

**2014 Entry Form**  
(Complete one for each entry.)

Fill out the entry name *exactly* as you want it listed in the program.

**Entry Name** \_\_\_\_\_

**HFA** \_\_\_\_\_

**Submission Contact** \_\_\_\_\_

**Phone** \_\_\_\_\_ **Email** \_\_\_\_\_

Qualified Entries must be received by **Tuesday, July 1, 2014**.

For more information about Qualified Entries, [click here to access the 2014 Entry Rules](#).

Use this header on the upper right corner of each page.

HFA \_\_\_\_\_

Entry Name \_\_\_\_\_

Communications	Homeownership	Rental Housing	Special Needs Housing
<input type="checkbox"/> Annual Report <input type="checkbox"/> Promotional Materials and Newsletters <input type="checkbox"/> Creative Media	<input type="checkbox"/> Empowering New Buyers <input type="checkbox"/> Home Improvement and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Multifamily Management <input type="checkbox"/> Preservation and Rehabilitation <input type="checkbox"/> Encouraging New Production	<input type="checkbox"/> Combating Homelessness <input type="checkbox"/> Housing for Persons with Special Needs
Legislative Advocacy	Management Innovation	Special Achievement	Are you providing visual aids?
<input type="checkbox"/> State Advocacy <input type="checkbox"/> Federal Advocacy	<input type="checkbox"/> Financial <input type="checkbox"/> Human Resources <input type="checkbox"/> Operations <input type="checkbox"/> Technology	<input type="checkbox"/> Special Achievement	<input type="checkbox"/> YES <input type="checkbox"/> NO



Minnesota Housing has a strong network of statewide lender partners we depend on to deliver our programs. It makes sense that we focus our limited advertising dollars to effectively promote our programs by driving traffic to those who know our programs best.

We recently started limiting our general awareness advertising and focused on a targeted approach instead. This promotional approach more effectively drives consumers to lending partners with a deep understanding of our programs that can help them with their mortgage needs – our Top Producing Loan Officers. Our new approach has been widely embraced by our lender partners and employs the following strategies:

- 1) **New website** – Creation of a more user-friendly website with easier navigation, clear concise information about our programs and links to lenders. Our next step is to create a more robust lender search function utilizing a customer relationship management tool (CRM) that integrates with our new online commitment system (in process now). This will allow consumers to do a faceted search by inputting their specific needs to find a qualified loan officer to help them find which of our loan programs is best for them.
- 2) **Support existing lenders who are experts in our programs** – Implementation of the more robust Top Producing Loan Officer benefits with promotional material that increases awareness about our programs and drives traffic to our lending partners. We're investing in what works and believe that shifting promotional dollars to targeted, co-branded material and advertising has a better return on investment. We are also moving away from general event presence and are now focusing on specific, targeted co-branded marketing and joint appearances at community events. Our lenders have reacted positively and our event staff reports that putting consumers in direct contact with lenders they can work with has been a positive change.
- 3) **Increased business to business marketing and promotional support** – Promoting lenders with real estate professionals. We created a Real Estate Partners Program to increase awareness about our programs and connect real estate professionals with our lenders. The program is offered in a one-hour or two-hour session certified by the Minnesota Department of Commerce for continuing education credit. It is free and available throughout the state. Our business development team works with Top Producing Loan Officers and other lending partners to host sessions across the state. We have developed co-branded business to business promotional material to support these events and tactics that bring real estate professionals together with loan officers for stronger client relationships. We've also created new rider signs for real estate signs that promote our downpayment assistance programs and are conducting a pilot program where Top Producing Loan Officers get a number of signs to distribute to real estate professionals they work with.

