



**Position Title:** Homeowner Services Coordinator  
**Reports To:** Mortgage Services Manager  
**Classification:** F/T, Exempt  
**Compensation:** Competitive, DOE. Includes paid holidays, vacation, medical insurance and workers' compensation insurance

**Position Summary:** Lafayette Habitat for Humanity (LHFH), an ecumenical Christian housing ministry, seeks an experienced professional to serve as the Homeowner Services Coordinator. HFH is a community-based non-profit organization building affordable, sustainable homes in partnership with local families who then purchase their homes from Habitat. The Homeowner Services Coordinator is responsible for providing support to the Homeowner Services Director who creates LHFH's pipeline for qualified prospective homebuyers in need of affordable housing. Additionally, he/she provides support to the Mortgage Services Manager by assisting with mortgage services and collections, and by building relationships with current Habitat homeowners.

#### **Essential Duties and Responsibilities:**

- Serves as a key relationship builder for Homeowner Services and Mortgage Services; is enthusiastic, compassionate and has an authentic respect for the mission of Habitat for Humanity and the diverse clients, staff, volunteers and supervisors who engage in it.
- Serves as the primary customer service contact for prospective homebuyers and current homeowners. Responds to inquiries regarding the application process (in person, by telephone or website); troubleshoots and mediates issues pertaining to Homeowner Services and Mortgage Services.
- Maintains thorough, accurate, up-to-date, and secure files for all prospective homebuyers and current homeowners.
- Communicates clearly, effectively and in a timely manner with prospective homebuyers and current homeowners regarding program requirements, opportunities, and activities.
- Obtains annual QLO (Qualified Loan Originator) certification through HFHI within 90 days of hire.
- Ensures compliance with all Federal and State regulations regarding mortgage lending and servicing, foreclosure prevention, and fair housing, including Dodd-Frank and related CFPB rules, RESPA, FCRA, Fair Debt Collections Practices Act, ECOA, ADA, Fair Housing Act, etc.
- Works cross-functionally with Homeowner Services and Mortgage Services to plan special events/activities
- Is able to work flexible hours, including occasional Saturdays and evenings.

#### **Homeowner Services Duties and Responsibilities:**

- Provides administrative support to the Homeowner Services Director and works with him/her to oversee the homeownership application process, including identifying, recruiting and orienting applicants to LHFH's homeownership program.
- Organizes and conducts financial reviews and interviews with prospective homeowners in partnership with Homeowner Services Committee members.
- Conducts initial review of applicant files for completeness and compliance with income and credit guidelines.
- Monitors sweat equity requirements and provides progress reports to Homeowner Services Director.
- Other duties as requested by Homeowner Services Director.

#### **Mortgage Services Duties and Responsibilities:**

- Provide great customer service to homeowners who have mortgage-related issues, including late or missing payments, insurance questions, changes in income, etc., referring homeowners to relevant staff and/or outside service providers as needed.
- Handles homeowner inquiries, collects payments and is responsible for maintaining accurate payment/tracking information.
- Provides support in all areas related to underwriting of mortgages, preparation of underwriting files, and grant applications as needed.
- Assist homeowners through the execution of their purchase agreement, the loan origination process, mortgage closing, and annual escrow analysis.

- Produces proactive mortgage notifications, including monthly statements and late notices, that adhere to internal and Federal timelines, ensuring homeowners are informed of and understand their mortgage status.
- Process homeowner mortgage and escrow payments via Keystone mortgage servicing database.
- Track homeowner payment delinquencies and submit monthly reports to mortgage committee.
- Conduct daily activities necessary to maintain low delinquency rates and minimize loss.
- Utilize comprehensive financial counseling and loss-mitigation techniques in response to homeowner financial difficulties.
- Recommend formal payment plans and/or mortgage modifications to mortgage committee for approval.
- Keep comprehensive records of all homeowner interactions, documenting all decisions and offers in writing.
- Provide continuous education opportunities to homeowners to assist them in making the transition from renter to homebuyer and ensure their ongoing success as homeowners.
- Other duties as requested by Mortgage Services Manager.

#### **Qualifications:**

- **Experience & Education:**
  - Mortgage lending, servicing, and/or counseling experience highly desirable
  - Financial counseling experience and/or ability to be trained in these techniques within 90 days of hire
  - Working knowledge of housing finance, financial literacy and key loan qualification benchmarks such as debt-to-income ratio, credit scoring and housing expense ratio
  - Knowledge of housing programs and community development helpful
  - Accounting and/or bookkeeping experience helpful
  - Four-year degree in relevant field plus three years of experience preferred
  - Five years of experience may be substituted for degree
- **Computer Literacy:**
  - Skilled in Microsoft Office, including Excel, Word, and Outlook; familiarity with database management desired
  - Use of email and text messaging to communicate
- **Communications:**
  - Excellent verbal and written communication skills
  - Excellent interpersonal skills
  - Diplomacy, persuasiveness and the conflict management and resolution skills needed for difficult interactions.
  - Ability to be firm and communicate boldly, when appropriate
- **General Qualifications**
  - Excellent decision-making and problem-solving skills
  - Ability to work well with and express compassion to diverse individuals
  - Sensitivity to the strengths and needs of low-income households
  - Capacity to develop and maintain successful and productive relationships with homeowners and co-workers
  - Ability to maintain confidentiality regarding homeowner accounts and interactions
  - Valid driver's license and reliable transportation with proof of insurance

#### **To Apply for this Position:**

- Please submit a resume and cover letter (**required**) in Word or .pdf form, along with the names and contact information for at least 3 professional references, to Keler Mitchell, [keler@habitatlafayette.org](mailto:keler@habitatlafayette.org) by January 18, 2022. All candidates will be required to undergo background and credit checks. Lafayette Habitat for Humanity is an Equal Opportunity Employer.

**About Habitat for Humanity:** HFH is a community-based, ecumenical Christian housing ministry building affordable, sustainable homes in partnership with local households who need a decent place to live. Habitat acts as both contractor and lender, selling houses to partner families at cost via no-interest mortgages, proceeds from which are reinvested to finance construction of more homes. For more information visit our website at [www.habitatlafayette.org](http://www.habitatlafayette.org), or find us on Facebook at [www.facebook.com/lafayettehabitatforhumanity](https://www.facebook.com/lafayettehabitatforhumanity).

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