Introduction

When a borrower calls about their mortgage, the last thing they want is to navigate a maze of phone menus, repeat their name and account number to multiple agents, and wait on hold while being shuffled between departments. Yet that was the reality for most borrowers calling their mortgage servicer. Idaho Housing did not want to be like the other mortgage servicers with horrible customer service. In 2025, IHFA deployed a conversational AI voice agent named Jenna that fundamentally changed how borrowers connect with the help they need. The results were immediate, measurable, and significant: call times dropped 20 percent, transfers between departments virtually disappeared, and IHFA began saving thousands of dollars every single day.

A Servicer at Scale

IHFA is a self-supporting financial institution that has served the residents of Idaho for over 50 years, generating revenue through mortgage servicing to fund its nonprofit mission of down-payment assistance, rental support, and affordable housing programs. What makes IHFA unusual is its reach: the organization provides home loan servicing not just for Idaho borrowers, but for nine state housing finance agencies nationwide. That portfolio of approximately 260,000 first and second mortgage loans generates roughly 4,000 inbound calls per day to IHFA's customer service center—and on peak days when payments come due, that number can surge to 7,000 calls or more.

Each of those calls' matters. Borrowers reach out with questions about escrow, taxes, insurance, payments, hazard claims, and more. Getting them to the right person quickly, with accurate information, is essential to helping homeowners stay in their homes.

The Problem We Needed to Solve

Before Jenna, every inbound call followed the same pattern. A borrower would wade through a traditional push-button phone tree, hoping they pressed the right number. When they reached a live agent, the agent would read a legally required debt-collector disclosure, then walk through a series of identity verification questions—confirming names, addresses, loan numbers, and other personal details. That verification step alone consumed roughly a minute of every call, and it had to happen the same way every time. In mortgage servicing, there are no shortcuts on authentication.

Once verified, about half of all callers needed to be transferred to a different department. When that happened, the borrower would wait again and often repeat the entire verification process with a second agent. The experience was frustrating for borrowers and costly for IHFA. Our agents cost approximately one dollar per minute, and the average call ran for about seven minutes. On a 7,000-call day, that works out to roughly $49,000 in staffing costs—with a meaningful portion of that time consumed by repetitive, non-value work that no one enjoyed doing.

Each agent can handle between 50 and 70 calls per day. As IHFA's servicing portfolio continued to grow, we faced a straightforward but expensive choice: keep hiring more agents or find a smarter way to handle the front end of every call.

Building Jenna: A Conversational Front Door

IHFA's Chief Information Officer, Greg Blake, has been tracking advances in AI voice technology for several years. When conversational voice models reached a point where they could interact naturally and understand context, he began evaluating platforms that could realistically take repetitive work off agents' plates without sacrificing the borrower experience. After testing multiple solutions, IHFA selected a platform that offered the right combination of pricing, an intuitive development environment, and the ability for IHFA's own team to build custom integrations.

The team started by replacing IHFA's outdated push-button IVR with a conversational AI receptionist. They created a persona named Jenna—a calm, friendly voice that greets every caller and handles two critical tasks before a human agent ever picks up the phone.

First, Jenna manages identity verification. IHFA built custom APIs that connect Jenna directly to the organization's loan servicing system. When a borrower calls, Jenna asks the same challenge questions an agent would, captures the responses, and passes the data through the API for real-time validation. By the time a live agent answers, they already know who is on the line and whether verification was successful—displayed on a custom phone-pop screen the team built alongside the voice system. That screen also includes a link to an AI-powered chat tool where agents can instantly look up details about the caller's loan.

Second, Jenna handles routing. Instead of asking borrowers to guess which department they need, Jenna listens to why they are calling and directs them to the correct queue—whether that is current-borrower payments, early-stage delinquency, escrow, tax, insurance, hazard claims, technical support, or general inquiries. Borrowers in bankruptcy are automatically routed to IHFA's legal team, a compliance requirement that Jenna handles consistently every time.

A key feature that sets Jenna apart is her bilingual capability. The system speaks English and Spanish fluently and can auto-detect when a caller switches to Spanish mid-conversation, seamlessly continuing in their preferred language. For a servicer handling loans across nine states, that kind of accessibility matters.

IHFA rolled out the system carefully, starting with the hazard insurance department—the smallest team—to prove the concept in a low-risk setting. After validating performance there, they expanded to general insurance and then to the full organization. Throughout the process, IHFA maintained weekly meetings with the technology partner to refine Jenna's conversational flows, build custom dashboards, and troubleshoot edge cases.

Measurable Results That Changed Our Operations

The impact showed up immediately. Average call times dropped from approximately seven and a half minutes to around six minutes—a 20 percent reduction. At IHFA's volume of up to 100,000 calls per month, that time savings translated directly into substantial cost reductions. Jenna's operating cost is roughly six cents per minute, compared to one dollar per minute for a live agent. On a typical 4,000-call day, IHFA saves approximately $3,760. On peak days with 7,000 calls, that figure climbs to around $6,500.

