

# CASA MATRIX - GREATER MINNESOTA

## Markets Targeted through CASA Initiatives

### 1. Emerging Markets

- Households of Color or Hispanic Ethnicity.
- Pilots endorsed by the Emerging Markets Homeownership Initiative (EMHI).

### 2. Single Headed Households

- A family with one adult householder, no spouse/partner in the household, and one or more dependents in the household.

### 3. Workforce Housing (see individual initiatives)

- New construction in Target Counties\*
- New construction in approved developments
- Homes sold by government or non-profit agencies
- Homes with long-term affordability including Community Land Trust and deed restricted homes
- Approved employer-based initiatives
- Neighborhood/Community revitalization efforts

\* Greater Minnesota Target Counties: Aitkin, Beltrami, Benton, Blue Earth, Cass, Clay, Crow Wing, Douglas, Goodhue, McLeod, Morrison, Nicollet, Olmsted, Ottertail, Pine, Rice, St. Louis, Stearns, Steele




## Central Minnesota

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
<u>Central Minnesota</u> Cambridge	<b>Cambridge Heritage Greens BBN</b> <ul style="list-style-type: none"> <li>• This Workforce Housing initiative targets affordable homes in the Heritage Greens development.</li> <li>• Community Partner: Central Minnesota Housing Partnership and Lumber One Avon</li> <li>• Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li> <li>• Homebuyer Training Required</li> <li>• Initiative Expires on May 1, 2012</li> </ul>	NO	<b>1. Wells Fargo Home Mortgage</b> Jean Mickelson, 763-689-3048
		NO	<b>2. Bremer Bank</b> Jackie Wessels, 320-656-3331
		NO	<b>3. Mortgages Unlimited, Inc.</b> Angie Gerharson, 763-691-0202
<u>Central Minnesota</u> Brainerd St. Cloud	<b>Minnesota Housing FHA 203 Streamlined (K)</b> <ul style="list-style-type: none"> <li>• The Initiative Targets:                             <ul style="list-style-type: none"> <li>○ Workforce Housing Foreclosure Remediation</li> </ul> </li> <li>• Community Partners: Minnesota Housing</li> <li>• <a href="#">CASA income and house price limits apply</a></li> <li>• Homebuyer Training Required</li> <li>• Initiative Expires on August 1, 2011</li> </ul>	YES	<b>1. Cornerstone Mortgage Company</b> Darcy McDonald, 952-808-0042 Carrie Guarrero, 952-808-2810
		YES	<b>2. Bremer Bank</b> Sue Elkins, 651-734-4327
		YES	<b>3. Community Bank Mankato</b> Deb Ikier, 507-385-4452
		YES	<b>4. Lake Area Mortgage</b> Eric Otterness, 651-209-2912
		NO	<b>5. Lake State Federal Credit Union</b> Vanessa McWilliams, 877-351-1339 ext. 4550


Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
<u>Central Minnesota</u> St. Cloud	<b>St. Cloud Meadows Edge Townhomes</b> <ul style="list-style-type: none"> <li>• This Workforce Housing initiative targets affordable homes in the Meadows Edge Townhomes development.</li> <li>• Community Partners: St. Cloud Housing &amp; Redevelopment Authority, Lumber One Avon and Showcase Properties.</li> <li>• Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li> <li>• Homebuyer Training Required</li> <li>• Initiative Expires on August 1, 2012</li> </ul>	YES	1. Wells Fargo Home Mortgage Deb Jensen, 320-259-3520
		YES	2. Bremer Bank John Michaud, 320-255-7104 ext. 1104
		YES	3. Bank Vista LouAnn Peterson, 320-257-1973
		YES	4. Liberty Savings Bank Robin Gohman, 320-258-3256
<u>Central Minnesota</u> Wright, Sherburne, Stearns & Benton Counties	<b>US Bank Home Mortgage Central MN CASA Initiative</b> <ul style="list-style-type: none"> <li>• The Initiative Targets: <ul style="list-style-type: none"> <li>○ <a href="#">Emerging Markets</a></li> <li>○ <a href="#">Single Headed Households</a></li> <li>○ Workforce Housing - the initiative targets affordable homes sold by government agencies or non-profits and neighborhood / community revitalization</li> </ul> </li> <li>• Community Partners: Central Minnesota Housing Partnership</li> <li>• <a href="#">CASA income and house price limits apply</a></li> <li>• Homebuyer Training Required</li> <li>• Initiative Expires on September 1, 2011</li> </ul>	YES	US Bank Home Mortgage Don Wilker, 320-203-6477




Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
	<b>Southeast Minnesota</b>		
<b>Southeast MN</b> <hr/> Mower County	<b>Austin &amp; Mower County HRA Family CASA</b> <ul style="list-style-type: none"> <li>• The Initiative Targets: <ul style="list-style-type: none"> <li>○ <a href="#">Emerging Markets</a></li> <li>○ <a href="#">Single Headed Households</a></li> </ul> </li> <li>• Community Partners: Austin HRA, Mower County HRA, SEMCAC, The Welcome Center</li> <li>• Lower income and/or house price limits apply. Contact initiative for specific income and house price limits.</li> <li>• Homebuyer Training Required</li> <li>• Initiative Expires on May 1, 2011</li> </ul>	<b>YES</b>	<b>Pioneer Bank</b> Ryan Roles, 507-625-3268
<b>Southeast Minnesota</b> <hr/> Rochester Chatfield Dover Grand Meadow Kasson Pine Island Plainview Spring Valley Zumbrota	<b>First Homes</b> <ul style="list-style-type: none"> <li>• The Initiative Targets: <ul style="list-style-type: none"> <li>○ <a href="#">Emerging Markets</a></li> <li>○ <a href="#">Single Headed Households</a></li> <li>○ Workforce Housing - the initiative targets newly constructed homes located in Minnesota Housing Targeted Counties and community land trust homes.</li> </ul> </li> <li>• Community Partner: First Homes</li> <li>• Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li> <li>• Homebuyer Training Required</li> <li>• Initiative Expires on July 1, 2011</li> </ul>	<b>NO</b>	<b>1. Eastwood Bank</b> Stephanie Field, 507-252-2862 Denise Griffith, 507-252-2866
		<b>YES</b>	<b>2. Wells Fargo Home Mortgage</b> Pamela Bleifus Hatcher, 507-533-7913 Kris Hames, 507-289-0009
		<b>YES</b>	<b>3. Home Federal Savings Bank</b> Bob Matthews, 507-280-3444 Sue Grooters, 507-285-1707 Jenna Koeller, 507-252-7142 Jeremy Delger, 507-453-6466
		<b>YES</b>	<b>4. Merchants Bank</b> Jeanne Struckman, 507-535-1543
		<b>YES</b>	<b>5. MMCDC</b> Kathy Misson, 218-847-3191




Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
<b>Southeast Minnesota</b> Mankato	<b>Mankato Home Buyers Club</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li>Participants in the Mankato Home Buyers Club</li> </ul> </li> <li>Community Partner: Mankato Economic Development Authority</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on August 1, 2011</li> </ul>	YES	1. Wells Fargo Home Mortgage Bradley Brozik, 507-387-9225
		YES	2. Pioneer Bank Ryan Roles, 507-625-3268
		NO	3. Wells Federal Bank Keith Balster, 507-345-4558
		NO	4. US Bank Deanna Henderson, 507-387-9462
		YES	5. Community Bank Mankato Deb Ikier, 507-385-4452
		NO	6. United Prairie Bank Wayne Murra, 507-344-1450
		NO	7. Progrowth Bank Allan Kiefer, 507-344-1737
<b>Southeast Minnesota</b> Mankato	<b>Mankato Workforce Housing</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> <li>Workforce Housing – the initiative targets newly constructed homes located in Minnesota Housing Targeted Counties. Employer-based assistance and gap financing through Minnesota Housing's CRV program may also be available.</li> </ul> </li> <li>Community Partner: Mankato Economic Development Authority</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on August 1, 2011</li> </ul>	YES	1. Wells Fargo Home Mortgage Bradley Brozik, 507-387-9225
		YES	2. Pioneer Bank Ryan Roles, 507-625-3268
		NO	3. Wells Federal Bank Keith Balster, 507-345-4558
		NO	4. US Bank Deanna Henderson, 507-387-9462
		YES	5. Community Bank Mankato Deb Ikier, 507-385-4452
		NO	6. United Prairie Bank Wayne Murra, 507-344-1450
		NO	7. Progrowth Bank Allan Kiefer, 507-344-1737
<b>Southeast Minnesota</b> North Mankato	<b>North Mankato Emerging Markets</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> </ul> </li> <li>Community Partner: City of North Mankato</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on January 1, 2011</li> </ul>	YES	1. Wells Fargo Home Mortgage Bradley Brozik, 507-387-9225
		YES	2. Pioneer Bank Denise Nienow, 507-345-7069
		YES	3. Community Bank Mankato Deb Ikier, 507-385-4452
<b>Southeast Minnesota</b> New Ulm	<b>New Ulm Milford Heights First Addition BBN</b> <ul style="list-style-type: none"> <li>This Workforce Housing initiative targets affordable homes in the Milford Heights First Addition development.</li> <li>Community Partners: Southwest Minnesota Housing Partnership</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on April 1, 2010</li> </ul>	NO	1. United Prairie Bank Spicer Shannon Hillesheim, 507-359-2001
		NO	2. Frandsen Bank and Trust Lois Aufderheide, 507-233-4700

