



INTERIM DIRECTOR OF HOMEBUYER PROGRAMS

Housing Trust is looking for exceptional people who believe that safe, stable affordable housing opens the door to better living for everyone. We embrace diversity. We nurture it and we thrive on it because it benefits our organization, our partners, and our community. We are seeking a mission and results driven individual for an amazing temporary position to expand our First-time Homebuyer Program.

MISSION AND HISTORY

Housing Trust is leading the effort to create a strong affordable housing market in the greater Bay Area as one of the region's highest-volume nonprofit housing lenders. Serving people experiencing homelessness to renters to first-time homebuyers, we assist a wide range of residents with programs across the entire spectrum of housing issues. Since 2000, Housing Trust has invested \$509 million – creating over 25,000 affordable housing opportunities serving over 46,000 of our neighbors. Housing Trust has led the way in engaging local corporations and foundations in investing hundreds of millions of dollars to work with us to bring more solutions to the market all while experiencing several years of high growth in our lending business.

POSITION OVERVIEW

The Interim Director of Homebuyer Program will be responsible for ensuring the successful expansion and implementation of our downpayment assistance programs in new counties. The position reports to the chief lending officer (CLO) and will work in close collaboration with the CLO and the Homebuyer Programs manager. The ideal candidate will have a history of demonstrated success in implementing and expanding and/or operating downpayment assistance or residential mortgage lending programs and be an experienced professional with a strategic mindset, strong analytical, problem solving, leadership, communication, and management skills.

KEY RESPONSIBILITIES

Responsibilities include but are not limited to the following:

Team Leadership and Management: (25%)

- Engage in development and retention of staff, and cultivate a mission-focused environment of creativity, innovation, agility, and work/life balance.
- Manage and support Manager of Homebuyer Program through communication, performance management, coaching, and recognition.
- Mentor Manager of Homebuyer Program in managing their direct reports.

Program Expansion: (50-75%)

- In collaboration with the CLO, clearly define the goals and objectives of the geographic expansion of Housing Trust's existing down payment assistance programs. Align the expansion plan with the overall mission and vision of Housing Trust. Review feasibility study and update executive team of any changes in risks assessment, benefits, and/or resources required for the expansion.
- Collaborate closely with other departments to allocate the necessary financial, human, and technological resources to support the expansion. In collaboration with the CLO, ensure that the budget is well-planned and resources are available to sustain the program's growth.

- Work with Homebuyer Programs Manager to assess the existing capacity of the department and staff to handle the expansion of downpayment assistance programs in additional counties. Provide training and support to build the necessary skills and knowledge to effectively manage expansion.
- Develop plan to engage collaborators including existing and new key stakeholders, staff, donors, partners, and government agencies.
- Implement robust monitoring, compliance, and evaluation mechanisms to track the program's performance, relevance, and market reach. Regularly assess the outcomes and impact of the expansion to make data-driven decisions and adjustments.
- In partnership with the CLO and the Chief of Development and Communications, develop a comprehensive communication strategy to announce the program expansion to the public, donors, and other stakeholders. Ensure transparent and consistent communication about the progress and achievements of the expansion.
- Develop marketing strategies to promote homebuyer programs and increase awareness among potential homebuyers and partners.
- Ensure that all legal and regulatory requirements related to the expansion are met. This includes obtaining necessary permits, licenses, and compliance with relevant mortgage lending and municipal laws and regulations.
- Identify potential risks associated with the expansion and develop contingency plans to effectively mitigate them. Regularly review risk factors and take proactive measures to prevent or address issues that may arise.
- Work with CLO and CFO to assess the long-term sustainability of the expanded downpayment assistance programs. Develop a plan to secure ongoing funding, support, and partnerships to ensure the program's continued success.
- Effectively collaborate with Housing Trust's senior leadership team on internal and external matters concerning program expansion.

Other:

- Review and maintain program policies and guidelines working with CLO and CCO.
- Review and improve program processes, policies, and strategies to optimize program efficiency and effectiveness.
- Establish strong relationships and work closely and collaboratively with stakeholders and key partners to enhance success and reach our First-Time Homebuyer program.
- Implement performance measurement systems to assess the effectiveness of the homebuyer programs and use data-driven insights to improve program outcomes.
- Oversee the application and eligibility process for homebuyer programs, ensuring a fair and transparent selection process.
- Implement quality assurance measures to ensure that all aspects of the homebuyer programs align with organizational goals and meet the needs of the target audience.
- Collaborate with CLO and Manager of Homebuyer Program to design, develop, and implement effective homebuyer programs tailored to meet the needs of target populations and geographic areas.
- Prepare regular reports for internal stakeholders and external funders, highlighting program achievements, challenges, and future plans.
- Engage with the local community to foster partnerships and identify opportunities to enhance the impact of the homebuyer programs.

QUALIFICATIONS

- An undergraduate degree in business, finance, or related field preferred.

- 10+ years of experience in residential mortgage lending with at least 5 years in a supervisory role and experience in program expansion and implementation.
- Extensive knowledge of mortgage products, financial services, lending, and real estate compliance in addition to sales management techniques.
- Possession of an NMLS Mortgage Loan Originator license, which must be placed with Housing Trust.
- Ability to work collaboratively with stakeholders and demonstrated ability to lead a geographic expansion of an incumbent program to a new geography.
- Demonstrated knowledge of residential mortgage lending and with compliance with local, state and federal residential mortgage lending regulations.
- Demonstrated success in developing/training, managing, leading, and mentoring staff.
- Highly organized, ability to prioritize and manage multiple projects and assignments, meet tight deadlines, and mitigate risk.
- Strong business development, analytical, communication, and problem-solving skills, with working knowledge of spreadsheet programs
- Proficient in Microsoft Office, file management software (Box), and CRM software (Salesforce)
- Strong written and verbal communication skills and ability to coordinate and communicate effectively across all levels of an organization.
- Highly skilled at collaborating across various levels of diversity including race, color, national origin, ancestry, sex, marital status, disability, religious or political affiliation, actual or perceived gender identity, age, or sexual orientation.
- Embrace a work culture that celebrates creativity and innovation.
- Ability to respond quickly and effectively to changing demands while continually delivering high performance.

COMPENSATION

Housing Trust offers a competitive compensation package, including a bonus plan and benefits. This is an exempt, full-time position. The annual salary range for this position is \$130,000 to \$150,000. Resumes will be reviewed and considered on an ongoing basis. To be considered for this position, please submit a letter of interest and resume to Jobs1@housingtrustsv.org.

Our total compensation package includes the following:

Medical, Dental and Vision benefits fully covered for employees. Eligible dependents covered at 50%.

401K employer contribution at 3% and additional match up to 2%.

3 weeks of paid vacation

12 paid sick days

Paid year-end shutdown

End of year bonus

Tuition reimbursement program and more...

Housing Trust aspires to be a diverse and inclusive organization. We are committed to recruiting, retaining, and promoting diversity in our workforce and leadership to reflect the communities we serve. We believe differences in lived-experiences, cultural backgrounds, and diversity of thought are our strongest assets and contribute to our success. We are an equal opportunity employer to all regardless of race, color, national origin, ancestry, sex, marital status, disability, religious or political affiliation, actual or perceived gender identity, age, or sexual orientation.