossessions rising

## Campaign Category: Mortgages



The campaign's call-to-action buttons will automatically populate to your brand's colours.

Various call-to-action buttons including contact us and book a quote link.

Customisable elements within this email include the text copy and links.

### WE'D RECOMMEND:

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### Home repossessions

## rising

### in response to high-interest rates



With mortgage repayments continuing to rise for certain policyholders due to the Bank of England's fight against stubbornly high inflation, many homeowners are reaching a crisis point.

According to UK Finance, around 76,630 mortgages have fallen in arrears of more than 2.5% thanks to increasing interest rates and cost-of-living pressures. During the first quarter of 2023, this resulted in 750 homes being repossessed, along with 410 buy-to-let properties.

During the first quarter of 2023



750 homes being repossessed



410 buy-to-let properties

The good news is that the overall number remains relatively low. In addition, the recent mortgage charter announced by the Government involved the majority of banks agreeing not to repossess homes for a minimum of 12 months.

Mortgage holders can also contact their banks to discuss short-term solutions without affecting their credit score, so if you're struggling, you don't have to suffer in silence.

Of course, if you're still looking for a beautiful home that suits your needs and budget, our friendly advisors are just a phone call or email away. Alternatively, if you hope to sell while house prices remain stable, click below to book an up-

**Campaign Name:**

Home repossessions rising

**Category:**

Mortgages

**Purpose:**

Brand awareness / informative campaign

**Subject Line:**

Home repossession rising in response to high-interest rates

**Teaser Text:**

Keep up to date with <<AGENT NAME>>

**Key Benefits:**

Informative about the current market and rates  
Brand awareness  
Encourages property valuations



# Email 6: How to organise your finances

Campaign Category: Sales Tips/Information



The campaign's call-to-action buttons will automatically populate to your brand's colours.

Various call-to-action buttons including contact us and book a quote link.

Customisable elements within this email include the text copy and links.

### WE'D RECOMMEND:

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## How to organise your finances



Organising your finances can help you gain control over your money, achieve your financial goals, and build a secure future, but finding order in the chaos can feel overwhelming. Here are a few simple ways to get back on track:



### Create a budget.

Evaluate your income and expenses to determine how much you can spend and save each month. Allocate specific amounts for essential expenses like bills, groceries, and debt payments, as well as for savings, entertainment and travel, and one-off purchases.



### Track your expenses diligently.

While you may not want to maintain a record of every purchase, you can automate the process using a budgeting app such as Money Dashboard. This will help you identify areas where you can cut back and save money.



### Automate your finances.

Set up automatic bill payments and transfers to savings accounts so you never miss a payment or forget to save.

**Campaign Name:**

How to organise your finances

**Category:**

Sales Tips/Information

**Purpose:**

Brand awareness / informative campaign

**Subject Line:**

Organise your finances to help gain control over your money ☀️

**Teaser Text:**

A few simple ways...

**Key Benefits:**

Brand awareness  
Encourages rental valuations

# Email 7: More buyers turn to bridging loans

## Campaign Category: Sales Tips/Information



The campaign's call-to-action buttons will automatically populate to your brand's colours.

Various call-to-action buttons including contact us and book a quote link.

Customisable elements within this email include the text copy and links.

### WE'D RECOMMEND:

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For additional information on filters seek help from our support team at [support@briefyourmarket.co.uk](mailto:support@briefyourmarket.co.uk).

**More buyers turn to bridging loans to finance a home purchase**

With shifting interest rates and other financial pressures influencing how buyers and sellers choose to achieve their moving goals, short-term regulated 'bridging' loans are becoming an increasingly popular choice, especially for those hoping to chain break or downsize without waiting to sell first.

Overall, the first quarter of 2023 saw a 68% jump in the number of loans compared to the last quarter of 2022.\* Those hoping to use bridging to break out of a property chain also rose by 10% in early 2023, while the industry has responded to higher demand by speeding up completion times to 54 days on average.

**2023 saw a 68% jump in the number of loans**

Bridging finance also has other advantages, such as allowing auction buyers to purchase properties to renovate and sell. They can also be paid off as a lump sum – useful for buyers waiting to sell their current home or receive mortgage funds.

However, buyers should bear in mind that bridging loans often carry higher interest rates, so it's prudent to discuss your options with a specialist broker before committing.

