

CLASS SPECIFICATION
Housing Loan Origination Supervisor

FLSA Status: Exempt
Union Representation: Nonrepresented

GENERAL PURPOSE

Under general direction, plans, organizes monitors, manages and participates in the work of staff engaged in publicly and privately funded residential housing construction financial/loan processing, and construction management within the Portland Housing Bureau (PHB). This position is responsible for underwriting publicly funded residential construction financial transactions; supervising financial processing and residential construction management activities and staff; participating in strategic planning to develop strategies to meet bureau homeownership goals; evaluating and updating processes/procedures and internal systems to ensure quality customer service is consistently delivered and systems are in place to meet bureau goals; and performing related duties as assigned.

DISTINGUISHING CHARACTERISTICS

Housing Loan Origination Supervisor is responsible for planning, implementing and evaluating a publicly and privately funded housing financial and loan processing and construction management program within the PHB and underwriting residential housing financial transactions. The incumbent manages and directs the work of program staff and is accountable for attaining program and project results, while being actively engaged in coordinating program activities with internal and/or external program stakeholders. Work requires State of Oregon approval for underwriting governmental loans, program/project management experience and competencies, and excellent analytical and communications skills.

Housing Loan Origination Supervisor is distinguished from other program/project supervisor and management positions at an equivalent level by its responsibility for underwriting publicly funded residential housing financial and loan transactions, and supervising a residential financial processing and housing construction management work unit.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Any one position in this class may not perform all the duties listed below, nor do the listed examples of duties include all similar and related duties that may be assigned to this class.

1. Plans, organizes, controls, integrates and evaluates the work of assigned work unit or project staff; develops, implements and monitors work plans to achieve City or bureau program goals and performance measures; develops and monitors performance against the program

budget; manages and directs the development, implementation and evaluation of work programs, plans, processes, systems and procedures to achieve City and bureau program goals, objectives and performance measures consistent with the City's quality and citizen service expectations.

2. Plans, organizes, directs and evaluates the performance of assigned staff; establishes performance requirements and personal development targets; regularly monitors performance and provides coaching for performance improvement and development; provides compensation and other rewards to recognize performance; recommends disciplinary action, up to and including termination, to address performance deficiencies, subject to management concurrence, in accordance with City Charter, Code, human resources policies and labor contract agreements, subject to director and City management concurrence.
3. Provides leadership and works with staff to develop and retain a high performance, service-oriented work environment that supports the City's and bureau's mission, objectives and service expectations; provides leadership and participates in programs and activities that promote workplace diversity and a positive employee relations environment.
4. Manages work unit responsible for processing and closing publicly and privately funded residential housing loans and managing housing construction activities; manages work unit budgets; identifies and recommends solutions to program resource needs and requirements; develops an annual work program and calendar; analyzes alternative methods or processes to meet program and service delivery goals, including conducting cost benefit and resource requirement analyses; ensures program compliance with all applicable City and outside agency requirements.
5. Reviews and analyzes residential construction loan applications for financial feasibility and investor and regulatory compliance; determines loan terms and approval conditions and issue commitment letters; communicates these requirements to the customer and team members; within lending authority limitations, approves loans based on established underwriting standards and practices; recommends loan denials for bureau manager's review; inputs loan data into the origination and tracking system(s) in an accurate and timely manner.
6. Coordinates and integrates program services and activities with other bureaus and City offices; develops program partnerships, where applicable, with external agencies and organizations; leads, facilitates and manages development of agreements for multi-agency efforts.
7. Remains current on issues affecting the residential lending industry; maintains familiarity with available public and private funding programs and products and their respective criteria; keeps informed of private market financing trends and compliance requirements.
8. Assists in loan program evaluation, design and implementation; assesses the effectiveness of communication tools; evaluates the fit program products with community need; develops

relationships with community agencies that may be in a position to provide additional support to customers; anticipates the needs of the community and looks for opportunities where bureau could offer products or services

9. Serves as an expert program resource; provides training and technical assistance to City and other agency staff; creates and interprets program policies and associated regulations; represents the bureau in meetings with outside agencies regarding program issues.

