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# 2017 NCSHA Annual Awards for Program Excellence Wisconsin Housing and Economic Development Authority (WHEDA) Management Innovation | Technology Find a WHEDA Lender Web Application

## Overview

WHEDA's Find a Lender web app helps potential home buyers find a participating lender in their community. It is one of the first steps in getting a WHEDA mortgage. The old version of the web app was outdated and difficult to use. The link to the app would send a user away from wheda.com to an application site with a completely different color scheme and design. Furthermore, the application wasn't mobile compatible. Currently over 80% of WHEDA web traffic which is generated from mobile devices.

## **Design Goals**

A tool is only helpful if it can be effectively used. The old web app was not user friendly and did not fit WHEDA brand standards. The primarily goal for the redesigning the Find a Lender App was usability and making sure all content was up-to-date. Key project requirements also included a clean, modern interface, contained within our primary website that conformed to our current brand identity.

The Marketing team worked with the IT and the Single Family teams to determine what information users were looking for, what platforms (Windows, iPhone, Android, Mac, etc.) to support, and setup standards to maintain the app long-term.

The web app used an innovative approach so that it could reside inside our website framework. This approached alleviated the need for users to leave wheda.com to access the application. An iframe to display the app was used so that it could be maintained by our internal web developers, but still have full access to our website headers, menus and navigation.

# **Usability Testing**

The internal web developers worked with our web designer to create a prototype version of the app, and began testing its usability. The tests gave subjects a list of tasks to accomplish, generated from real-world usage from various types of users for the app.

Using an app called Viewport (which is free on the Mac App Store), each testing session was recorded, capturing both the screen, and the participant. This helped revise the design, and introduce key features that were missing from the old version, including a reset button, and the preference to see all programs offered as a "yes/no" for every lending partner.

As new features were incorporated, new subjects tested the app, eventually leading to the final design and implementation of the app.

# <u>Results</u>

The web app was updated within a short timetable. The process started in February 2017 with a goal of having the app in place ahead of the 2017 spring consumer home buying campaign. The project was completed ahead of schedule with the new version of the app being launched on March 17, 2017.

App usage has more than doubled since the launch. Additionally, the bounce rate (the percentage of users who access a page and then immediately leave) fell from 60% of users to 7% of users.

The scope, development and execution of the new Find a Lender App was completed using all internal resources.

The immediate benefit of updating the Find a Lender app has been dramatically increased traffic, but WHEDA also starting to see a corresponding increase in lender contact and mortgages closed, as our Single Family team is set for a record year.

## Summary

Potential home buyers now have a new, easy-to-use Find a WHEDA lender web application that resides within wheda.com. The new, mobile compatible tool has become a vital resource for our housing partners as well as home buyers. Further, the project has created a new internal process and standard for future web application updates on wheda.com.

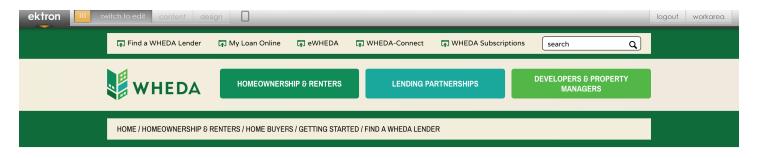
## Visual aids provided

The attached provides screen shots of the old application vs. the new application.