### **Top Producing Loan Officer Program Promotional Benefits**

While our Top Producing Loan Officer Program isn't new, our approach to supporting them is. Loan officers who achieve production thresholds in the program are eligible to receive marketing and promotional recognition, such as appearing with a top producing loan officer designation on the Minnesota Housing website. Every six months we look at production reports and identify individual loan officers who are experts in our programs and reach out to them with a menu of promotional opportunities (see attachments) to support them including:

- Press release
- Co-branded postcards with option to include real estate partner
- Social media shout out (platinum only)
- Reminder of consumer event partnerships
- Co-branded print ad
- Co-branded mailing

Loan officers have two weeks to reply to take advantage of these benefits and must email requests to our communications staff. We will more closely track the production outcomes of these lenders to determine success and further refine the program. We also rely on our Top Producing Loan officers for valuable feedback about customer satisfaction and ideas for program improvements.

This year we also expanded our Top Producing program to our Home Improvement lenders and we are now tracking the success of these expanded efforts on our Home Improvement loan production.

### **Top Producing Loan Officer Criteria and Benefits**

**Platinum Level:** Loan officers producing top 10% or more of regional production in the Metro & 20% or more in Greater Minnesota

Receive:

- Press release to local newspaper
- Social media shout out
- Co-branded postcards
- Congratulatory email from Sales and Promotions Team Lead
- Certificate of Congratulation signed by Assistant Commissioner
- Posting of achievement on dedicated Minnesota Housing website page (posted for six months) with Platinum achievement status highlighted

**Gold Level:** Loan Officers producing next 10% of regional production in the Metro & next 20% in Greater Minnesota

Receive:

- Press release to local newspaper
- Co-branded postcards
- Congratulatory email from Sales and Promotions Team Lead
- Certificate of Congratulation signed by Assistant Commissioner

**Minnesota Housing**  
We've got our lenders covered!

- Posting of achievement on dedicated Minnesota Housing website page (posted for six months) with Gold achievement status highlighted

**Silver Level:** Loan Officers producing next 10% of regional production in the Metro & next 20% in Greater Minnesota

Receive:

- Press release to local newspaper
- Co-branded postcards
- Congratulatory email from Sales and Promotions Team Lead
- Certificate of Congratulation signed by Assistant Commissioner
- Posting of achievement on dedicated Minnesota Housing website page (posted for six months) with Silver achievement status highlighted

Please see our co-branded promotional material attached highlighting these efforts.



# Grow your Business *with* Minnesota Housing



## Minnesota Housing Top Producing Loan Officer Benefits

We appreciate you choosing Minnesota Housing as a partner in your business and we want to support your success! Each time you're named a Top Producing Loan Officer, we'll be in touch to offer you exclusive marketing benefits based on your level.

	Top Producing Loan Officer - Silver	Top Producing Loan Officer - Gold	Top Producing Loan Officer - Platinum
Custom press release	✓	✓	✓
Co-branded postcards with option to include real estate partner	1,000	1,500	2,000
Partnership opportunities at consumer events	✓	✓	✓
Premier contact information placement on Minnesota Housing website	✓	✓	✓
Priority scheduling for Real Estate Partner Continuing Ed sessions		✓	✓
Shout out on social media			✓

**Questions about receiving your benefits?** Contact Amy Anderson at [amy.anderson@state.mn.us](mailto:amy.anderson@state.mn.us) or 651.296.9825.







# We've got housing covered.



Exhibits

Minnesota Housing  
We've got our lenders covered!

# We've got you covered.

Minnesota Housing is your trusted resource for affordable loans. We are committed to making homeownership an option for more Minnesotans by providing cost-effective monthly payments and low interest rates.

