DUTY STATEMENT
HOUSING FINANCE CHIEF (SINGLE FAMILY)

OUR VISION
Every Californian can build a thriving life in a stable home.
OUR MISSION
Deliver reliable financing solutions to advance housing opportunities for Californians.

EMPLOYEE INFORMATION

Employee Name		Effective Date	
Classification **Housing Finance Chief (Single Family)**		Position Number **693-001-5251-901**	
Division/Section/Unit **Single Family Division/Loan Production**		Location **Sacramento, CA**	
CBID **M01**	Work Week Group **E**	Tenure **Permanent**	Time Base **Full Time**
Immediate Supervisor		Supervisor Classification **Director of Homeownership Program**	

POSITION DESIGNATED CONFLICT OF INTEREST

This position is designated under the Conflict-of-Interest Code. The position is responsible for making or participating in making governmental decisions that may potentially have a material effect on personal financial interests. The appointee is required to complete Form 700 within 30 days of the appointment. Failure to comply with the Conflict-of-Interest Code requirements may void the appointment.

CONDUCT, ATTENDANCE, AND PERFORMANCE EXPECTATIONS

This position requires the incumbent to communicate effectively orally and in writing in dealing with the public and/or other employees; develop and maintain knowledge and skills related to the position's specific tasks, methodologies, materials, tools, and equipment; complete assignments in a timely and efficient manner; and adhere to the Agency's policies and procedures regarding attendance, leave, and conduct**.** Must maintain regular and consistent attendance at such level as is determined at the Agency's sole discretion. Must be regularly available and willing to work the hours the Agency determines are necessary or desirable to meet its business needs.

2 CCR § 172 – General Qualifications, states in pertinent part:
The incumbent is expected to possess the general qualifications of integrity, honesty, sobriety, dependability, industry, thoroughness, accuracy, good judgment, initiative, resourcefulness, courtesy, ability to work cooperatively with others, willingness and ability to assume responsibilities and to conform to the conditions of work characteristic of the employment, and a state of health, consistent with the ability to perform the assigned duties of the class.

DIVISION DESCRIPTION

The Single Family Lending Division works to help low to moderate income homebuyers purchase homes in California. Within the Single Family Division there are two units including the Loan Production Unit and the Loan Administration Unit.

POSITION DESCRIPTION

Under the administrative direction of the Director of Homeownership Programs, the Housing Finance Chief (Single Family) oversees the Single Family Lending Loan Production Section and supervises staff responsible for compliance reviews, loan purchase reviews, and quality assurance reviews of CalHFA first mortgage and subordinate loans submitted by approved lenders. The incumbent works collaboratively with Single Family Division units and other divisions to ensure efficient and effective program operations.

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The duties contained in this job description reflect general details as necessary to describe the principal functions of this job. It should not be considered an all-inclusive listing of work requirements. The incumbent of this position may perform other duties, commensurate with this classification, as assigned, including work in other functional areas to cover during absences, to equalize peak work periods or to otherwise balance the workload. The duties and responsibilities include, but are not limited to the following:

PERCENTAGE OF TIME	ESSENTIAL FUNCTIONS
55%	**Operation and Staff Management** Plan, organizes and provides overall direction on the day to day operation of the Loan Production Units and Lender Services Units to ensure timely, accurate, and compliant loan origination activities. Works closely with the Manager of Compliance and Purchase Review to ensure files are moving through the Conditional Approval and purchase process in a timely manner to meet the rate lock commitments. Review and approve/deny underwriting and/or loan closing for single family loan production and loss mitigation. Oversees pipeline management for loan production, including tracking lender reservations, loan commitments, and funding timelines. Provides technical guidance and problem resolution to staff, participating lenders, and servicers regarding complex loan scenarios and program eligibility issues. Monitors workload distribution and staffing levels, adjusting resources to meet production demands. Manages training coordination for staff and external partners, including lenders and servicers, on program changes, system updates, and procedural requirements. Ensures high-quality customer service standards are maintained for borrowers, lenders, and internal stakeholders. Approves evaluation reports and performance reviews conducted on unit staff and prepared by unit supervisors. Prepares action plans for unit supervisors. Approves requests for staffing requirements submitted by unit supervisors and conducts interviews and evaluation of new hires. Approves expense claims for supervisors. Develops and manages Single Family Division annual budget to ensure effective resource allocation for the division and support Agency strategic goals.
20%	**Process Improvement** Supports the implementation of new or revised single-family housing programs, assisting with operational readiness, staff training, and process design. Assembles and analyzes research, develops procedures and requirements for new loan products/programs. Collaborates with all Single Family Units (Secondary Marketing, IT Systems Support, Lender Outreach and Subordinate Loan Servicing) to research ways to streamline our process to increase production with our current staffing level. Stays up to date with all the latest trends and changes in the Single Family Lending Market. Evaluates market conditions and our lending competition to make sure we are competitive and relevant in the first-time homebuyer market. Coordinates the development and issuance of Program Bulletins and website changes, including but not limited to, Program Handbooks, Lender Program Manual, Servicer's Guide and website. Develops service contract documents (e.g. scope of work, budget, and contract terms) with Legal, Financing, and Single Family as the Contract Manager.
10%	**External Collaboration** Serves as the Division's subject matter expert and represents the Agency at industry conferences, stakeholder meetings, and other housing-related events. Participates in interagency task forces and collaborative initiatives with state and local government partners to advance affordable housing solutions and support

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10%	housing policy objectives. Develops and maintains strategic relationships with business partners, service providers, and other stakeholders that support Agency programs and operations. Works closely with Government-Sponsored Enterprises (GSEs), lenders, servicers, and public-sector partners to develop, enhance, and sustain housing programs that expand homeownership opportunities and further the Agency's mission. **<u>Policy</u>** Designs and analyzes mortgage lending standards for CalHFA mortgage purchase operations. Establishes and maintains strong internal controls and risk management practices related to loan production, portfolio performance, and reporting. Recommends policy positions involving Single Family Lending issues to the Director of the Single Family Division. Reviews and approves management reports to senior managers. Approve or deny policy exception request from both outside Lending Partners and internal staff.
PERCENTAGE OF TIME	**MARGINAL FUNCTIONS**
5%	Participate in staff meetings, attend training, provide work status reports, handle special projects, and other duties as assigned.

PERSONAL CONTACTS

- Daily contact with all levels of departmental staff, and as well as representatives from other State and county agencies.

SPECIAL REQUIREMENTS

- N/A

WORK ENVIRONMENT

- Prolonged sitting
- Work in a high-rise building
- Use a computer keyboard and read from computer screens several hours a day

PHYSICAL ABILITIES

- Be able to transport up to 20 lbs.

TRAVEL

- Occasional travel may be required within and/or outside the state of California via private or public transportation (i.e., automobile, airplane, etc.)
- Travel may include overnight stay.

EMPLOYEE ACKNOWLEDGEMENT

I have read and understand the duties listed above and I certify that I possess essential personal qualifications including integrity, initiative, dependability, good judgment, and ability to work cooperatively with others; and a state of health consistent with the ability to perform the assigned duties as described above with or without reasonable accommodation. (If a reasonable accommodation is necessary, discuss your concerns with the hiring supervisor. If unsure of a need for reasonable accommodation, inform the hiring supervisor, who will discuss your concerns with Human Resources.)

Employee Name	**Employee Signature**	**Date**

SUPERVISOR ACKNOWLEDGEMENT

I certify this duty statement represents a current and accurate description of the essential functions of this position. I have discussed the duties of this position with the employee and provided the employee with a copy of this duty statement.

Supervisor Name	**Supervisor Signature**	**Date**