



Job opportunity | Portfolio and Loan Operations Manager

Are you interested in using your mortgage industry operations skills to make a difference for a leader in affordable housing finance that is dedicated to expanding affordable homeownership opportunities in Massachusetts?

If you are interested in joining our team, please complete a brief online application via our [Careers page](#).

About Us

MHP, a non-profit public agency, is a national leader in affordable housing finance. When breakthrough studies linked a racial wealth gap to unequal access to homeownership opportunities, MHP worked in collaboration with key partners in the non-profit, public, and private banking worlds to create its flagship home buying program, now called the ONE Mortgage Program. MHP has spent 30 years helping over 24,000 low- to moderate-income first-time homebuyers—half of whom are people of color—achieve their dream of homeownership. MHP has continued to grow and manage critical programs, most recently with the ONE+Boston Program, the Massachusetts Homeowner Assistance Fund (HAF) and the MassDREAMS Program. This is an exciting opportunity to join MHP's Homeownership team at a time when our programs and impact are growing rapidly.

MHP is committed to a diverse and inclusive environment where everyone feels valued, welcomed, and respected.

Current Opportunity:

Reporting to the Director of Homeownership, the Portfolio and Loan Operations Manager is a new role which will be an essential part of the Homeownership management team and will provide critical management and oversight capacity to a growing number of homeownership programs and their associated business operations. Primary responsibilities are focused on loan closing, post-closing, accounting, and portfolio management-related tasks and procedures. Additional responsibilities include supervising operations and portfolio-focused team members, assisting with program/product development and implementation efforts, and serving as a key collaborator on broader initiatives.

Primary objectives of the role include managing the day-to-day business operations of our ONE Mortgage, ONE+Boston, and MassDREAMS programs, ensuring that procedures are followed, payments are made, funding is recaptured, and that our growing loan portfolio is managed accordingly. This role will lead the homeownership operations and portfolio team, working with partners across the larger homeownership team, and will also work closely with colleagues from our Legal and Finance and Administration teams. Additionally, this role will interact regularly with external lender partners and representatives from law offices including attorneys and paralegals.

Day-to-day responsibilities in this role will vary. This position offers the opportunity to do something different each day while making an impact on affordable housing options for residents of Massachusetts. Below are some of the key areas where you may spend your day as a Portfolio and Loan Operations Manager:

- Supervision and support of portfolio and loan operations team
- Loan Closing and Funding
- Post-Closing (loan payoffs and subordinations)
- Loan Portfolio Management
- Post-Purchase Homeowner Counseling and Education

Compensation:

The projected compensation for this role is \$88,000 – 100,000. Any final offer will be based on various factors including job-related knowledge, skills, competencies, and experience. The listed range is just one component of MHP's total compensation package for employees.

Benefits our employees value:

MHP understands that benefits are an important consideration when looking for a new role. We are proud to offer our employees a comprehensive benefits package including:

- Hybrid and flexible work schedule
- Health insurance through the state's Group Insurance Commission
- 403b retirement plans with match up to 10% and immediate vesting
- Annual 5-week paid time off (PTO) benefit
- Fully paid group term life, short-term disability, and long-term disability insurance
- Dental insurance through MetLife with 90% of premium paid by MHP
- Medical and dependent care Flexible Spending Accounts
- Public transportation reimbursement
- Tuition reimbursement and professional development assistance
- First time homebuyer assistance
- Home office benefit

Hybrid Schedule and COVID-19 Policy:

The Portfolio and Loan Operations role is designated as Hybrid. Positions designated as Hybrid work out of the Boston office one to two days per week and may work remotely up to four days per week. At least one office day must be on Wednesday, the designated team day. MHP employees are required to be fully vaccinated against COVID-19 or have an approved exemption per our vaccination policy.

Knowledge, Experience and Skills:

- 4+ years of related lending, mortgage operations, and/or portfolio management experience
- 2+ years of direct supervisory experience
- Demonstrated understanding of the mortgage loan closing process and loan servicing processes
- Advanced knowledge of Microsoft Office products including Excel, PowerPoint, and Word
- Excellent written and verbal communication skills
- Established organizational skills and keen attention to detail
- Strong financial acumen and accounting skills
- Excellent analytical skills
- Demonstrated time management skills
- Proven customer service and relationship management skills
- Ability to provide timely coaching, support, and direction to direct reports
- Ability to juggle multiple priorities and work effectively both independently and as part of a team
- Demonstrated interest/knowledge of affordable housing programs
- Bachelor's Degree in public administration, business administration, finance, accounting or related field, or equivalent experience required

MHP is committed to creating a diverse and inclusive workplace and is proud to be an equal opportunity, affirmative action employer. All decisions are based on business needs, job requirements and individual qualifications without regard to race, religion, color, national origin, gender, sexual orientation, gender identity, gender expression, age, past or present military service, status as an individual with a disability, or any other legally protected characteristics. MHP is committed to compliance with all fair employment practices regarding citizenship and immigration status. Reasonable accommodations may be made to enable individuals with disabilities to perform essential job functions.

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