

**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 offers a wide variety of first mortgage, downpayment assistance loans and home improvement loans for low- and moderate-income Minnesotans. We take pride in high levels of customer service, which helps us fulfill both our mission and financial goals.

### **The Problem**

Given the complexity of our programs, we need to make sure we provide helpful, accurate and efficient customer service to meet these goals. We receive up to 4,000 phone calls per month from lenders, real estate agents, developers, local units of government and consumers regarding Minnesota Housing's Single Family programs.

For almost ten years, these phone calls were taken by multiple (up to two dozen) Single Family employees with varying levels of program and systems knowledge. More complicated calls were transferred to a limited set of program managers and other specialists on each program. However, this model made it difficult for our partners to get accurate answers quickly.

In addition, calls from business partners (lenders, real estate agents, developers, etc.) have grown increasingly complex due to a number of factors:

- Mortgage regulatory/compliance changes
- Insurer/guarantor (FHA, VA, etc.) changes
- Minnesota Housing program changes
- Two Minnesota Housing business model shifts -- from a whole loan program to mortgage backed-security (MBS) model, and then to a more flexible model that includes TBA loans

This complexity has made it difficult to keep such a large group of employees trained to know our programs well enough to provide a sufficient level of knowledge and customer service.

### **The Solution**

In order to provide the best customer service, we decided that having a smaller team of professional staff with a deep knowledge of our programs dedicated to answering calls was the right solution.

We talked with our partners, reviewed the type of calls we get and implemented the Partner Solutions Team (PST), a team dedicated to provide customer service for delivery partners. This one-stop customer service center provides expert answers for callers using Minnesota Housing loan programs, including interactions with the Master Servicer on the first mortgage programs and down payment assistance loans.

The team includes three full-time employees, all of whom have private sector lending experience. Team members have a comprehensive base of knowledge about all Minnesota Housing Single Family loan programs, systems and processes. The team serves as the initial point of contact for all business partners contacting the Single Family division via phone, as well as a recently-implemented dedicated email account.

Common questions from our business partners cover:

- Minnesota Housing program/eligibility requirements
- Minnesota Housing forms and processes
- Insurer/guarantor requirements (FHA, VA, etc.)
- Our online commitment system
- Working with the Master Servicer

The PST also fields calls from consumers. With two first mortgage programs, three downpayment assistance loan programs, and two home improvement programs, team members also help to determine which program or programs may be best for a particular household or situation.

The PST team also works on other initiatives of benefit to agency business partners, including:

- Customized training sessions for lenders, based on their experience working directly with lenders each day
- Training for title companies on Minnesota Housing-specific forms and processes
- Proactive work with first mortgage lenders to get loans purchased more quickly by the Master Servicer

### **The Outcomes**

Business partner satisfaction with this new team has been demonstrated via the annual mortgage lender survey, which noted that the Partner Solutions Team has been successful in enhancing customer service, and in turn, partner satisfaction. Satisfaction range responses for customer service increased from 65% - 75% in 2013 to 82% - 89% in 2014, representing the largest gains in satisfaction in the survey.

Comments from lenders include:

- “Everyone is very helpful and gets you what you need to know.”
- “Customer service is outstanding!!! Staff is very helpful.”
- “I really like the Minnesota Housing Solutions "help desk" that was added this past year!”
- “I am very satisfied. The staff is awesome and always answers questions quickly!”
- “The (Partner Solutions) Team is amazing, helpful and informative”
- “This is always my first call. They are very professional & helpful!”
- “Customer service is great and very helpful in assisting.”
- “The help desk is good.”

The Partner Solutions is a new and innovative way for Minnesota Housing to provide superior customer service to its Single Family business partners, including lenders, real estate agents and other professionals who help to deliver programs to low- and moderate-income Minnesotans.