



Homeowner Services Coordinator Job Description

Job Title: Homeowner Services Coordinator

Purpose: Lake Agassiz Habitat for Humanity's (LAHFH) Homeowner Services Coordinator (HS) is responsible for administering LAHFH's Family Selection and Support Program in accordance with LAHFH's policies and procedures. The HS will coordinate and integrate the Homebuyer Selection and Support programs in accordance with its mission of building simple, decent, and affordable homes in Cass and Clay counties. The HS will maintain the integrity of the Family Services program at LAHFH by directing the Family Selection & Support Committee, directing Homebuyer Education programs, maintaining mortgages, and keeping LAHFH in good standing with Habitat International by monitoring and updating policies and procedures of the Family Services programs and the Mortgage Procedures and Regulations (MPAR).

Time Commitment: Full time, Monday-Friday, during the hours of 8:30 AM-5:00 PM, with occasional evenings and weekends to conduct committee meetings or meetings with the homeownership program applicants, future homebuyers, and current homeowners.

Rare travel may be required, depending on projects.

Direct Supervisor: This position will report to the Executive Director for general oversight and evaluations.

Qualifications:

Required

- Bachelor's degree or an Associate's degree and 3 years of related experience.
- 3 years in program management with proven success.
- Excel experience and MS Office 365 knowledge and willingness to learn LAHFH's computer Systems.
- Ability to operate office equipment including phone systems, copiers, fax machines, etc.
- Self-motivated, reliable, and enthusiastic.
- A commitment to the mission of the affiliate.
- Ability to handle and diffuse challenging situations with tact and excellent conflict resolution skills.
- Self-starter who can develop programs within the strategic plan.
- The ability to work independently, prioritizing and managing work time accordingly.
- Empathetic communicator with the ability to positively work with clients.
- Knowledge of cultural differences and ability to respond appropriately.
- Strong attention to detail and organizational skills.
- Must have valid driver's license and access to a personal vehicle.
- Independently operate standard office equipment.

- Physically able to lift up to 50 pounds.

Preferred

- Prior Mortgage processing or banking experience.
- Prior Mortgage lending or financial counseling experience.
- General knowledge of construction operations.
- General knowledge of retail operations; hospitality experience desired.
- Prior work experience in a non-profit environment.
- Prior volunteer experience with Habitat for Humanity.

Duties:

Selection and Loan Processing (40%)

- Direct activities of the Family Selection Committee
 - Schedule monthly meetings and create an agenda. Follow-up with minutes from committee secretary.
 - Develop and maintain policies and procedures to ensure LAHFH's mission is at the forefront of its Family Selection practices.
 - Work closely with members to create a workable, realistic family selection schedule.
 - Work closely with members to determine applicant's eligibility for homeownership during review of applications.
 - Communicate application phases and tasks that committee needs to support to ensure a qualified homebuyer is selected for LAHFH's homeownership program.
 - Engage the committee in challenges that may arise with a selected homebuyer who has not complied with and is possibly subject to dismissal (de-selection).
- Direct and facilitate Family Selection procedures and loan processing
 - Develop and promote homebuyer recruitment process.
 - Track applications and maintain applicant files.
 - Strong working knowledge of Habitat International's Affiliate Operations Manual (AOM) for Family Selection
 - Follow up with prospective homebuyers on completing their application.
 - Communicate program requirements and expectations to future homebuyers.
 - Monitor future homebuyer income and credit to maintain program eligibility and loan readiness.
 - Follow and remain current on all regulatory practices associated with homebuying through state laws, federal laws, and Habitat for Humanity International policies.
 - Coordinate the use of 3rd party lenders to originate the mortgage and explore opportunities to sell new mortgages for collateral.

Family Support (40%)

- Support all homeowners that live in a Habitat home.
 - Plan events for Habitat Homeowners to build community with each other and HFH staff.
 - Maintain updated contact information of all Habitat Homeowners by sending an annual letter.
 - Contact Habitat Homeowners with delinquent mortgage payments and check in on their financial situation and their plan for getting current.
- Work closely with LAHFH's Family Support Committee
 - Create an agenda before and minutes after each meeting.
 - Understanding of Habitat Internationals Family Support goals and policies and implement.
 - Keep LAHFH's Family Support policies and procedures updated.
 - Develop and maintain policies and procedures to ensure LAHFH's mission is at the forefront of its Family Support practices.
- Habitat Homebuyer Education
 - Evaluate future homebuyers for educational needs.
 - Arrange and schedule homebuyer education classes, curriculum, and coordinating presenters when needed.
- Mentorship Program
 - Train and implement mentor/s for each selected future homebuyer.
- Closing and turning the home over the family
 - Calculate the affordable mortgage and escrow payments for each family using their updated income and debt verifications, an updated credit report, their homeowner's insurance quote, and estimated annual property taxes.
 - Lead the process of getting the purchase agreements, mortgages, and other 3rd parties documents prepared for the homeowner to sign at closing.
 - Go through the mortgage documents with the future homebuyers prior to closing.
 - Work with USDA when building a house in a qualified rural community.
 - Ensure compliance with all 3rd party mortgage funding sources, including but not limited to USDA, CCCLT, HFHMN, City of Fargo, City of Moorhead, City of West Fargo.

Other Responsibilities (15%)

- Reporting
 - Monthly mortgage report sent to ED to be shared with the board.
 - Quarterly mortgage report sent to HFHMN for pledged 21st Century funds.
- Administrative Duties
 - Digital and physical file management
 - Returning phone calls
 - Scheduling meetings
 - Maintain a database of interested homebuyers

- Maintain a database of affordable housing certified lenders and real estate agents knowledgeable of the affordable housing options
- Assist with Homeowner walk thru and project turnover.
 - Responsible for doing a thorough walk-thru and new home education session and home maintenance materials with each homeowner prior to turning the home over to its new owner(s)
- Work with LAHFH committees and staff as needed.
- On site events
 - Working with Construction Manager and Volunteer Coordinator, ensure the build site or new house ready for wall raising and home dedication ceremonies.
 - Make any necessary arrangements for these events, like coordinating all gifts, the program, working with the family on their preparation, and any speakers.

Mortgage Procedures and Regulations (MPAR) (5%)

- Ensure compliance with Affiliate Operations Manual (AOM), Fair Housing laws and Equal Credit Opportunity Act (ECOA) as well as the Secure and Fair Enforcement for Mortgage Licensing Act (SAFE) and the Truth in Lending Act (TILA).
- Complete Qualified Loan Originator (QLO) certification for Federal compliance, state of Minnesota compliance and North Dakota compliance. Submit yearly QLO certificates to Habitat International and Habitat Minnesota.
- Submit LAHFH's certification to the National Mortgage Lending System (NMLS) and keep profile updated.