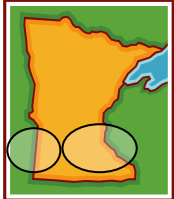
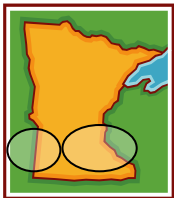
Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
<b>Southeast Minnesota</b> Rochester Olmsted Dodge Fillmore Goodhue Wabasha and Winona Counties	<b>Rochester Community Housing Partnership</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> </ul> </li> <li>Community Partners: Rochester/Olmsted Community Housing Partnership and Southeast Minnesota Association of Realtors <ul style="list-style-type: none"> <li><a href="#">CASA income (see Rochester MSA) and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on December 1, 2010</li> </ul> </li> </ul>	YES	<b>1. Wells Fargo Home Mortgage</b> Pamela Bleifus Hatcher, 507-533-7913 Kris Hames, 507-289-0009
		YES	<b>2. Home Federal Savings Bank</b> Bob Matthews, 507-280-3444
		YES	<b>3. Merchants Bank</b> Tom Theis, 507-536-3901 Jeanne Struckman, 507-535-1543
		YES	<b>4. Edina Realty Mortgage</b> Kathy Quandt, 507-529-5170 Vickie Philipps, 507-292-4040
		NO	<b>5. Eastwood Bank</b> Kim Novotny, 507-424-4660 Holly Eisenman, 507-634-4444 Christina Wooner, 507-545-2111 Melissa Pedretti, 507-896-3179 Barbara Kompelien, 507-689-2151 DeAnne Begin, 507-932-5001
		NO	<b>6. Think Mutual Bank</b> Jennifer Busch, 507-288-3425 ext. 5909
		YES	<b>7. PHH Home Loans</b> Serena Powers, 507-252-6710 Sanela Dzamaliya, 507-252-6747
		YES	<b>8. Bank of America</b> Sandy Frank, 507-536-3144 Jill Savage, 507-252-5626 Barb Brown, 507-536-3157 Doug Gillard, 507-536-3160 Tom Thomason, 507-536-3149 Todd Heim, 507-536-3159
<b>Southeast Minnesota</b> Winona County	<b>Winona Area First-Time Homebuyer Program</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> <li>Workforce Housing - the initiative targets foreclosed homes in the area.</li> </ul> </li> <li>Community Partners: City of Winona, Project Fine and the Community Housing Partnership of Rochester</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on December 1, 2010</li> </ul>	NO	<b>1. Merchants Bank</b> Arlene Schwerzler, 507-457-1133 Greg Thrune, 507-457-1133
		NO	<b>2. Eastwood Bank</b> Amber Hamernik, 507-452-5298
		NO	<b>3. Home Federal Savings Bank</b> Jeremy Delger, 507-453-6460

