

HOMES ENGLAND ROLE PROFILE

Role	Manager	Directorate	Investments
Reports To	Head of SME – North	Section	SME Transactions
Post Reference	5I01213	Grade	Specialist

Purpose of the Role

Give a brief overview of the job, its context in Homes England and the contribution it makes

The purpose of the role in the Investment team is to successfully execute residential development finance proposals and to safeguard Homes England's exposure. The post holder will interface with a wide range of internal partners, borrowers and diligence providers when executing deals. The post holder will develop and maintain close relationships with key partners involved in housing and regeneration.

Main Duties and Key Accountabilities of the jobholder

List the main duties below

- Reviewing borrowing proposals received from property development companies to ensure satisfaction of core eligibility criteria.
- Assessing borrower's potential risk of default, through a review of the project viability and the nature of the borrower's business model (including current operating structure, balance sheet and long term business plan resilience)
- Identify risk mitigants and opportunities in proposals
- Negotiate deal structure and documentation
- Pricing according to organisational guidelines and an assessment of the borrowers' credit quality
- Liaising with Risk colleagues to discuss each borrower's case including the material issues in respect of each application
- Liaising with external advisors to source required legal, financial, cost and valuation due diligence
- Reviewing the anticipated exit scenarios
- Progressing transactions through the approval process (as first line of defence with second line of defence provided by Risk colleagues)
- Assisting with business development activities including external presentations and supporting Local Authority partners at trade functions and events

Working Relationships and Contacts

Outline the important relationships that the jobholder must maintain and the sort of issues that must be communicated on and/or engaged with

The post holder must maintain good working relationships with a range of key partners including; property developers, house-builders, investors and diligence providers. In addition, the post holder should maintain strong links with internal staff and pass on knowledge, skills and experience in connection with successfully undertaking this role. The post holder will also be expected to have contact with officials at other central and local Government Departments.

Role Requirements

Qualifications (academic and professional, knowledge, skills and experience required to do the job)

Essential: Degree level qualification or equivalent experience

Desirable: Qualified Banker (e.g. Chartered Banker), Accountant (e.g. Chartered Accountant),

Surveyor (Chartered Surveyor), or similar.

Homes England Competency Framework & Values

Required Knowledge, Skills and Experience:

Essential:

- Experience in a significant lending or investment institution
- Corporate lending experience in the property sector developed in a lending or investment institution
- Direct experience in scoping, structuring, pricing and assessing property investment projects (ideally residential)
- Experience in negotiating related contracts
- Experience in assessing potential funding structures that mitigate financial risk for lenders
- Familiarity with professional property reports, valuation methodologies and practices and the ability to challenge where required
- Understanding of range of equity and debt instruments
- Strong negotiation skills
- Ability to work to tight deadlines
- Team player

Desirable: Specialist knowledge of:

- UK housing market: new build, rented and affordable segments
- Regeneration and land investment
- Key UK investors and lenders
- Current market dynamics
- Public policy and public financing especially in land and property.

The following define the Homes England Competency Framework applicable to all staff at Homes England, please refer to the framework to understand the Effective Behaviours which underpin this role.

Strategic Thinker

- Considers and understands own role and contribution in delivering Homes England priorities and the bigger picture.
- Looks for patterns and relationships across differing and varied sources; continually develops clear strategies and plans for the future

Creative Thinker

- Challenging the conventional way of doing things
- Generates new ideas and commercial solutions in order to improve performance and delivery.

Analysis and Planning

- Thinks logically and analytically to get to the core of problems; manages and assimilates complex information resulting in effective decisions based on sound commercial knowledge and expertise.
- Works quickly and accurately through the planning and prioritising of own workload.

Leadership

- Everyone in Homes England has the potential to lead.
- Articulates the vision in a clear and transparent way; role models through being clearly visible as a leader.
- Manages change effectively; develops and retains talented people through a clear focus on people development and knowledge management.
- Promotes team working.
- Everyone has the responsibility to take ownership of challenges and problems and seek to resolve them.

Networking and Influencing

- Proactively develops robust relationships with stakeholders and partners; creates and develops

these relationships to increase and broaden spheres of own and Homes England influence.

- Shows sound emotional maturity which has a positive impact when working with stakeholders.

Communication

- Communicates with others clearly, concisely, confidently, with consideration and respect in a way that engages the audience and achieves the desired result.

Focus on results

- Achieves results through a positive approach.
- Focuses on goals and targets.
- Looks critically at systems, policies, processes and procedures.
- Is able to contextualise KOPs and use to drive successful outcomes and improvements.
- Enables effective teamwork by encouraging the team to achieve more through combined efforts than by the sum of all their individual parts.
- Ensures Performance Management processes are used to support and improve staff development, competency and results.

Our Values:

- Ambitious – We always strive for more and believe in better.
- Creative – We're always thinking up new ideas and disrupting the status quo.
- Collaborative – We work together to get things done.
- Diverse – We value everybody as an individual, and in their thoughts and ideas.
- Commercial – We are professionals who achieve value for money.
- Learning – We can always do better, share what we know and admit our mistakes.

General Responsibilities

Standard to all Homes England role profiles

- To adhere to Homes England's Equality and Diversity and Equal opportunities policies in all activities and to actively promote equality of opportunity.
- To be responsible for your own health and safety and that of your colleagues and all others in the workplace, in accordance with Homes England Health and Safety policies.
- To demonstrate Homes England core values in all working relationships within the workplace
- To work in accordance with Homes England Data Protection Policies and adhere to Homes England Freedom of Information policies where appropriate.
- To undertake such other duties as may be reasonably expected.