OTHER DUTIES

1. Evaluates borrower requests from loan servicing for loan modifications (including subordination and assumption); makes recommendations through Loan Servicing to the Loan Foreclosure Review Committee.

MINIMUM QUALIFICATIONS

Knowledge of:

1. Principles and practices of residential real estate underwriting including; analysis of financial statements, tax returns, employment/mortgage verifications, credit reports, appraisals, title reports and legal documentation such as divorce decrees and bankruptcy papers; Community Development Block Grant (CDBG) program home improvement, conventional and government underwriting standards including automated underwriting systems; and standards, requirements, and practices for underwriting loans for low-to-moderate income borrowers.
2. Principles and practices of effective management and supervision.
3. Federal, state and local laws, regulations and court decisions applicable to assigned areas of responsibility.
4. Principles and practices of public outreach and involvement, including marketing principles and practices.
5. Methods and techniques for partnership building with community resources and groups.
6. Principles and practices of sound business communication.
7. Principles, practices and techniques of group process facilitation and conflict resolution.
8. City human resources policies and labor contract provisions.
9. Uses and operations of computers and standard business software as well as loan processing and underwriting software systems.

Ability to:

1. Plan, organize, manage and direct a diversity of work situations which are sometimes highly complex due to numerous funding and administration requirements and activities to achieve program goals and objectives.
2. Analyze difficult and complex program, administrative, operational and organizational objectives and issues, apply creative problem solving techniques, evaluate alternatives and reach sound, logical, fact-based conclusions and recommendations.
3. Plan, supervise and coordinate the work of assigned staff.
4. Coordinate program activities with multiple stakeholders and facilitate development of partnerships and multi-agency agreements. Operate interdependently with other team members.
5. Exhibit strong interpersonal communication skills, including facilitation and negotiation, conflict resolution, team decision making, and effective verbal and public speaking skills.
6. Present conclusions and recommendations clearly, logically and persuasively to both internal and external program/project stakeholders.
7. Understand, interpret, explain and apply laws, regulations, ordinances and policies applicable to program/project responsibilities.
8. Understand, interpret and respond to internal and external customer needs and expectations.
9. Prepare clear, concise and comprehensive reports, correspondence and other documents appropriate to the audience.
10. Ensure the maintenance and confidentiality of all required files, records and documentation.
11. Exercise independent judgment and initiative within established guidelines.
12. Exercise tact and diplomacy in dealing with difficult and sensitive people, issues and situations.
13. Establish and maintain effective working relationships with bureau managers and staff, staff of other bureaus, representatives of other agencies, the public, legal council, title companies, and others encountered in the course of work.

Training and Experience:

A typical way of obtaining the knowledge, skills and abilities outlined above is graduation from a four-year college or university a major in public or business administration, finance

or a closely related field with coursework in real estate financing; and at least five years of progressively responsible experience related to residential finance/loan underwriting; or an equivalent combination of training and experience.

Licenses; Certificates; Special Requirements:

Employee should have, or the ability to obtain within the first month of employment, a certificate verifying that they have completed and passed the required 20-hour loan origination training course that has been approved by the State of Oregon, Mortgage Lending Education Board (MLEB.). In addition, employee must maintain that certification by completing the required 20-hours of MLEB qualified continuing education during each 24-month period.

A valid state driver's license may be required for certain work assignments.

PHYSICAL AND MENTAL DEMANDS

Persons with disabilities may be able to perform the essential duties of this class with reasonable accommodation. Reasonable accommodation will be evaluated on an individual basis and depends, in part, on the specific requirements for the job, the limitations related to disability and the ability of the hiring bureau to accommodate the limitation.

Class History:

Adopted: 04-01-10