

 <div> Fort Collins Habitat for Humanity® </div>		Homeowner Services Coordinator
Title: Homeowner Services Coordinator		Employment Status: Full-Time, Salaried (40 hrs)
Department: Homeowner Services		FLSA: Exempt
Reports to: Homeowner Services & Compliance Director		Supervises: N/A
Salary: \$50,000 to \$65,000 per year commensurate with experience		

General Description:

The Homeowner Services Coordinator is responsible for ensuring a successful transition to homeownership for Habitat for Humanity homebuyers. With the assistance of volunteer committees, the Homeowner Services Department leads key aspects of the homeownership program, including homebuyer outreach and qualification, homebuyer education, mortgage origination and servicing, and homeowner support. This is done in compliance with federal lending laws and regulations related to mortgage lending.

The Homeowner Services Coordinator will be the face of the community for those interested in learning about homeownership opportunities through Habitat. They will lead outreach to ensure enough buyers apply and are qualified. They should be welcoming, thoughtful and comfortable working with people from all walks of life. In addition, they will develop a pathway for applicants when they do not qualify – empowering them to take the steps needed to reach this goal. They will also facilitate homebuyer education, and support mentoring and service to Habitat homeowners and all departmental roles including mortgage lending and compliance.

Duties and Responsibilities:

Homebuyer Qualification:

- Work with Communications Director and Homebuyer Qualification Committee to create and execute an annual communications and marketing plan to reach potential buyers
- Affirmatively market the program to all, including groups that have historically faced discrimination or underrepresentation
- Conduct virtual and in-person informational community meetings to discuss homeownership program and qualification process monthly, including language accessibility
- Meet with interested applicants individually to discuss circumstances impacting their qualification

- Support homebuyer application process, which involves qualifying homebuyers based on their need, ability to pay, and willingness to work in partnership with Habitat
- Ensure enough qualified buyers are in the pipeline to meet construction schedule
- Serve as a member of the Homebuyer Qualification Committee
- Provide excellent customer service by conducting informal credit counseling sessions and referrals for applicants with the goal of creating individual road maps to qualify
- Strategically recruit and train new Homebuyer Qualification Committee members on an as-needed basis

Homebuyer Education, Communication and Policies:

- Execute and facilitate the homebuyer education curriculum, which aims to empower Habitat buyers so they can care for themselves and their homes independently and responsibly through the design and teaching of homebuyer education classes.
- Research and utilize existing community resources to enhance current curriculum.
- Assist homebuyers in completing HUD certified homeowner readiness course.
- Serve as support for homebuyers related questions.
- Assist in facilitating the closing process which may include education about obtaining insurance, transferring utilities, etc.
- Work with Homeowner Services Director to maintain department policies.

Facilitate Homebuyer Participation in Events and Media Interviews:

- Coordinate homebuyer events such as ground breakings, dedications, media interviews, etc. collaborating with staff event leads.
- Work with homebuyers to gather their testimonials.
- Assist homebuyers with speaking engagements.
- Coordinate interpretation of events if needed.

Mortgage Closings:

The Homebuyer Services Coordinator provides support for the Homeowner Services Director in mortgage lending and must complete and maintain courses to be a certified Qualified Loan Originator (QLO). The activities will vary depending on the candidate's experience level and MAY include:

- Participate in the process to ensure homebuyers continue to qualify for the home loan
- Assist in the creation of the elements of sale for homebuyers.
- Explain loan details and monthly payment to homebuyers by providing documentation and explanation in preparation for closing.
- Provide oversight of and serve as the contact person for loan servicing company.

- Field homebuyer questions related to their loans and the servicing of the loan including loans held by other parties.
- Support closing process including the following:
 - Working with homebuyers, title company and real estate broker
 - Collecting documentation for loan underwriting
 - Work with third party underwriter to underwrite the loan
 - Assist in document preparation
 - Schedule and facilitate meetings with real estate broker buyers to review documents
 - Work with title company on title work and coordination of the closing

Grants, Loan Sales, and Reporting:

- Assist Homeowner Services Director in facilitating post-grant submissions for government funding working with the Accounting & Finance Dept
- Assist Homeowner Services Director in preparing and packaging mortgages to sell and swap them as needed
- Gather data for quarterly reports and submit reports to Habitat International

Post-Closing Liaison:

- Serve as primary contact for homeowners after they have closed on their home.
- Serve as liaison between construction team and homeowners to ensure warranty items are addressed.
- Serve on the HOA board and recruit homeowners to serve as needed.
- Communicate with homeowners going through major life events that may impact their home ownership.
- Serve as liaison between homeowners and contract real estate broker and attorney to coordinate paperwork for repurchase or refinance of home.

