

HHOC Mortgage Job Description

Job Title:	Community Lending Manager	Job Category:	Manager
Responsible For:	HHOC Mortgage	Primary Function:	Operations Management
Location:	Honolulu Office	Travel Required (outside of office)	When pandemic is over - Hawaii & Mainland for training, meetings, & events
Level/Salary Range:	Management Band Commensurate with experience	Position Type:	Exempt employee
Reports To:	HHOC Mortgage Executive Director	Position Schedule:	Full-time; 40 hours per week or more, Mondays to Fridays, based on leadership and staffing needs. Weekend events may be scheduled.

Overview of the Organization
<p>The HHOC Mortgage (HHOC-M) is a nonprofit organization that is affiliated with the Hawaii HomeOwnership Center (HHOC). Together, HHOC and its affiliated organizations are committed to increasing stability for families through homeownership preparation, access to resources, and post-purchase services. HHOC programs are expanding opportunities for Hawaii residents to achieve sustainable homeownership – including those of low and moderate income statewide. The key programs are organized by three HHOC affiliate nonprofit organizations that are governed by their own bylaws and board of directors, and work closely together to provide a convenient, “one-stop” resource for homebuyers in Hawaii.</p> <ol style="list-style-type: none"> 1. HHOC: education & coaching for homebuyers to understand the buying process, gain financial literacy, connect with resources, and post-purchase services to ensure sustainability. 2. HHOC Mortgage: affordable financing to assist qualified buyers – niche products can assist borrowers that have less than 20% down payment with a lower monthly payment compared to mortgage insurance. 3. HHOC Housing & Land Trust: preserve affordable housing and homeownership opportunities in Hawaii. <p>HHOC is affiliated with national programs such as NeighborWorks® America and the Home Matters® movement. HHOC is financially supported by sponsors, donations and grants.</p>
Overview of the Position
<p>The HHOC Mortgage Community Lending Manager (CLM) is a member of the leadership team responsible to lead and manage a one-stop-shop where prospective homebuyers can access affordable financial products required to achieve the highest level of success when shopping for a home. A provision of financial support to Hawaii HomeOwnership Center (HHOC) is also part of HHOC-M’s mission. The CLM will help attain overall objectives for HHOCM.</p> <p>The CLM is directly responsible for overseeing daily operations of HHOC-M’s program areas.</p> <p>The CLM will ensure that the service delivery system and internal controls for mortgage operations performs in an organized, coordinated and efficient manner. He/she provides leadership and guidance to the staff to achieve these ends. The CLM conducts periodic system and staff reviews to assure the highest quality customer service and adherence to the standards set forth under all federal, state, and municipal regulations.</p>
Job Description
<p>ROLE AND RESPONSIBILITIES</p> <p><u>Management</u></p> <ul style="list-style-type: none"> ■ Responsible for overseeing the daily internal operations relative to program service delivery. ■ Maintains the standards of practices, the policies and the procedures for the successful operation of HHOC-M.

- Maintains acceptable communications and personal relationships with affiliate organization's leadership and staff members. Remains supportive of affiliate's strategic activities.
- Oversees successful implementation of any approved outreach and marketing strategy designed to expand and broaden our target customer market.
- Adds and modifies services and programs in order to meet the mission of HHOC-M.
- Complies with all pertinent laws, regulations, policies and procedures.
- Ensures performance standards met in serving HHOC-M's mission to serve our community and to help financially support HHOC.
- Assists in developing and implementing systems for earning income from service delivery activities.
- As needed, the CLM may be asked to assist with grant writing input relative to mortgage operations.
- He/she will perform and/or oversee staff efforts in public outreach aimed at building partnerships or increasing community awareness of HHOCM. This will include public speaking presentations.
- CLM is responsible for the management of loan origination, processing and delivery according to established internal and/or regulatory policies and procedures.

