

CITY OF HAMILTON

COMMUNITY & EMERGENCY SERVICES DEPARTMENT (HOUSING SERVICES DIVISION – LOCATION – FIRST PLACE)

HOUSING LOANS OFFICER - CUPE 5167

SUMMARY OF DUTIES

Reporting to the Manager, Investment in Affordable Housing, the Housing Loans Officer actively promotes, processes, administers and oversees loan and grant applications under various City of Hamilton administered housing programs including homeownership down-payment assistance and renovation/rehabilitation of residential housing stock.

GENERAL DUTIES

Markets various loan/grant programs through public presentations and one-on-one contact with businesses, individuals and government officials.

Receives, investigates and co-ordinates client files for individuals/landlords applying for loans and grants for residential properties.

Processes clients' applications to assess their needs and eligibility for available programs in the context of program guidelines, eligibility criteria and applicable legislation; reviews financial status based on established lending principles and undertakes underwriting investigations such as credit checks, references and legal documentation requirements.

Modifies administrative processes to maximize operational efficiency in the delivery of loan/grant programs.

Interviews applicants; makes recommendation for program funding acceptance or rejection based on program guidelines and criteria.

Communicates with other Divisions such as Building, Finance, Legal Services on such issues as terms of program, estimates, quality of work, tax status, legality of units.

Maintains on-going contact with community groups and other client groups to assess future program requirements.

Negotiates the resolution of conflict amongst parties to the loan application including the client and the contractor.

Writes reports, composes correspondence; compiles records and statistics, monitors and reports on program activity.

Opens and closes confidential client files; documents and follows-up on progress of project.

Receives and answers inquiries from the public, elected officials, medical personnel and government agencies.

Addresses public meetings and community groups on funding availability for rehabilitation assistance; promotes programmes through flyers and special mailings.

Recommends program criteria and guidelines to the Manager, Investment in Affordable Housing on the delivery and administration of new housing programs.

Informs applicants of availability and eligibility of other programs.

Inputs and retrieves data on loan/grant applicants and estimates future program requirements and take-up.

Perform other duties as assigned which are directly related to the major responsibilities of the job.

QUALIFICATIONS

1. Developed understanding of loans and grants for residential properties and related principles normally acquired by attaining a University Degree in Accounting, Business Administration, Planning, Social Policy or Social Services or a combination of a College Diploma in an above discipline and relevant work experience.
2. Competent knowledge and application of property standards by-laws, Residential Tenancies Act, Planning Act, Second Level Lodging By-Law and the Ontario Building Code, City of Hamilton zoning-bylaws.
3. Demonstrated experience in a client-focussed environment with strong accounting, program administration, time management and organizational skills.
4. Demonstrated knowledge of affordable housing/homelessness funding/assistance programs; experience working with affordable housing/homelessness funding/assistance programs is considered an asset.
5. Demonstrated knowledge of the housing market in Hamilton and/or factors affecting the housing market is preferred.
6. Must be able to operate with tact and diplomacy. Superior interpersonal skills with a sense of confidentiality and judgement. Strong public relations skills.
7. Proficiency in the use of a personal computer including the Microsoft suite of software programs, in particular Word, Excel and PowerPoint, and various information/tracking systems.