

NCSHA 2015 Annual Awards Entry Form

(Complete one form for each entry)

Deadline: Wednesday, June 10, 2015

Visit ncsha.org/awards to view the Annual Awards Call for Entries.

Instructions: Type entry information into the form and save it as a PDF. Do not write on or scan the form. If you have any questions contact Matt Cunningham at mcunningham@ncsha.org or 202-624-5424.

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

Entry Name:

HFA:

Submission Contact: (Must be HFA Staff Member)

 Email:

Please provide a 15-word (maximum) description of your nomination to appear on the NCSHA website.

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

HFA:

Entry Name:

Select the appropriate subcategory of your entry and indicate if you are providing visual aids.

Communications	Homeownership	Legislative Advocacy	Management Innovation
Annual Report	Empowering New Buyers	Federal Advocacy	Financial
Creative Media	Encouraging New Production	State Advocacy	Human Resources
Promotional Materials and Newsletters	Home Improvement and Rehabilitation		Operations
			Technology
Rental Housing	Special Needs Housing	Special Achievement	Are you providing visual aids?
Encouraging New Production	Combating Homelessness	Special Achievement	Yes
Multifamily Management	Housing for Persons with Special Needs		No
Preservation and Rehabilitation			

2015 NCSHA Annual Awards for Program Excellence
Wisconsin Housing and Economic Development Authority (WHEDA)
Communications: Creative Media | Single Family Servicing Folder

Background

Customer satisfaction has always been a top priority at WHEDA. This customer-centric philosophy has been especially important for WHEDA's in-house servicing team, which manages a portfolio of over 10,000 mortgages for Wisconsin families. WHEDA has a strong reputation as a Wisconsin leader in loan servicing with industry low delinquency and default rates. The Authority's commitment to customer service is a spring board to implement more process improvement strategies that strengthen customer relations.

In 2014, WHEDA's leadership team established a three-year strategic plan to guide employee efforts towards achieving its mission. WHEDA included a customer-focused strategy to improve Authority-wide interactions as part of its strategic plan. To meet its strategic objectives, a cross-functional team was established to identify customer improvement initiatives that focused on self-service, timely resolutions and a personal touch.

The cross-functional team determined that WHEDA needed to create a user-friendly WHEDA homeowner welcome package that easily organized critical information required to manage a mortgage.

Concept and design

The customer service team reviewed WHEDA's method of reaching out to congratulate customers who purchased a home with a WHEDA mortgage. The correspondence amounted to a memo and a set of black and white papers with plenty of clinical language. A more organized, professional marketing piece was necessary to help new borrowers better understand what it took to be successful homeowners. This user-friendly marketing mailer would not only make it easier for the customer to contact WHEDA, but would also make critical information easier to understand and more accessible.

The result was the Single Family Servicing Folder. Out went the cold, hard to navigate papers held together by a paperclip. In came a more welcoming, educational resource for new homeowners. The multi-colored welcoming package immediately greets homeowners with a simple message on the folder cover: **"We are here to help."**

Inside the folder are lively, easy-to-read documents that are assembled in an orderly fashion. The folder includes a congratulatory letter, customer's first loan payment coupon, a form to decide when property taxes should be paid, and an automatic payment withdrawal form for debit entries or necessary credit entries and adjustments from a depository institution.

Also contained in the folder are collated information cards with information topics clearly visible at the top of each page. The topics listed include: Welcome to WHEDA, Escrow & Insurance, Escrow & Taxes, WHEDA.com, and Contact Us. Lastly, the folder also contains a general business card for the servicing group and a magnet with important contact information, which provides a constant reminder of how to get in touch with WHEDA.

The contrast between WHEDA's old and new welcoming packages for homeowners is striking. WHEDA's new Single Family Servicing materials are far more visually inviting and offer critical information in a simple reference folder that is easy to store and access.

The folder was designed to keep borrowers as informed as possible as well as become comfortable and confident as a WHEDA homeowner. As a result, borrowers will be less likely to call the servicing department with routine questions about their WHEDA mortgage. The costs are minimal. However, the intangible of greater customer satisfaction is invaluable.

Results

WHEDA began using the Single Family Serving folder in October 2014. Originally, it was thought 1,000 folders would be distributed annually. More than 70 packages are now being mailed each week.

In summary, WHEDA's Single Family Serving folder was created as a response from WHEDA's own employees on how to better serve its customers. A new homeowner faces many challenges. The folder provides a pathway to solutions and reassures that answers from WHEDA are easy to attain.