

POSITION DESCRIPTION

WSECU

EMPLOYEE: TITLE: Director, Community Homeownership Development HOURS: MF 8:30-5:30 + Flexibility required to meet business needs LOCATION: Olympia/Corporate REPORTS TO: SVP Lending	DEPARTMENT: Residential Lending STATUS: Exempt
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POSITION SUMMARY: Responsible for collaborative development of products, services and programs focused on making homeownership more accessible to Low to Moderate Income (LMI) households, with an emphasis on the Black Community. The primary goal of the Director of Homeownership is to increase access to homeownership across the State of Washington, by delivering needs-based solutions consistent with WSECU Member Experience Principles and WSECU Brand Promise. This role will identify and build new community partnerships with entities and community groups that have similar aspirations to make homeownership more accessible. This person will be highly active in the community and will serve on various boards for organizations that resonate with WSECUs Path to Homeownership Strategy. This role will work collaboratively with other leaders across the organization to include, but not limited to; Residential Lending, Marketing, Member Experience, Community Development, Public Relations, and Product Design. The Director of Homeownership will establish and maintain effective and high quality relationships with all stakeholders in the Credit Union related to the Residential Lending and Homeownership processes. This position does not currently have any Direct Reports, but may have one or more in the future. Supports the WSECU Brand Promise while observing WSECU Operating and Code of Conduct standards. Performs duties in compliance with regulatory requirements including, but not limited to, the Bank Secrecy Act.

ESSENTIAL FUNCTIONS AND BASIC DUTIES:

Director, Community Homeownership Development

I. Operational Duties:

1. Works with VP Retail Lending to establish and maintain a 3-year Roadmap for WSECU's Path to Home Ownership Strategy.
2. Direct and lead efforts to achieve meaningful progress in making homeownership more accessible to LMI Households with an emphasis on the Black Community.
3. Assists Community Relations Team with identify complimentary community activities located closely to branch offices.
4. Identify, develop and actively maintain effective community partnerships.
5. Research and develop new products & services that are responsive to community needs and are based in collaboration with community partners in target markets.
6. Conduct ongoing research and track trends in CDFI industry, peer institutions to inform strategy and program design
7. Identify opportunities to leverage CDFI Grants for purposes of making homeownership a reality for more LMI Washington residents.
8. Monitor competitors' programs and make recommendations for mortgage product and service enhancements.
9. Develop Annual Path to Homeownership Operating Plan to ensure successful member outcomes that are aligned with WSECU Business Objectives.
10. Ensure all program activities operate within the policies and procedures of the organization.
11. Keeps staff and leaders at all levels informed of activities and progress toward goals of Path to Homeownership.
12. Performs other duties as assigned.

QUALIFICATIONS AND REQUIREMENTS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EXPERIENCE/EDUCATION:

Position requires strong mortgage background with experience in lending to LMI households and community development. Requires proven use of excellent member service, interpersonal communication, analytical skills, problem-solving and decision-making skills. Bachelor's degree in business, finance, or a related area or equivalent work experience is required. At least 5 years mortgage lending and/or community development experience at a manager or higher level is required. Requires familiarity with a variety of residential lending concepts, practices, regulations and procedures, with extensive experience and judgment to plan function and accomplish goals. A wide degree of creativity and latitude is expected. Must possess knowledge of state and federal regulations pertaining to residential real estate lending.

LANGUAGE/COMMUNICATION SKILLS: Employee must have the ability to read, analyze, and interpret complex documents in English. Must have demonstrated managerial and interpersonal communication skills; ability to keep informed on industry related information through various communication channels; ability to prepare communications using various software program; must possess excellent oral and written communication skills.

MATHEMATICAL SKILLS: Ability to compute discount, interest, profit, and loss; commission markup and selling price; ratio, proportion and percentage. Employee must have the ability to build a budget and calculate interest rates, payments, and collateral value computations.

REASONING SKILLS: Employee must have the ability to analyze and define information, instructions, and situations to collect data, establish facts and draw valid conclusions.

OTHER SKILLS AND ABILITIES: Proven ability to effectively hire, train, manage, coach, mentor, and discipline a diverse and knowledgeable staff with varying levels of individual performance.
Comprehension of mortgage lending compliance regulations for conventional, FHA, VA and Construction Loans.
At least two years of community development, nonprofit, or government agency experience in community development programs
Familiarity and experience with loan origination systems.
Excellent knowledge of the Microsoft Office Suite; Outlook, Word, Excel, and PowerPoint.
Position requires an individual to be current on technology and competitive trends, providing relevant perspective and feedback for the credit union to consider.
Strong organization, communication, teamwork and leadership skills.
Position requires the ability to work productively either independently or in a collaborative environment and effectively manage multiple objectives.

Ability to:

- Multi-task in a visible, fast-paced, team-oriented environment;
- Be effective at driving short-term actions that are consistent with long-term goals;
- Prepare, justify, and/or administer the budget for program areas; plans, administers, and monitors expenditures to ensure cost-effective support of programs and policies;
- Assess and achieve appropriate member service levels;
- Organize work, set priorities, and determine resource requirements;
- Perform a broad range of cross-functional team leadership responsibilities;
- Analyze, interpret, summarize, and report research findings;
- Produce written documents with clearly organized thoughts using proper English sentence construction, punctuation, and grammar;
- Comprehend and make inferences from written material in the English language;
- Communicate effectively orally with customers, co-workers, and vendors in face-to-face one-on-one settings, in group settings, or using a telephone;
- Work cooperatively and effectively with other employees and vendors.

PHYSICAL DEMANDS:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Requires the ability to use a personal computer, telephone, keyboard, calculator, multifunction printer, cell phone, and tablet.
- Requires the ability to regularly remain at a workstation for long periods of time.
- Requires the ability to occasionally reach with the hands or arms.
- Requires the ability to regularly use the hands and fingers using a computer keyboard to input data.
- Requires physical mobility between various workstations.
- Requires the ability work flexible hours.
- Requires the ability to travel to all WSECU branches and the ability to travel out of state for training or meetings, including overnight travel.
- Requires the ability to answer and respond to continual telephone calls and electronic communication.
- Requires the ability to analyze member and co-worker needs in a fast-paced environment and make appropriate judgments to meet those needs.
- Requires the ability to see well enough to read information on a computer screen and other documents.
- Requires the ability to concentrate and consistently produce accurate work.

WORKING ENVIRONMENT:

The work environment characteristics described are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- The noise level in the work environment is usually low to moderate.
- The individual has frequent employee contact and interruptions during the day.

Employee

Date

Supervisor/Manager

Date