



Please send resume and letter of interest to HR@HRWorksinc.com.

Job Title: Program Manager - Homebuyer Financial Services

Department: Homebuyer Services

Reports To: Director of Homebuyer Services

Summary: The person in this full-time position is primarily responsible for recruiting and working with families for Habitat for Humanity of Metro Louisville's homeownership program. The Program Manager will be responsible for building and maintaining a database of interested homebuyers throughout the year, expanding homeownership opportunities for low to moderate income and under-served families, and performing underwriting, loan origination, and closing procedures for Habitat mortgage loans. Additionally, the Program Manager for Homebuyer Financial Services will assist with homebuyer budget education and financial monitoring through the duration of the program.

Essential Duties and Responsibilities:

- Maintains and updates Calyx Point database for all applicants to facilitate review of applications
- Manage production pipeline to ensure timely flow through the loan process
- Prepares a biography for each approved partner family
- Monitor individual homebuyer progress towards debt repayment and closing cost goals.
- Teach a series of four required budget classes to new homebuyers
- Routinely perform standardized income calculations, credit report review, action plan development, and other key counseling activities for customers.
- Provide culturally sensitive services such as interpretation to potential applicants and homeowners
- Performs regular file audits to ensure compliance with National Industry Standards and other funders and partners.
- Maintain certification as a loan originator through HFHI online training classes and relevant state level education
- Ensure that all relevant staff and/or volunteers complete necessary training to be qualified loan originators and maintain records of certifications
- Serves as primary mortgage loan originator for the organization
- Provide staff support for the HFHML Homebuyer Selection Committee. Ensure that the committee follows organizational procedures and maintains all regulatory requirements

Target Marketing and Comprehensive Plan

- Oversee all homeowner recruitment processes to ensure the homeowner candidate pool matches the strategic plan

- Works with the Director of Resource Development & Marketing to create and distribute information and materials on Habitat's homeownership programs
- Develop and nurture relationships with compatible social service agencies, community entities, employers, housing counseling agencies and other self-sufficiency initiatives which serve low to moderate-income individuals and families
- Assist in staffing and/or finds representatives to staff appropriate community events.
- Conduct counseling and provide references to appropriate homeownership programs for applicants that are ineligible for HFHML homebuyer program
- Schedule, coordinate and conduct program informational sessions for prospective applicants.

Homeownership Program Responsibilities

- Perform initial appraisal of potential borrowers by assessing income and credit standing of applicants to ascertain if the eligibility thresholds are met
- Prepare and disseminate initial screening decisions including denial letters relating to the "Ability to Pay" selection criteria
- Manage the intake and processing of full applications for Habitat's homeownership program
- Review and oversee pre-questionnaire and application prior to forwarding to Family Selection Committee.
- Maintain communication with customers throughout the processing period, responding to questions regarding applicant's personal finance, financial qualifications, and mortgage information
- Coordinate the flow of information and documentation between applicants, the HSC, and funding agencies
- Conduct individual family meetings throughout the process to maintain communication and ensure effective progress towards homeownership.

Homebuyer Selection

- Recruits Homebuyer Selection Committee members
- Collaborate with staff and committees to develop, implement and update Policy and Procedures for homeownership program that supports sustainability, equitable treatment of HFHML applicants and homeowners, as well as regulatory compliance
- Provide support, training and guidance to the HSC, which includes, but is not limited to board presentations on processes and home visits.
- Provide required monthly, quarterly, and annual reports regarding Homebuyer selection.
- Assist in completion of a credit (tri-merge), employment, rental, lien, sex offender, Office of Foreign Assets Control (OFAC) verification/checks for homebuyers prior to approval
- Act as staff liaison for Homebuyer Selection Committee (HSC) to ensure selection of qualified applicants
- Keep track of documentation and ensure candidates are notified of their status (declined or acceptance) within required timeframes. (Full- Application).

Pre-Closing Support for Homebuyers

- Request house appraisal

- Prepares closing files and disclosures in loan origination software
- Ensure income, rental, and credit checks or verifications are performed prior to closing
- Assist homebuyers with selection, approval, and purchase of homeowners' insurance.
- Coordinate all the steps of the loan closing, arriving at detailed and accurate financial numbers for homebuyer, and prepare documents
- Prepares and leads "Closing Interview" as needed
- Originate mortgages and work with settlement attorneys to originate mortgages for HFHML homebuyers
- Perform quality review of the file to ensure accuracy and generate error free loan documents to submit to settlement attorney
- Adhere and comply with HFHI Mortgage Origination Checklist to guarantee compliance with legal requirements of each mortgage loan and to ensure loans comply with Fair Housing laws and are free of predatory lending practices
- Provide support to new homebuyers through the closing process
- Represents HFHML at closings to answer questions about closing documents
- Ensure all documents are properly recorded and delivered pre and post-closing

Other Key Responsibilities

- Answer phones; greet guests, and other administrative duties as needed. Processing communication with potential clients and providing homeownership information through phone, email and internet.

MINIMUM JOB REQUIREMENTS

Commitment to Louisville Habitat's mission.

Understanding of affordable housing issues

Education: Bachelor's degree

Experience: 3-5 years' experience in non-profit/human services industry and/or housing industry/mortgage lending preferred

➤ **Skills and qualifications:**

- Some knowledge of mortgage banking and regulations (Habitat will provide additional training)
- Completion of HFHI Loan Originator Compliance Training will be required within 45 days of hire.
- Strong computer skills and knowledge of Microsoft Office
- Able to relate and work effectively with homebuyers, volunteers, board members, and committees of different races, faiths, and economic status
- Communicates well both orally and in writing
- Able to plan, organize and execute projects
- Strong ability to prioritize and work independently; self-starter and self-motivator; proactive
- This position is full-time, M-F 8:30am-5:00pm with some flexibility in hours.