The reduction in unnecessary transfers was equally dramatic. Because Jenna routes callers to the correct department after verification, the number of agent-to-agent transfers dropped significantly. Borrowers no longer get bounced between departments or asked to verify their identity twice. Jenna's routing accuracy is effectively 100 percent—every call lands where it should.

For IHFA's agents, the change was a quality-of-life improvement. The most repetitive minute of every call—reading disclosures and asking verification questions—was the part of the job that no one found rewarding. With Jenna handling that work, agents now spend their time doing what they were hired to do: helping borrowers solve problems and stay in their homes.

Why This Matters for the HFA Community

What makes IHFA's approach worth noting is not just the technology itself, but how it was implemented. This was not a multimillion-dollar enterprise software deployment. IHFA's team built the solution in-house, writing their own API integrations and designing the conversational flows to match their specific servicing workflows. The system runs on existing phone infrastructure through Twilio and requires no proprietary hardware. Any housing finance agency with a call center, a servicing system with API access, and a willingness to iterate could replicate this approach.

The model also addresses a real and growing pressure across the HFA industry. As servicing portfolios expand and borrower expectations rise, call centers face mounting demands with constrained budgets. Hiring more agents is expensive and slow. IHFA's approach offers a third path: use AI to handle the predictable, compliance-driven portions of every call, and let trained agents focus on the complex, human work that actually requires expertise and empathy.

Strategic Value and Effective Partnerships

Jenna directly supports IHFA's strategic objective of delivering excellent borrower service while maintaining the financial sustainability that funds its affordable housing mission. Every dollar saved in call center operations is a dollar that can be redirected toward down-payment assistance, rental programs, and housing development. The partnership between IHFA's technology team and the AI platform provider was genuinely collaborative—weekly working sessions, joint problem-solving, and a shared commitment to getting the borrower experience right. That partnership model allowed IHFA to move from concept to full deployment in a matter of months, not years.

Looking Ahead

IHFA is already exploring what comes next. One priority is an internal-facing AI voice line that employees can call anytime to get instant answers about policies, procedures, and loan details—essentially extending the same "voice first" philosophy to internal operations. The organization sees conversational AI not as a novelty, but as an infrastructure layer that will continue to improve how housing agencies serve borrowers, support staff, and stretch every dollar further.

Jenna answers roughly 4,000 calls a day now. She never gets frustrated by a repetitive question, and never forgets to read the disclosure. More importantly, she frees up the people who do this work to focus on what they do best—helping families keep their homes.

The Jenna Dashboard: Real-Time Call Management

jenna.ihfa.org — IHFA’s custom-built web application for managing AI-routed calls