### Search For a WHEDA Lender

Submit Submit

N	Charact	Conventional	FHA	Refinance	Tax
Name	Street	Advantage	Advantage	Advantage	Advantage & Contacts
IST RATE LENDING	715 SUPERIOR RD GREEN BAY, WI 54311 (BROWN)	This lender does Conventional Loans			Loans
A & N MORTGAGE SERVICES, INC	1945 N ELSTON AVE CHICAGO, IL 60642 (OUT OF STATE)	This lender does Conventional Loans			
A BETTER MORTGAGE COMPANY	4379 S HOWELL AVE STE 22 MILWAUKEE, WI 53207 (MILWAUKEE)	This lender does Conventional Loans	This lender does FHA Loans		
A+ MORTGAGE SERVICES INC	W188 S7820 RACINE AVE #100 MUSKEGO, WI 53150 (WAUKESHA)	This lender does Conventional Loans	This lender does FHA Loans		This lender does Wheda Advantage Loans
ACCUNET MORTGAGE LLC	13000 W SILVER SPRING BUTLER, WI 53007 (WAUKESHA)	This lender does Conventional Loans	This lender does FHA Loans	This lender does Refinance Loans	This lender does Wheda Advantage Loans
ALTRA FEDERAL CREDIT UNION	1700 OAK FOREST DR ONALASKA, WI 54650 (LA CROSSE)	This lender does Conventional Loans			
ALTRA FEDERAL CREDIT UNION	1400 WATERLOO AVE WEST SALEM, WI 54669 (LA CROSSE)	This lender does Conventional Loans			
ALTRA FEDERAL CREDIT UNION	2715 LOSEY BLVD S LA CROSSE, WI 54601 (LA CROSSE)	This lender does Conventional Loans			
ALTRA FEDERAL CREDIT UNION	1807 E MAIN ST ONALASKA, WI 54650 (LA CROSSE)	This lender does Conventional Loans			
ALTRA FEDERAL CREDIT UNION	1404 S MAIN ST HOLMEN, WI 54636 (LA CROSSE)	This lender does Conventional Loans			
AMERICAN MORTGAGE & EQUITY CONSULTANTS, INC.	2705 BUNKER LAKE BLVD NW STE 203 ANDOVER, MN 55304 (OUT OF STATE)	This lender does Conventional Loans			
AMERICAN MORTGAGE & EQUITY CONSULTANTS, INC.	7760 FRANCE AVE S SUITE 1010 BLOOMINGTON, MN 55435 (OUT OF STATE)	This lender does Conventional Loans			
AMERICAN MORTGAGE & EQUITY CONSULTANTS, INC.	3321 S PACKERLAND DRIVE DE PERE, WI 54115 (BROWN)	This lender does Conventional Loans			
AMERICU MORTGAGE (TOWNE MORTGAGE COMPANY D/B/A	2916 MARKETPLACE DR STE 104 MADISON, WI 53719 (DANE)	This lender does Conventional Loans			
AMERICU MORTGAGE (TOWNE MORTGAGE COMPANY DBA)	2670 S ASHLAND AVE STE 102 GREEN BAY, WI 54304 (BROWN)	This lender does Conventional Loans			
AMERICU MORTGAGE (TOWNE MORTGAGE COMPANY DBA)	3333 N MAYFAIR WAUWATOSA, WI 53226 (MILWAUKEE)	This lender does Conventional Loans			
AMERIFIRST FINANCIAL CORP	333 W COLLEGE AVE, STE 100 APPLETON, WI 54911 (OUTAGAMIE)	This lender does Conventional Loans			
AMERIFIRST FINANCIAL CORP	6754 W BELOIT RD WEST ALLIS, WI 53219 (MILWAUKEE)	This lender does Conventional Loans			
ANCHOR BANK FSB	601 S MAIN ST DE FOREST, WI 53532 (DANE)	This lender does Conventional Loans		This lender does Refinance Loans	
ANCHOR BANK FSB	1065 S LAKE ST NEENAH, WI 54956 (WINNEBAGO)	This lender does Conventional Loans		This lender does Refinance Loans	
ANCHOR BANK FSB	7401 W GREENFIELD AVE WEST ALLIS, WI 53214 (MILWAUKEE)	This lender does Conventional Loans		This lender does Refinance Loans	This lender does Wheda Advantage Loans
ANCHOR BANK FSB	4702 E TOWNE BLVD MADISON, WI 53704 (DANE)	This lender does Conventional Loans		This lender does Refinance Loans	This lender does Wheda Advantage Loans
ANCHOR BANK FSB	130 MAIN ST MENASHA, WI 54952 (WINNEBAGO)	This lender does Conventional Loans		This lender does Refinance Loans	
ANCHOR BANK FSB	1220 W NORTHLAND AVE APPLETON, WI 54914 (OUTAGAMIE)	This lender does Conventional Loans		This lender does Refinance Loans	
ANCHOR BANK FSB	316 W SPRING ST DODGEVILLE, WI 53533 (IOWA)	This lender does Conventional Loans		This lender does Refinance Loans	
ANCHOR BANK FSB	16 WASHINGTON AVE OSHKOSH, WI 54901 (WINNEBAGO)	This lender does Conventional Loans		This lender does Refinance Loans	
ANCHOR BANK FSB	240 BROADWAY ST BERLIN, WI 54923 (GREEN LAKE)	This lender does Conventional Loans		This lender does Refinance Loans	
ANCHOR BANK FSB	5101 S 27TH ST GREENFIELD, WI 53221 (MILWAUKEE)	This lender does Conventional Loans		This lender does Refinance Loans	
ANCHOR BANK FSB	15600 W CLEVELAND AVE NEW BERLIN, WI 53151 (WAUKESHA)	This lender does Conventional Loans		This lender does Refinance Loans	
ANCHOR BANK FSB	2215 HOLIDAY DR JANESVILLE, WI 53545 (ROCK)	This lender does Conventional Loans		This lender does Refinance Loans	This lender does Wheda Advantage Loans
ANCHOR BANK FSB	187 S CENTRAL AVE RICHLAND CENTER, WI 53581 (RICHLAND)	This lender does Conventional Loans		This lender does Refinance Loans	
ANCHOR BANK FSB	6501 MONONA DR MONONA, WI 53716 (DANE)	This lender does Conventional Loans		This lender does Refinance Loans	1
ANCHOR BANK FSB	547 E FOND DU LAC ST RIPON, WI 54971 (FOND DU LAC)	This lender does Conventional Loans		This lender does Refinance Loans	
ANCHOR BANK FSB	311 N MAIN ST VIROQUA, WI 54665 (VERNON)	This lender does Conventional Loans		This lender does Refinance Loans	
					4



# Six Steps to a WHEDA Loan



Buying a home is one of the biggest, most exciting decisions you'll ever make. Let WHEDA guide you toward your future home.