<b>Campaign Name:</b>	More buyers turn to bridging loans to finance a home purchase
<b>Category:</b>	Sales Tips/Information
<b>Purpose:</b>	Brand awareness / informative campaign
<b>Subject Line:</b>	Have you heard of a bridging loan? ☀️
<b>Teaser Text:</b>	Looking to make a house purchase?
<b>Key Benefits:</b>	Brand awareness Encourages valuations

# Email 8: How to release equity from your home

Campaign Category: Sales Tips/Information



The campaign's call-to-action buttons will automatically populate to your brand's colours.


Various call-to-action buttons including contact us and book a quote link.

Customisable elements within this email include the text copy and links.

### WE'D RECOMMEND:

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### How to release equity from your home...

**Releasing equity from your home can be a valuable financial option for homeowners who wish for a high-quality retirement. Equity release allows you to access the value tied up in your property and convert it into cash, providing you with a financial boost or helping to fund important expenses. But how should you go about it?**

One common method is through a lifetime mortgage, which allows you to borrow against the value of your home (usually up to 60%) while retaining ownership. Another option is a home reversion plan, where you sell a portion or all of your property in exchange for a lump sum or regular income. However, you may only receive 20-60% of your property's value with this option.

Before you go ahead, research and compare different equity release providers to find the most suitable plan for your needs. Consider factors such as interest rates, repayment terms, and any additional fees or charges involved. Consulting with an independent financial advisor can provide valuable guidance in selecting the right option for you.

Understanding the implications of releasing equity on your future finances and inheritance plans is also essential. Carefully evaluate the impact on your overall financial situation and discuss it with your family or beneficiaries to ensure everyone is on the same page.

However, downsizing is still one of the easiest ways to release equity without the risk. If you'd like to learn more about this option or discover how much your home is worth, contact us today on [01273300000](tel:01273300000).

<b>Campaign Name:</b>	How to release equity from your home
<b>Category:</b>	Sales Tips/Information
<b>Purpose:</b>	Brand awareness / informative campaign
<b>Subject Line:</b>	How to release equity from your home ☀
<b>Teaser Text:</b>	Hot advice right to your inbox
<b>Key Benefits:</b>	Brand awareness Encourages valuations

# Social Media Marketing



**100%**  
MORTGAGES  
RETURN  
TO THE  
MARKET

How to  
release  
equity from  
your home...

More  
buyers  
turn to

bridging loans to finance a  
home purchase

Gardens can add  
almost  
**40%**  
to the value of  
your property

First-time buyers take  
out longer mortgage terms

Home  
repossessions  
**rising**  
in response  
to high-interest  
rates

How to organise  
your finances

Government  
announces plans  
to help  
struggling homeowners

# Useful Hashtags



## Top 10 Property Hashtags

#properties  
#realestate  
#property  
#realtor  
#forsale  
#investment  
#realestateagent  
#househunting  
#home  
#newhome

## Top 10 Insurance Hashtags

#insurance  
#lifeinsurance  
#insuranceagent  
#insurancebroker  
#healthinsurance  
#business  
#investment  
#carinsurance  
#covid  
#homeinsurance

# Creating Filters



To create your filters, simply go to **Audience > All Contacts > Filter > New**

Give your filter a friendly name, e.g.: Val not instructed (12 months). Your recipients will not see this.

**Field name** = valuation date

**Operator** = was during the previous ? Months

**Value** = (enter the value that you want to target, e.g. 12)

You will also need to exclude contacts that have instructed you in the previous 12 months (as shown in the example below). \*

The screenshot shows a 'Build your filter' dialog box with two sections: 'INCLUDE contacts that match' and 'But EXCLUDE contacts that match'. Both sections have radio buttons for 'All the following criteria' (selected) and 'At least one of the following criteria'. Each section contains a table with columns for Field Name, Operator, and Value. The 'INCLUDE' section has one row: Valuation Date, Was During The Previous ? Months, 12. The 'EXCLUDE' section has one row: Date Instructed, Was During The Previous ? Months, 12. At the bottom are buttons for 'Create copy', 'Save', 'Save and close', and 'Cancel'.

Field Name	Operator	Value
Valuation Date	Was During The Previous ? Months	12

Field Name	Operator	Value
Date Instructed	Was During The Previous ? Months	12

\*Filtering is subject to integration type. For more information or support with your sends, please contact our support team on 0344 800 84 24

If you require a personalised marketing plan, please get in touch with your Customer Success Manager.