



JOB DESCRIPTION

Date:	Last Revision: March 2022
Employee:	Job Title: Homeowner Services Director
Department: Homeowner Services	Reports To: Executive Director

Purpose of the Job

The Homeowner Services Director (HSD) is responsible for ensuring a successful transition to homeownership for Habitat for Humanity homebuyers. With the assistance of volunteer committees, the HSD will direct key aspects of the homeownership program, including homeowner selection, homeowner support, homebuyer education, mortgage origination, and delinquency management. The HSD will also oversee compliance with federal lending laws and regulation related to mortgage lending.

LHFH currently builds 5-8 homes per year and oversees a mortgage loan portfolio of approximately 60 loans. More than 350 individuals have been positively impacted by LHFH's homeownership program. All programs require additional Habitat for Humanity International Qualified Loan Officer Training, community outreach and education.

Qualifications

- Bachelor's Degree in Human Services or related field preferred
- Real Estate and or Mortgage Lending experience preferred

Essential Job Functions

Essential functions are those tasks, duties and responsibilities that comprise the means of accomplishing the job's purpose and objectives. Essential functions are critical or fundamental to the performance of the job. They are the major functions for which the person in the job is held accountable. Following are the essential functions of the job.

Family Selection/Mortgage Origination:

- Manage all aspects of homeowner selection process in compliance with Fair Housing, Equal Credit Act, RESPA and other relevant laws.
- Oversee homeowner selection marketing and outreach, facilitate orientations, process applications and manage correspondence with prospective applicants; manage online application process
- Coordinate with community partner organizations, local employers and other relevant entities in conjunction with homeowner selection marketing and outreach activities.
- Manage mortgage loan origination in compliance with all relevant legislation: provide homebuyers with appropriate disclosures according to federally mandated timelines;

coordinate with loan originator to generate and review loan documents and coordinate with title agent to finalize Habitat real estate transactions.

- Ensure homeowner readiness and understanding of LHFH process, loan and home purchase process and responsibilities of home ownership.
 - Facilitate all homebuyer education courses, etc.
- Assist with mortgage sales and transfers of mortgage servicing if needed; liaise with other financial institutions involved with the sale and servicing of Habitat mortgages;
- Oversee loss prevention and delinquency management in collaboration with other financial institutions involved with loan servicing and local attorneys
- Manage second mortgages for affiliate and HFHI reporting by monitoring, forgiveness, payoff balances requests
- Stay current on regulatory compliance with mortgage laws by participating on-going training, and networking opportunities with other mortgage lending and Habitat professionals
- Conduct annual Mortgage Compliance audit report
- Perform annual budget preparation for homeowner services department
- Manage/monitor all mortgage files

Homeowner Support:

- Supervise new homebuyers in completion of program requirements.
- Oversee the implementation and facilitation of comprehensive, consistent, and culturally appropriate first-time homebuyer education program
- Develop and manage comprehensive, consistent, and culturally appropriate post-purchase support and education program for current Habitat homeowners
- Assist with management and homeowner education for LHFH-managed Homeowner's Associations in order to ensure a successful transition to homeowner-run communities;
- Collaborate with staff and committees to organize special events, such as Ground blessings and Home Dedications
- Advocate on behalf of homeowners to Habitat stakeholders, constituents, and community
- Develop and maintain community resource directory

Other Key Responsibilities:

- Collaborate with staff and committees to develop, implement and update Policy and Procedures for homeownership program that supports sustainability, equitable treatment of LHFH applicants and homeowners, as well as regulatory compliance
- Collaborate with Construction team in order to coordinate construction schedule, planning new builds, move-in dates, walkthroughs and management of warranty program
- Oversee the tracking and management of sweat equity hours for homeowners
- Assist Development Department in preparing grants and mortgage related funding;

- Collect qualitative and quantitative homeowner data to evaluate success and impact of program through regular pre- and post- homeownership surveys
- Answer phones, greet guests, and other administrative duties
- Assist with construction meetings to ensure land management

Attend monthly staff meetings, organizational trainings, etc. Perform other related duties as assigned by Executive Director.

Salary Range	
\$62,000 - \$67,000	

Overtime Status	
<input checked="" type="checkbox"/> Exempt (salaried – not eligible for overtime)	<input type="checkbox"/> Non-exempt (hourly – eligible for overtime)

Physical Requirements						
General Activity		Number of Hours				
		6-8	4-6	2-4	1-2	<1
	Stand/Walk				X	
	Sit		X			
	Drive				X	
Motion		Up to 1/3 of time		1/3 or more of time		
	Bend	X				
	Squat	X				
	Crawl	X				
	Climb	X				
	Reach	X				
	Lift	X				
	Carry	X				
	Push	X				
	Pull	X				
Use of Hands/Feet		Gross Motor Function		Precise/Fine Motor Function		
	Right Hand	X			X	
	Left Hand	X			X	
	Right Foot	X			X	
	Left Foot	X			X	
		Up to 1/3 of time		1/3 or more of time		

Weight lifted/force exerted	Up to 10 lbs	X	
	Up to 25 lbs	X	
	Up to 50 lbs	ONLY WITH ASSISTANCE	
	Up to 100 lbs	ONLY WITH ASSISTANCE	
	More than 100 lbs	ONLY WITH ASSISTANCE	

Mental and Emotional Requirements
<input checked="" type="checkbox"/> Handles multiple priorities
<input checked="" type="checkbox"/> Independent discretion/decision making
<input checked="" type="checkbox"/> Makes decisions under pressure
<input checked="" type="checkbox"/> Manages anger/fear/hostility effectively and professionally
<input checked="" type="checkbox"/> Manages stress appropriately
<input checked="" type="checkbox"/> Works alone effectively
<input checked="" type="checkbox"/> Works in close proximity to others and/or in a distracting environment
<input checked="" type="checkbox"/> Works with others effectively
<input checked="" type="checkbox"/> Maintains boundaries with customers, other staff members and families