Our mortgage lender partners look at your monthly income, credit history and debt level to qualify you for a WHEDA loan that best fits your needs.

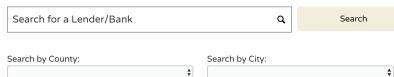
### Find a WHEDA Lender

WHEDA offers several different options for mortgages! Use our Find a WHEDA Lender tool to help you find one of our lending partners for a Conventional Mortgage, First-Time Home Buyer (FTHB) Mortgage, Federal Housing Administrated (FHA) Mortgage, or the WHEDA Tax Advantage (MCC) program<sup>(1)</sup>.

<sup>(1)</sup>Only certified lenders can offer the Tax Advantage, so use the contact information listed for a participating lender.

#### Instructions

You can search for a lender/bank by typing a name or keyword into the search bar below. Alternatively, you can search within a specific county or city in Wisconsin. Once your search results are displayed, you can filter your results alphabetically, by county, or by city. To start a new search, click the reset button.





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Homeownership &

Manage Your Money Find a WHEDA Lender Available Mortgage Programs Home Buyer Education Shop for Your Home

Become a Homeowner

Contact a Servicing Professional WHEDA Mortgage FAOs

**Rental Assistance Information** 

Become a WHEDA REO Agent

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Find an Apartment

Getting Started

Foreclosed Homes Home Buyer Resources

Renters

Home Buyers

Homeowners Make a Payment My Loan Online Tax Info and Online Disclosures Foreclosure Prevention Existing Homeowner Loan

Programs

**Real Estate Agents** 

**REO** Listings

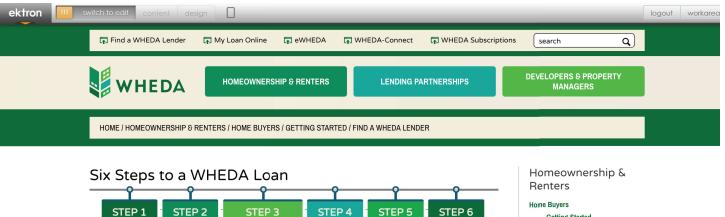
Renters

Glossary



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BECOME A

HOMEOWNEI

Buying a home is one of the biggest, most exciting decisions you'll ever make. Let WHEDA guide you

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#### Find a WHEDA Lender

toward your future home.

MANAGE

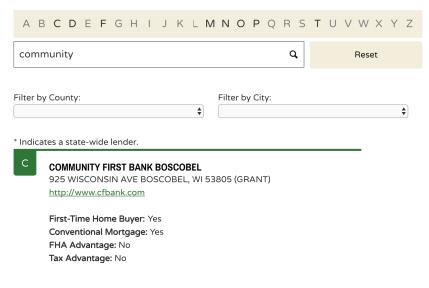
MONEY

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#### COMMUNITY FIRST BANK BOSCOBEL

101 NI M/ICONICINI AVE MI ICODA M/I 62672 (CDANIT)

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* Indica	ates a state-wide lender.
С	COMMUNITY FIRST BANK BOSCOBEL 925 WISCONSIN AVE BOSCOBEL, WI 53805 (GRANT)
	http://www.cfbank.com
	First-Time Home Buyer: Yes Conventional Mortgage: Yes
	FHA Advantage: No Tax Advantage: No
	Tax Auvalitage. No
	COMMUNITY FIRST BANK BOSCOBEL
	101 N WISCONSIN AVE MUSCODA, WI 53573 (GRANT) http://www.cfbank.com
	First Time Home Buyer: Yes
	First-Time Home Buyer: Yes Conventional Mortgage: Yes
	FHA Advantage: No
	Tax Advantage: No
	COMMUNITY FIRST BANK BOSCOBEL 1200 SEXTONVILLE RD RICHLAND CENTER, WI 53581 (RICHLAND)
	http://www.cfbank.com
	First-Time Home Buyer: Yes
	Conventional Mortgage: Yes
	FHA Advantage: No Tax Advantage: No
	COMMUNITY FIRST BANK BOSCOBEL
	115 MAIN ST REEDSBURG, WI 53959 (SAUK) http://www.cfbank.com
	First-Time Home Buyer: Yes
	Conventional Mortgage: Yes
	FHA Advantage: No Tax Advantage: No
D	DMB COMMUNITY BANK
	321 N MAIN ST DE FOREST, WI 53532 (DANE) http://www.deforestbank.com
	First-Time Home Buyer: Yes
	Conventional Mortgage: Yes
	FHA Advantage: No Tax Advantage: No
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TOP

FIRST COMMUNITY BANK

202 MERCHANT ROW MILTON, WI 53563 (ROCK)

First-Time Home Buyer: Yes Conventional Mortgage: Yes FHA Advantage: No Tax Advantage: No