



RIHousing –Assistant Director /Customer Service & Escrow

RIHousing is committed to creating a diverse environment and is proud to be an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, gender, gender identity or expression, sexual orientation, national origin, genetics, disability, age, or veteran status.

What it's all about:

This position is accountable for the cost-effective management of Rhode Island Housing's single-family loan servicing portfolio financed by a variety of sources; including the oversight of escrow, and customer service functions, within the single-family loan servicing division to ensure quality service standards are met. Position is responsible for assuring compliance with all applicable federal, state and local regulations, as well as corporate and program guidelines.

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This position manages the daily operations and oversight of the single-family loan portfolios in the loan servicing division, through direct supervision and training of two supervisors and indirect supervision of thirteen staff members to ensure that applicable standards are met.

What you'll do on daily basis:

- Establish and maintain performance standards for all phases of single-family loan servicing and compliance including the delivery of quality customer service and onboarding of the RIHousing and sub-servicing single-family loans
- Develop and implement appropriate training programs for internal staff and business partners; ensure that all management/investor reports are prepared in an accurate, timely manner, and help in resolving complex operational and human resource issues.
- Develops and implements policies, procedures and systems to effectively service the single-family loan servicing portfolio.
- Implement, develop and enforce single family loan servicing policies, procedures, rules and regulations to ensure compliance with requirements of bond indentures, investors, HUD, FHA, VA, Rural Housing, GNMA FNMA, and other federal/state agencies for loan portfolios serviced and monitor results.
- In this above regard, incumbent is required to keep current on applicable laws/regulations including adherence with the Consumer Protection Finance Bureau (CFPB) requirements governing the servicing of single-family mortgages; advise staff of changes; and maintain current procedure manuals.
- Responsible to develop and maintain positive working relationships with a variety of external partners, vendors and regulatory officials including attorneys, realtors, property preservation companies, investors, private insurers, and local, state and federal government agencies.
- Incumbent must monitor and analyze delinquent trends, as well as industry and regulatory changes and inform/train staff of such changes. He/she must maintain quality assurance

standards for all aspects of the loan servicing operation. He/she will ensure that delinquency, trend analysis, investor/agency reports and other management reports are prepared in an accurate and timely manner. Incumbent should be knowledgeable of loan servicing software preferably Black Knight MSP, as well as the FHA Connection, Valeri, and other private insurer software applications.

- Incumbent will serve on committees and task forces and perform special projects related to loan servicing as assigned by the division director.

What you'll bring to the team:

- Oversee the daily operations of the single family loan servicing, customer service and escrow departments to ensure quality customer service standards are met and compliance with applicable laws, regulations, policies and procedures including the development and implementation of policies, procedures and systems to effectively service the single-family loan servicing and sub-servicing portfolios.
- Be able to resolve complex servicing issues including delinquent mortgage loan and tax lien cases to minimize liability and risk exposure to Rhode Island Housing.
- Oversee the management and disposition of single- family real estate owned (REO) assets in a timely manner to mitigate loss to RIHousing.
- Proactively identify trends in the loan servicing portfolio to minimize potential exposure to the investor, insurer, and RIHousing.
- Develop and maintain positive working relationships with a variety of external partners including investors, local, state and federal officials.
- Ensure that all management/investor reports are prepared in an accurate, timely manner and assists the division director with special projects as assigned.

What you'll need to succeed:

- Minimum seven years' experience in managing a single-family loan servicing operation with demonstrated knowledge of all aspects of loan servicing operations including tax escrow, insurance escrow, and customer service.
- Strong knowledge and understanding of laws, regulations and guidelines governing loan servicing
- Excellent verbal and written communications skills as well as analytical, problem-solving and organizational skills
- Bachelor's degree in business administration or related field with proven management and leadership skills

Why RIHousing

- Competitive salary
- Parking Stipend
- Medical/Dental/ Vision/Life Insurance
- Paid Time Off
- Retirement Options

- Education Reimbursement
- Onsite Fitness Classes
- Volunteer Days
- Winner of “Best Places to Work” 2016, 2018, 2019
- Worksite Health Award 2013-2019

RIHousing strives to ensure that all people who live or work in Rhode Island can afford a healthy, attractive home that meets their needs. A good home provides the foundation upon which individuals and families thrive, children learn and grow, and communities prosper.

To achieve our mission, we:

- Offer fair, affordable and innovative lending programs.
- Provide housing related education to consumers and others.
- Promote and finance sensible development that builds healthy, vibrant communities.
- Provide housing grants and subsidies to Rhode Islanders with the greatest need.
- Team up with partners to improve everything we do.

RIHousing uses its resources to provide low-interest loans, grants, education and assistance to help Rhode Islanders find, rent, buy, build and keep a good home. Created by the General Assembly in 1973, RIHousing is a privately funded public purpose corporation.

RIHousing requires its employees to be highly motivated and knowledgeable, have a sound understanding of the changing needs of Rhode Island's housing market, be willing to work within and toward a smoothly integrated operation, demonstrate a commitment to serve the people of Rhode Island, especially those with low and moderate incomes in need of safe and affordable homes, and possess a high level of integrity and a deep respect for all Rhode Islanders, including customers, partners and fellow employees.