Required Competencies:

- Mortgage lending experience or translatable experience and willingness to learn
- Planner- Willingness to use learned experience as well as research to develop methods for how homebuyers are served
- Networker- Establish and maintain relationships with other agencies and organizations in community to meet community needs and ensure services are not duplicated
- Motivated- Motivated to work and do research independently and potentially remotely

- Active Listener with Ability to Ask Deep Questions- Give full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate.
- Person- centered- Listens to people and meets them where they are.
- Connector- Provide information or refer individuals to public or private agencies or community services for assistance.
- Proactive Problem Solver- Actively looking for ways to help people. Using logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions or approaches to problems.
- Skilled Listener and Observer- Being aware of others' reactions and understanding why they react as they do.
- Learner- Willing to learn new technology to work remotely.
- Great Oral Communicator- Talking to others to convey information effectively.

Preferred Competencies:

- Bilingual (Spanish and English) Advanced English speaker with intermediate English reading and writing skills
- Basic computer skills, MS Office, email, basic excel spreadsheets
- Ability to compose professional email in English and Spanish
- Ability to attend after-hours or off-site meetings as needed on an occasional basis

Salary Range: \$50K - \$65K annually depending upon experience

Please submit resume and cover letter including three references to Kristin Candella at kcandella@fortcollinshabitat.org. No phone calls, please.

An Equal Opportunity Employer Fort Collins Habitat for Humanity does not discriminate on the basis of race, color, religion, national origin, sex, age, disability, genetic information or any other status protected by law or regulation. It is our intention that all qualified applicants are given equal opportunity and that selection decisions be based on job-related factors.

Studies have shown that women and people of color are less likely to apply for jobs unless they believe they can perform every job description task. We intend to find the best candidate for the job, and that candidate may come from a less traditional background. Habitat may consider an equivalent combination of knowledge, skills, education, and experience to meet minimum qualifications.

About Fort Collins Habitat for Humanity

Fort Collins Habitat for Humanity is part of a global, nonprofit housing organization operated on Christian principles that seeks to put God's love into action by building homes, communities and hope. Fort Collins Habitat is dedicated to eliminating substandard housing in the Fort Collins area and worldwide through constructing, rehabilitating and preserving homes; by advocating for fair and just housing policies; and by providing training and access to resources to help families improve their shelter conditions.

Habitat for Humanity was founded on the conviction that every man, woman and child should have a simple, durable place to live in dignity and safety, and that decent shelter in decent communities should be a matter of conscience and action for all. As an affiliate of Habitat for Humanity International, we abide by all the global guiding principles but also by a set of locally adopted principles that reflect who we are.

1. **Christian homebuilder & provider of housing support services.** Other purposes will be pursued only with Board input and approval.
2. **People focus.** We seek to treat people as we want to be treated.
3. **Needs driven.** We seek to grow to address a growing need for safe, affordable housing.
4. **Safety.** Safety for homeowners, staff and volunteers guides our decisions and actions.
5. **Capacity & Sustainability.** We develop people, processes, land and funding to enable ongoing pursuit of our mission.

About Fort Collins, Colorado

Money Magazine named Fort Collins the best place in the country to live. The Old Town Historic District has fine bookstores, galleries and shops. Because Fort Collins is also home to Colorado State University, it has all the liveliness and bustle of a college town. Good restaurants, craft breweries, nightlife and culture abound. There's always something going on.

This northern Colorado city is an outdoor-oriented community, with the nearby national park, Lory State Park and Horsetooth Reservoir, where you can do everything from boating and swimming (in the summer months) to horseback riding, camping, fishing, mountain biking and rock climbing. And there are plenty of places for off-road driving, mountain biking, hiking and other outdoor activities. Golfers will find several challenging local courses, and anglers can fish for both stream and warm-water fish.

Learn More:

<http://www.visitftcollins.com/>

<http://downtownfortcollins.com/>

<http://www.fortcollinschamber.com/>