- **Start Up** first-time homebuyer purchase loans
- **Step Up** repeat homebuyer purchase and refinance loans
- **Mortgage Credit Certificate** first-time homebuyer tax credit program
- **Plus**, downpayment and closing cost loans



Our statewide network of experienced lenders will help you make your dream of homeownership a reality. Contact the Top Producing loan officer and real estate partner below to get started:

**Michelle Robinson, Mortgage Banker NMLS #695815**

Lake Area Mortgage, A Division of Lake Area Bank  
1030 West County Road E, Suite 150 | Shoreview, MN 55126  
mrobinson@lakeareamtg.com  
651.209.2905



**Tom Yang, Realtor**

Realty Executives Results  
33 E. Wentworth Avenue #250 | West St. Paul, MN 55118  
tomyangrealtor@gmail.com | www.tomyangrealtor.com  
O: 651.365.0230 | C: 651.208.3580



[www.mnhousing.gov](http://www.mnhousing.gov)  
651.296.8215 | 800.710.8871 | TTY 651.297.2361



Follow us on Facebook and  
Twitter at @mnhousing





Have you looked at Minnesota Housing lately?  
Take another look...  
We've got you covered!

## Top 6 things you need to know about Minnesota Housing:

- 1** We're **not** just for first-time homebuyers anymore  
We also have purchase/refinancing and downpayment loans for repeat buyers
- 2** Our first-time homebuyer tax credit is available through Dec. 31, 2014  
Saves your clients up to **\$2,000/year** for the life of the loan
- 3** Our loans are available to more buyers than you may think  
**More than 70%** of Twin Cities MLS listings fit our home cost limit of **\$310,000**
- 4** Metro area income limits up to **\$95,335**  
We don't run out of money!
- 5** Cash to close for your buyers  
Closing cost loans up to **5%** of purchase price
- 6** Increase business by partnering with a  
Minnesota Housing Lender:







FOR IMMEDIATE RELEASE  
July 1, 2014

Minnesota Housing : Megan Ryan, 651.297.3566  
megan.ryan@state.mn.us

Lake Area Mortgage: Brandon Peterson, 612-964-1371  
bpeterson@lakeareamtg.com

## Brandon Peterson receives Minnesota Housing Top Producing Loan Officer award

**Shoreview, Minn.** – Brandon Peterson of Lake Area Mortgage was named a Minnesota Housing Top Producing Loan Officer at the Platinum Level for the second half of 2013. As a Minnesota Housing partner, Brandon helps low- to moderate-income Minnesotans achieve homeownership through affordable financing options.

The Minnesota Housing Top Producing Loan Officer Program started in 2009 and awards are given out biannually at three different levels: Platinum, Gold and Silver. Loan officers meeting the production threshold for each level based on regional production are recognized as top producers, with a deep understanding of Minnesota Housing loan programs.

For 40 years, Minnesota Housing has provided access to safe, decent and affordable housing and to build stronger communities across the state. In partnership with loan officers like Brandon, Minnesota Housing provides first-time and non-first-time homebuyer loans, downpayment and closing cost assistance, Mortgage Credit Certificates, as well as affordable rental housing throughout the state.

Brandon currently offers the following Minnesota Housing products to his clients:

- Start Up purchase loans for first-time homebuyers
- Mortgage Credit Certificate
- Downpayment and closing cost assistance loans

“Minnesota Housing is pleased to have Brandon as such a strong partner,” said Commissioner Mary Tingerthal. “The Twin Cities community is benefitting greatly from this partnership. Brandon, with the support of Minnesota Housing’s low-interest mortgage products, is helping local families realize their dream of homeownership.”

Brandon Peterson believes in homeownership and strives to make a difference in people’s lives. Partnering with a strong local community like Lake Area allows him to offer these products. His knowledge of the market and products is what sets him apart.

“Buying your first house can be one of the most stressful things you do. Helping my customers manage that stress and setting it up right the first time is key to a successful transaction.”

**Minnesota Housing** finances affordable housing opportunities for low- and moderate-income Minnesotans while fostering strong communities. Find out more at [www.mnhousing.gov](http://www.mnhousing.gov), and follow us at [www.facebook.com/minnesotahousing](https://www.facebook.com/minnesotahousing) and on Twitter @mnhousing.

Locally Owned Lake Area Mortgage; a division of Lake Area Bank is a progressive community bank in the East Metro. Lake Area currently serves area business and residents from 6 bank location and a mortgage division in Shoreview.

Member FDIC