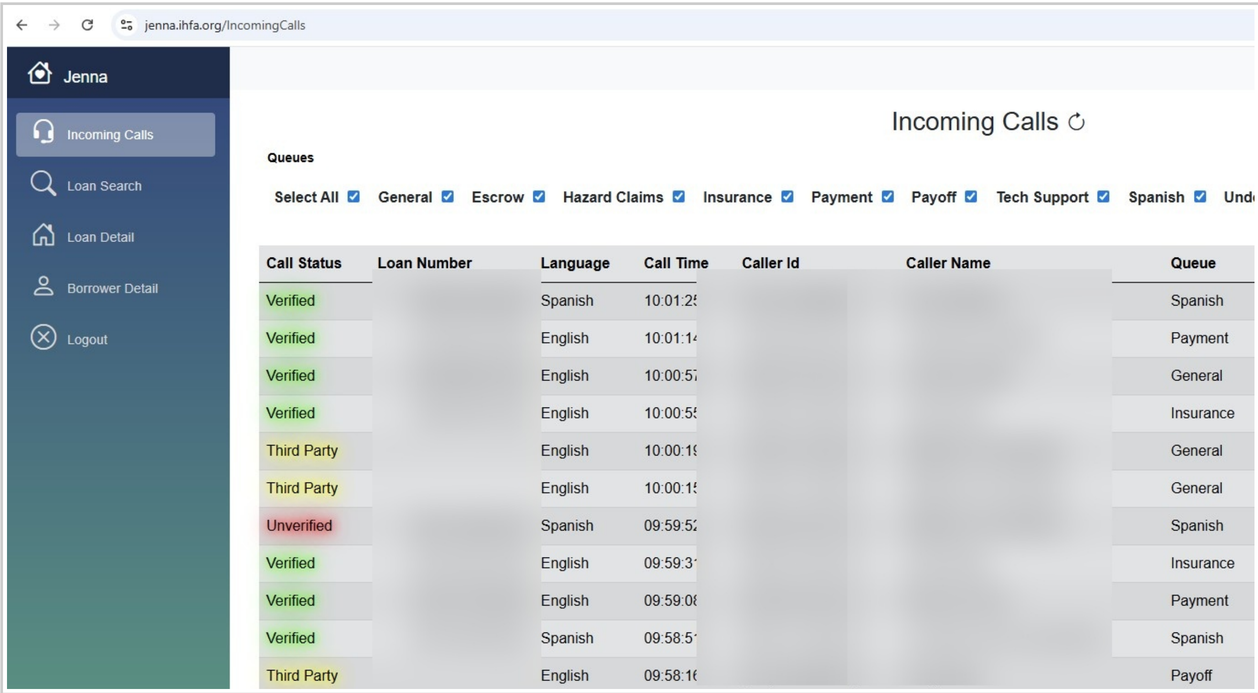

Figure 1: The Jenna dashboard shows real-time call status, verification results, language detection, queue routing, and borrower details — all populated by the AI before a human agent picks up. (PII blurred for privacy)

Color-Coded Status

Verified (green), Third Party (yellow), Unverified (red) for instant visual triage

Bilingual Detection

Jenna auto-detects Spanish and routes to bilingual agents automatically

Smart Queue Routing

Calls routed to Escrow, Tax, Insurance, Payment, Hazard, Tech Support & more

Daily Call Volume & Cost Impact

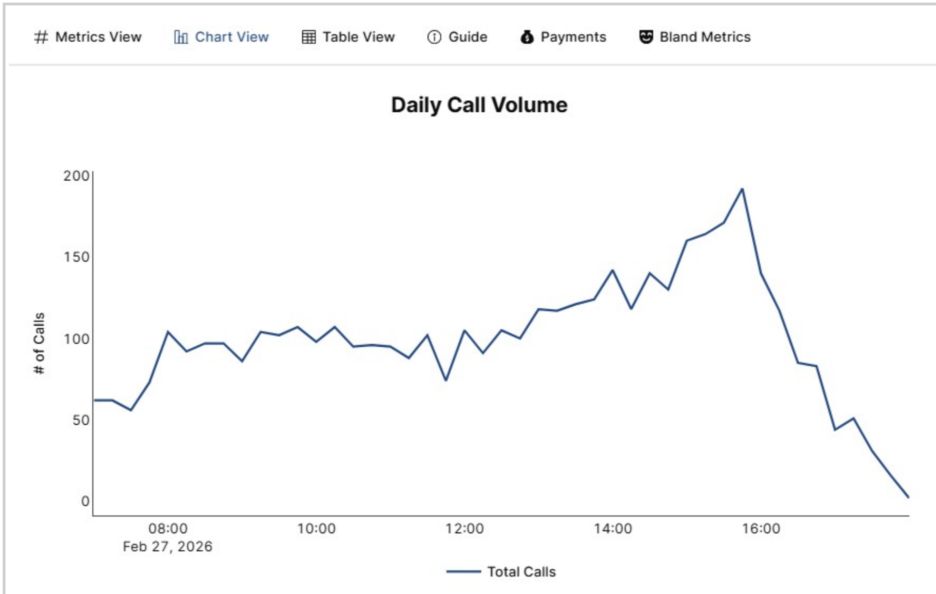

Figure 2: A typical day's call volume handled by Jenna — peaking near 200 calls per hour in the afternoon.

Cost Comparison: Before & After Jenna

BEFORE Jenna

Agent cost: $1.00 / minute
Avg call time: 7.5 minutes
Cost per call: ~$7.50

Typical day (4,000 calls):
Daily cost: ~$30,000

Peak day (7,000 calls):
Daily cost: ~$49,000

AFTER Jenna

Jenna cost: $0.06 / minute
Avg call time: 6.0 minutes
Agent handles value work only

Typical day savings:
~$3,760 saved per day

Peak day savings:
~$6,500 saved per day

% reduction in call time • 100% routing accuracy • Hundreds of thousands saved annua

Before & After: The Borrower Call Experience

BEFORE: Legacy IVR System

Borrower Calls In → Push-Button Phone Tree (~1 min) → Agent #1 Reads Disclosure & Verifies ID (~1 min) → Transfer to Correct Dept (50% of calls) → Agent #2 Re-verifies & Helps (~5 min)

Total average: ~7.5 minutes | Two agents involved | Frustrating borrower experience

AFTER: Jenna AI Voice Agent

Borrower Calls In → Jenna Greets & Verifies ID via API (~1 min) → Jenna Routes to Correct Department (instant) → Agent Sees Verified Caller on Screen Pop (ready to help)

Total average: ~6 minutes | One agent involved | Seamless borrower experience

Call Jenna

Hear the AI voice agent in action

(208) 247-3914

Call this number to experience Jenna firsthand. She will greet you, ask verification questions, and demonstrate the conversational AI system in real time.

Available during business hours (Mountain Time). English and Spanish supported.