

VERMONT HOUSING FINANCE AGENCY

JOB DESCRIPTION

Job Title: Homeownership Director
Reports To: Deputy Executive Director

Date Revised: March 30, 2026
Job Grade: 27

SUMMARY OF POSITION:

The Homeownership Director leads the strategy, execution, and performance of VHFA's homeownership programs, ensuring strong production results, sound financial management, and an excellent customer experience. This role oversees all homeownership program implementation, compliance, reporting, partner and stakeholder relationships, and program performance, while serving as VHFA's primary internal and external subject-matter expert on homeownership policies and programs.

SPECIFIC RESPONSIBILITIES:

- Lead the execution and performance of VHFA's homeownership programs, including loan production, customer experience, outreach, and vendor oversight. Set rates in partnership with Finance, adjust pricing, allocate funds, and monitor performance.
- Develop and implement homeownership policies, procedures, and program guidelines in consultation with internal and external stakeholders, ensuring effectiveness, efficiency, equity and integrity.
- Build, lead, and develop a high-performing Homeownership team, including hiring, performance management, and professional development.
- Set and execute short- and long-term Homeownership business plans, including goals, strategies, budgets, and production income forecasts.
- Maintain regulatory and program compliance with all applicable state, federal, and investor requirements.
- Oversee program performance and compliance reporting including the use of technology platforms and data/document integrity. Ensure access to quality relevant program information for Executive Management, the Board, advisors, rating agencies, lenders, and other key partners.
- Manage critical Homeownership relationships, including master servicer, participating lender network, GSEs,
- Monitor operational performance, identifying risks or issues in collaboration with Executive Management and key staff, implementing changes as needed.

SUPERVISES:

Homeownership Underwriter(s), Operations Coordinator and Manager of Business Development.

EDUCATION REQUIREMENTS:

Bachelor's degree in public administration, finance, economics, urban planning or closely related field. Master's degree preferred.

JOB KNOWLEDGE AND EXPERIENCE:

- Minimum of ten (10) years of progressively responsible experience in affordable housing, homeownership programs, housing finance, housing development or related with at least 5 years of management experience.
- Direct experience administering homeownership programs such as first time homebuyer programs, down payment assistance, mortgage credit certificates, shared equity programs, first generation homeownership initiatives or similar programs.
- Strong working knowledge of homeownership finance concepts including first mortgage origination. Underwriting, servicing, and secondary market requirements.
- Demonstrated leadership experience, including staff supervision, mentoring, and collaboration across departments.
- Strong analytical, written and verbal communication skills, with the ability to present complex information

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effectively to external partners, senior management, and governing boards.

- Ability to design and implement effective and efficient processes to deliver and evaluate programs with a focus on maximizing VHFA’s mission impact.

GENERAL JOB QUALIFICATIONS:

- Minimum of five (5) years required of management and supervisory experience with demonstrated leadership ability.
- Excellent verbal and written communication skills.
- Demonstrated ability/aptitude to work with numbers.
- Manage multiple, and potentially shifting, priorities.
- A valid driver’s license is required. Some in-state and out-of-state travel may be required to meet business needs.
- Proficiency with Microsoft 365 Suite required.
- Aligned with [VHFA's VIIBE](#): Agency Values of Integrity, Innovation, Belonging, Equity.
- Ability to work well independently, as part of a team, and with a wide variety of community members and partner agencies.
- This position is currently hybrid in nature. There is a requirement of in-office work of at least 2 days per week. Otherwise, at the supervisor’s discretion, the employee has the option to work in the office and/or remotely once trained. The employee will be required to work in the office upon the supervisor’s request and to attend required Agency in person meetings.

ACKNOWLEDGMENT:

I have read the above job description. I understand the duties and responsibilities of the position.

Print or type your name: _____

Sign _____ **Date:** _____