# Habitat for Humanity of Douglas County Minnesota

# **Homeowner Services Coordinator**

### **Position Summary:**

The Homeowner Services Coordinator plays a vital role in ensuring the success of Habitat for Humanity's mission by guiding potential homeowners through the application process and supporting them throughout their homeownership journey. This position fosters positive relationships between Habitat and the communities it serves by educating, assisting, and empowering individuals and families toward achieving affordable homeownership. Through our Aging in Place program, this position will serve as the primary contact for individuals looking for services in making improvements to their homes through safety, accessibility, or energy efficiency to be able to stay in their homes longer.

#### About Habitat for Humanity:

Habitat for Humanity of Douglas County was established in 1997 and is a nonprofit Christian housing ministry committed to creating homeownership opportunities for low-to-moderate-income families. We also partner with existing homeowners to renovate their homes. With our help, Habitat homeowners achieve the strength, stability and independence they need to build a better life for themselves and their families.

Reports to: Director of Operations

Position Type: Full Time, Exempt

#### **Key Responsibilities**

#### **Homeownership Program**

- Lead in the recruitment and selection of potential Habitat homeowners through outreach, information sessions, and application processing.
- Review applications, conduct eligibility assessments, and verify applicant information, including income and employment status.
- Serve as the primary point of contact for applicants, providing support and guidance throughout the application process.
- Act as staff liaison to Homeowner Selection Committee and Homeowner Support Committee.
- Continually learn and establish partnerships regarding down payment assistance or other homebuyer funding opportunities.
- Work with volunteers, staff and committees to support the homeownership process and ensure a smooth transition from applicant to homeowner.

#### Aging in Place (AIP) Program

- Keep accurate and thorough documentation on all aspects of Habitat's AIP Program.
- Manage the workflow of all AIP projects from inquiry to completion.
- Schedule assessments and site activity for AIP projects in collaboration with the Construction Coordinator.
- Maintain existing relationships and establish new partnerships with agencies and organizations providing services or funding for individuals who meet our program requirements.

#### **Application Processing**

- Obtain and maintain Qualified Loan Originator (QLO) certification within the first 2 weeks of hire. Ensures compliance with all federal and state lending laws.
- Process homeownership and AIP applications, ensuring all required documents are received.
- Track applications and maintain applicant files from inquiry to completion.
- Follow up with prospective homebuyers on completing their application.
- 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 3<sup>rd</sup> party lenders to originate mortgages and ensure compliance.
- Lead the process of getting the purchase agreements, mortgages and other down payment assistance documents prepared for the homeowner to sign at closing.
- Ensure compliance with Affiliate Operations Manual (AOM), Fair Housing laws and Equal Credit Opportunity Act (ECOA) and Truth in Lending Act (TILA).

#### **Administrative Duties**

- Collaborate and participate in Habitat monthly homeowner selection calls.
- Attend professional development classes, conferences, and workshops.
- Maintain compliance with any grant requirements for all programs.
- Submit documents to funding sources to obtain approval and meet compliance requirements.
- Recruit committee members and volunteers when needed.
- Train and implement mentor/s for each selected future homebuyer.
- Prepare reports for the Board of Directors' approval of future homebuyers.
- Maintain database of information regarding all aspects of the homebuying process.

## Knowledge, Skills, and Abilities

- Prior Mortgage processing experience, preferred.
- Prior Case Management experience would be a plus for this position.
- Strong understanding of affordable housing programs and the homeownership process.
- Commitment to Habitat's mission.
- Demonstrate resilience and the ability to effectively communicate difficult information with professionalism and empathy.
- Ability to self-manage and prioritize work.
- Work effectively with volunteers and team members.
- Ability to independently create, interpret and implement policies.
- Computer skills Microsoft Office and Excel.
- Enthusiasm, team focus, and strong customer service.
- Excellent written and oral communication skills.
- Willingness and ability to travel, depending on project location.

#### Compensation & Benefits:

The salary range for this position is \$55,000-\$65,000 annually dependent on qualifications and experience. Comprehensive benefits package includes three weeks' Paid Time Off, volunteer time off, holidays, retirement plan with employer matching contribution, flexible work schedule, insurance for: health, dental, life, vision and disability, and support for ongoing professional development.

#### To Apply:

Please submit a cover letter, references and completed application to **careers@hfhdouglascounty.org**. Applications will be accepted until position is filled.

All candidates must complete and pass a background check prior to employment. Habitat for Humanity is an Equal Opportunity Employer.