



JOB DESCRIPTION

Title: Vice President of Homebuyer and Lending Programs	Employment Status: Full-Time
Department: Mortgage Operations	FLSA Status: Exempt
Reports to: Senior Vice President of Community and Government Partnerships	Supervises: Homeowner Intake and Outreach Manager; Mortgage Operations Manager; Closing Coordinator

GENERAL DESCRIPTION:

The Vice President of Homebuyer and Lending Programs leads homebuyer and home repair program team strategy and operations for outreach and marketing, selection, partnership and post-purchase support. This role is instrumental in leading strategy and operations of Affordable Mortgage Solutions, Inc., the organization’s Community Development Financial Institution, and ensuring proper execution of mortgage origination, servicing and compliance operations. This individual will be responsible for maintaining and revising program policies to ensure compliance with program and regulatory requirements and will be instrumental in managing third-party lender relationships and loan sales transactions. Working collaboratively to synergize homeowner and lending operations, the Vice President serves as a liaison with departments across the organization to achieve strategic and budgetary goals.

The following reflects the organization’s definition of essential functions for the job but does not restrict the tasks that may be assigned. Reasonable accommodations may be made to enable individuals with disabilities to perform essential job functions.

CORE RESPONSIBILITIES:

Homebuyer Programs

- Foster innovation and leadership within homeownership team, identifying homebuyer needs and adjusting services accordingly within the parameters of program and compliance requirements.
- Ensure outreach and marketing strategy creates and maintains a robust pipeline of homebuyer-ready and home repair program applicants to assure attainment of affiliate strategic goals.
- Evaluate and improve qualifications and selection process, ensuring adherence to selection criteria, homebuyer education and partnership requirements.
- Achieve efficiencies for program operations and improved homebuying experience through effective utilization of software products including Encompass and Raiser’s Edge.
- Coordinate efforts between Homebuyer Services and Affordable Mortgage Solutions (AMS) staff to ensure program marketing, outreach and partnership materials are consistently compliant with applicable regulatory, loan and long-term affordability restrictions.
- Oversee post-purchase and post-program partnership to ensure successful long-term homeownership including HOA support and promote continued volunteerism and advocacy.

Loan Origination and Loan Servicing

- Oversee and evaluate regulations, laws, and lending industry trends in mortgage products and procedures; make recommendations for changes and new products to assist first-time homebuyers and homeowners.
- Ensure AMS staff maintain compliance with federal, state and local housing/real estate and lending regulations and adhere to established organization policies.
- Maintain and revise origination and servicing policies and procedures as needed.
- Ensure effective utilization of loan origination, loan servicing and confidential filing systems.
- Manage relationships with mortgage servicers and third-party lenders.
- Oversee the monitoring of mortgage portfolio performance, specifically in identifying and mitigating delinquency issues as required.

Loan Sales and Organizational Leadership

- Collaborate with accounting team on loan sales transactions, including relationship management, negotiations and closings.
- Facilitate mortgage team responses to document requests related to loan sales, resales and audit requests.
- Lead AMS Advisory Committee Meetings and oversee homeowner and lending program reporting for Finance and Audit Committee.
- Prepare and implement strategies and budget consistent with the overall strategic plan and budget goals for the organization.
- Act as liaison, collaborating across departments, (e.g. audit, legal, accounting tax, marketing, real estate, government grants, community land trust, etc.) as required.

KNOWLEDGE & SKILLS:

- Mortgage servicing, affordable housing, or origination compliance experience required
- Thorough understanding of Fair Housing, ECOA and other pertinent regulations governing housing and real estate required
- Understanding of Loan Sales negotiations and management through closing strongly preferred
- Experience with Servicing Director or Encompass a plus
- A strong belief in Habitat's mission and a desire to engage others in the organization's work
- Ability to flex style to communicate clearly, professionally, and sensitively with diverse audiences of volunteers, staff, homeowners, and other stakeholders
- Ability to inspire respect and trust, and influence others to perform at highest level
- Proficient with Microsoft Office, databases, mortgage servicing software and ability to learn as needs of the job and available technology evolves
- Strong math and accounting skills
- Exceptional organizational skills with ability to manage multiple projects simultaneously
- Excellent oral and written communication skills
- Able to adapt to a dynamic environment with unexpected changes to priorities
- Bilingual (English and Spanish/Arabic/French) is preferred
- Ability to independently seek solutions as well as work collaboratively with a group

EDUCATION, EXPERIENCE, LICENSE & CERTIFICATION:

- BA/BS strongly preferred
- 10 or more years of experience of increasing responsibility in an applicable setting such as loan services, loan origination, affordable housing and/or real estate

- 5 years of people leadership with proven ability to develop others through delegation, coaching and mentorship

PHYSICAL REQUIREMENTS NECESSARY TO PERFORM THIS JOB:

- Valid driver's license and ability to be insured under the company's insurance policy
- Ability to travel to and from meetings and appointments in locations and times when public transportation is unavailable
- Ability to work at a computer for extended periods of time
- **Proof of COVID-19 vaccination required for employment**

WORK ENVIRONMENT & CONDITIONS:

- Most work done indoors in an office or meeting setting
- Some evening and weekend hours required for position responsibilities

The starting pay range for this position is \$97,682 - \$121,860, with consideration given for applicable education and experience above the minimum requirements.

Benefits available include medical, dental and vision insurance options; 401k savings match; Paid Time Off for vacation, sick, holidays, floating holidays; Healthy Families Workplace Act (HFWA) Leave; Parental Leave; and paid time to volunteer.

Send resume and statement of interest to HRRecruiting@habitatmetrodenver.org for consideration.