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
	<b>West Central Minnesota</b>		
<b>West Central Minnesota</b> <hr/> Alexandria	<b>Alexandria The Trails BBN</b> <ul style="list-style-type: none"> <li>This Workforce Housing initiative targets affordable homes in The Trails development.</li> <li>Community Partners: Alexandria HRA and Lumber One Avon</li> <li>Lower income and/or house price limit apply. Contact initiative for specific income and house price limits.</li> <li>Homebuyer Training Required</li> <li>Initiative Expires on May 1, 2011</li> </ul>	NO	<b>1. Wells Fargo Home Mortgage</b> Tracey Miller, 320-762-5567
		NO	<b>2. Bremer Bank</b> Cindy Maanum, 320-762-3705
<b>West Central Minnesota</b> <hr/> Moorhead	<b>Moorhead Emerging Markets &amp; Single Headed Household Initiative</b> <ul style="list-style-type: none"> <li>The Initiative Targets:               <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> </ul> </li> <li>Community Partners: City of Moorhead, Cultural Diversity Resources, Village Family Service Center</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on August 1, 2011</li> </ul>	YES	<b>1. Wells Fargo Home Mortgage</b> Glen Deeton, 218-287-3475 Vikki Miller Johnson, 218-287-3515 Mike Strege, 701-281-4120
		YES	<b>2. Bremer Bank</b> Amber Nefzger, 701-476-3824
		YES	<b>3. Gate City Federal Savings Bank</b> Jon Lindquist, 701-298-2822
		YES	<b>4. State Bank &amp; Trust</b> Susie Barta, 701-298-1542 Kathy Weiss, 218-233-3107
		NO	<b>5. Bank of the West</b> Pam Schmidt, 701-293-2208
<b>West Central Minnesota</b> <hr/> Moorhead	<b>Moorhead Stonemill Ponds BBN</b> <ul style="list-style-type: none"> <li>This Workforce Housing initiative targets affordable homes in the Stonemill Ponds development.</li> <li>Community Partners: City of Moorhead, Stonemill Estate LLC, Village Family Service Center, Family Life Credit Services</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on August 1, 2011</li> </ul>	YES	<b>1. Wells Fargo Home Mortgage</b> Glen Deeton, 218-287-3475 Vikki Miller Johnson, 218-287-3515 Mike Strege, 701-281-4120
		YES	<b>2. Bremer Bank</b> Amber Nefzger, 701-476-3824
		YES	<b>3. Gate City Federal Savings Bank</b> Jon Lindquist, 701-298-2822
		YES	<b>4. State Bank &amp; Trust</b> Susie Barta, 701-298-1542 Kathy Weiss, 218-233-3107
		YES	<b>5. Northwestern Bank NA</b> Jessica Mears, 218-233-2371

Geographic Focus	Description of CASA Initiative	Offers:		Lenders / Contacts
		HOME	HELP	
	<b>Northwest Minnesota</b>			
<b>Northwest Minnesota</b> Beltrami County Bemidji Blackduck Kelliher	<b>Beltrami County Affordable Housing Development Initiative</b> <ul style="list-style-type: none"> <li>• The Initiative Targets:               <ul style="list-style-type: none"> <li>○ <a href="#">Emerging Markets</a></li> <li>○ <a href="#">Single Headed Households</a></li> <li>○ Workforce Housing – the initiative targets newly constructed and rehabilitated homes located in Minnesota Housing Targeted Counties and homes sold by non-profit organizations and government agencies.</li> </ul> </li> <li>• Community Partners: Headwaters RDC &amp; MMCDC</li> <li>• <a href="#">CASA income and house price limits apply</a></li> <li>• Homebuyer Training Required</li> <li>• Initiative Expires on May 1, 2011</li> </ul>	<b>YES</b>	1. MMCDC Kathy Misson, 218-847-3191	
		<b>NO</b>	2. <b>First National Bank</b> Joan Nelson, 218-751-2430	
		<b>YES</b>	3. <b>Security Bank USA</b> Steve Motzko, 218-751-1510	
		<b>YES</b>	4. <b>Wells Fargo Bank</b> Anne Kehoe, 218-759-4604	
		<b>YES</b>	5. <b>Riverwood Bank/Homeland</b> Curt Lundquist, 218-751-5120	



Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
<b>Multiple Minnesota Region Initiatives</b>			
Northeast Minnesota Southeast Minnesota 	<b>LendSmart Mortgage Minnesota Opportunity Program</b> <ul style="list-style-type: none"> <li>The Initiative Targets:               <ul style="list-style-type: none"> <li>This Workforce Housing Initiative targets Foreclosure Remediation</li> </ul> </li> <li>Community Partners: Community Neighborhood Housing Services and Kootasca Community Action Partnership</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on August 1, 2011</li> </ul>	YES	<b>LendSmart Mortgage</b> Phil Zastrom, 763-201-6900 Andy McGuire, 507-388-7384 Tyler Flowers, 507-388-7384
Northwest Minnesota West Central Minnesota 	<b>MMCDC NW/WC Region Emerging Markets</b> <ul style="list-style-type: none"> <li>The Initiative Targets:               <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> <li><a href="#">Single Headed Households</a></li> </ul> </li> <li>Community Partners: MMCDC, Mahube Community Council, Otter-Tail Wadena Community Action &amp; White Earth Investment Initiative</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on June 1, 2010</li> </ul>	YES  NO	<b>1. MMCDC</b> Kathy Misson, 218-847-3191  <b>2. Community Development Bank of Ogema</b> Kevin Shipley, 218-983-3241
Northwest Minnesota West Central Minnesota 	<b>MMCDC NW/WC Region New Construction</b> <ul style="list-style-type: none"> <li>The Initiative Targets:               <ul style="list-style-type: none"> <li><a href="#">Single Headed Households</a></li> <li>Workforce Housing - the initiative targets newly constructed homes sold by non-profit organizations in 23 regional rural cities.</li> </ul> </li> <li>Community Partners: MMCDC, Mahube Community Council, White Earth Investment Initiative &amp; numerous nonprofit community partners</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on June 1, 2011</li> </ul>	YES  NO	<b>1. MMCDC</b> Kathy Misson, 218-847-3191  <b>2. Community Development Bank of Ogema</b> Kevin Shipley, 218-983-3241

Geographic Focus	Description of CASA Initiative	Offers:	Lenders / Contacts
		HOME HELP	
<b>Southeast Minnesota</b> <b>Southwest Minnesota</b> 	<b>Greater MN Housing Fund EMHI Initiative Pilot Program</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li><a href="#">Emerging Markets</a></li> </ul> </li> <li>Community Partners: Southwest Minnesota Housing Partnership and Three Rivers Community Action, Inc.</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on May 1, 2012</li> </ul>	<b>NO</b>	<b>1. PHH Home Loans</b> Serena Powers, 507-252-6710 Sanela Dzamalija, 507-252-6747 Mary Baymler, 952-844-6300
		<b>YES</b>	<b>2. Wells Fargo Home Mortgage</b> Pamela Bleifus Hatcher, 507-533-7913 Kim Knutson, 507-387-9382
		<b>NO</b>	<b>3. Think Mutual Bank</b> Karen Golberg, 507-536-5914 Jennifer Dunn, 507-536-5909 Kim Taylor, 507-536-5912 Neeta Kamath, 800-288-3425
		<b>YES</b>	<b>4. Pioneer Bank</b> Ryan Roles, 507-345-7069
		<b>NO</b>	<b>5. Bremer Bank</b> Shawn Bohlsen, 320-231-8131 Deb Blomme, 507-537-0272 Mary Fischer, 507-637-4205 John Michaud, 320-255-7104 Dan Stolt, 320-255-7140 Jackie Wessels, 320-656-3331 Elna Bateman, 320-656-3303
			<b>6. Home Federal Savings Bank</b> Bob Matthews, 507-280-3444 Angie Lee, 507-535-1241
			<b>7. Merchants Bank</b> Martha Grimes, 507-457-1163 Jeanne Struckman, 507-535-1543
			<b>8. Bank of America Home Loans</b> Barbara Brown, 763-476-3983
			<b>9. Edina Realty Mortgage</b> Dee Olson, 952-928-5360 Kathy Quandt, 507-529-5170 Vicki Phillips, 507-292-4040
			<b>10. Eastwod Bank</b> Kimberly Novotny, 507-424-4660
			<b>11. SE MN Mortgage</b> Wayde Wangen, 507-285-2956
<b>Southwest Minnesota</b> <b>Southeast Minnesota</b> 	<b>SWMHP Regional CASA Initiative</b> <ul style="list-style-type: none"> <li>The Initiative Targets: <ul style="list-style-type: none"> <li>This Workforce Housing initiative targets new and existing homes in the listed communities.</li> </ul> </li> <li>Community Partner: Southwest Minnesota Housing Partnership</li> <li><a href="#">CASA income and house price limits apply</a></li> <li>Homebuyer Training Required</li> <li>Initiative Expires on October 1, 2010</li> </ul>	<b>NO</b>	<b>MMCDC</b> Kathy Misson, 218-847-3191