Service Delivery

- Is accountable to HHOC-M members for promised service fulfillment.
- Originates loans and provides direct assistance to borrowers.
- Responsible for HHOC-M staff hiring, training and separation functions.
- Ensures HHOC-M's continued certification in all relative regulatory and/or professional association classifications.

Leadership

- Consistently motivates his/her staff in a positive manner and establishes a "team" approach to reach benchmark goals and long term objectives. Encourages staff participation and input into decision-making and goal setting.
- Holds staff members accountable for their own responsibilities inherent to their position.
- Assists staff in identifying performance goals and developing action plans for achieving them.
- Conducts annual staff performance evaluations.

TRAITS AND EXPERIENCE

- Cares deeply about our mission. Is able to get others to share this passion for the mission and set aside competing interests effectively and fairly.
- A minimum of 3 years professional experience in residential lending.
- Also has a minimum of 3 years of effectively managing people and demonstrated success in building an effective team.
- Actualizes vision and theory, through others, to produce action and results.
- Well networked.
- Ability to be flexible, adaptive and positive in a constantly changing environment.
- Ability to successfully achieve programmatic and financial goals.
- Ethical and with unquestionable integrity.
- Demonstrated presentation skills with the ability to adjust style and pace to audience needs.

PREFERRED SKILLS AND BEHAVIORS

- Fully committed to the overall HHOC mission and vision, and exemplifies its values.
- Growth and giving mindset and the ability to resolve conflict and challenges with innovative, win-win solutions.
- Able to gain the active support and commitment from others to collaborate, cooperate, and achieve positive measurable results.
- Strong written, verbal, non-verbal, and listening communication skills for public speaking, and recruitment of associates, volunteers and patrons.
- Organized and detail-oriented, critical thinker, and problem solver with awareness how attitude, demeanor and actions positively and negatively impact others or cause other implications.
- Balanced discernment of highest and best use of own strengths and capabilities. Able to effectively lead, organize, delegate and expand the capabilities of others.
- Forward thinking, quick learner, and adaptable to constant change, new methods and practices.
- Approachable, proactive and helpful to assist others with genuine care and concern.

- Proficient in using Microsoft Office suite and other computer applications with general understanding of social media, new systems and emerging technology.

ENVIRONMENT/PHYSICAL REQUIREMENTS

- Ability to multitask, stay focused on doing the right tasks, and keep calm in a fast-paced business environment with multiple demands and competing priorities.
- Lift up to 25 pounds to set up meeting rooms, materials, office supplies, and other tasks as needed.
- Ability to travel for business purposes to Hawaii islands and the continental U.S. (not required during the pandemic but may be required post COVID-19).

OTHER DUTIES

- Is able and available to network and participate in business and community-service organizations during non-business hours.
- Other duties as required for the position as requested by the HHOC-M Executive Director.

OPERATIONS DURING COVID-19

HHOC Mortgage shares an office with the Hawaii HomeOwnership Center staff. Currently staff are rotating into the office in teams (Monday, Wednesday, Friday or Tuesday, Thursday) and work from home on the other days. Half of the HHOC Mortgage staff are on the MWF team and the other half work in the office on T/Th. New staff work in the office daily during initial training. Currently, we are not accepting in-person appointments in the office.

INTERVIEWS FOR THE POSITION

Interviews will be conducted via Zoom.

SALARY AND BENEFITS

Starting salary for this position is dependent on experience and qualifications. In addition to the base salary, incentive compensation may be available and will be determined annually by the Executive Director, based on the CLM's achievement of agreed upon performance measures.

Benefits include:

- 100% of individual health, dental and vision insurance or up to 80% of the family plan with a qualified provider;
- All federal holidays;
- Flexible leave of 15 days for employees with minimum of 1 year of employment;
- Temporary disability;
- 403 B plan (employee contributions)
- 100% reimbursement of a monthly bus pass or qualified parking.
- Auto expense for business use will be reimbursed.

INTERESTED CANDIDATES SUBMIT A COVER LETTER AND RESUME TO REINA@HIHOMEOWNERSHIP.ORG