



## POSITION DESCRIPTION

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| <b>Title:</b> Homeowner Services Manager | <b>Employment Status:</b> At-Will                |
| <b>Department:</b> Homeowner Services    | <b>FLSA Status:</b> Full Time, Exempt            |
| <b>Reports to:</b> Chief Program Officer | <b>Supervises:</b> Office Volunteers and Interns |

### MISSION:

Seeking to put God’s love into action, Pikes Peak Habitat for Humanity brings people together to build homes, communities and hope.

### GENERAL DESCRIPTION:

The Homeowner Services Manager manages and oversees the operation of Pikes Peak Habitat for Humanity’s (“Habitat”) outreach, application, and selection process for all homeownership services. This position is responsible for creating awareness and understanding of housing services available, as well as, leading a customer focused application process. The Homeowner Services Manager works with a diverse group of community members, applicants, staff, and volunteers. The Homeowner Services Manager has a deep understanding of the housing needs in El Paso County, Colorado, and the resolve to address it. The Homeowner Services Manager’s primary duty is the performance of work directly related to the management and general business operations of Habitat.

### CORE RESPONSIBILITIES:

#### Exercise Discretion and Independent Judgment

- Exercises discretion and independent judgment with respect to matters of significance in the areas of mortgage origination and servicing, financial counseling, homeowner-related public relations, the third party mortgage origination, servicing and funding government relations related to City of Colorado Springs, CHDO, HUD, FHA, FHLB, and the like, legal and regulatory compliance, and advising and consulting with current and future homeowners, including but not limited to, performing homeowner services related work that has a significant impact on Habitat’s business operations; committing Habitat to homeowner services matters that have a significant financial impact; formulating, interpreting, and implementing policies or operating practices that affect homeowner services; social media outreach with the Strategic Partnership team, consulting with and providing expert advice to management; and, planning short- and long-term business objectives; and overseeing the management of the Homeowner Selection Committee and board-related reporting.
- The Homeowner Services Manager exercises their discretion and independent judgment directly or through recommendations to either the Executive Director/CEO and the Chief Program Officer, or other management positions.

#### Mortgage Origination and Servicing

- Within the first year of employment, the Manager of Homeowner Services will successfully complete the Qualified Loan Originator program through HFHI.

- Will acquire and maintain a thorough understanding of all aspects of homeowner selection process in compliance with current Fair Housing, Equal Credit Act, and other relevant laws.
- Will be knowledgeable of and appropriately meet the related PPHFH Homeowner Services home sales pricing, loan origination and servicing policies and procedures and review these policies to assure they are in compliance with relevant legislation.
- Maintain education and awareness of current laws that impact mortgage origination and servicing.
- Manage homeowner selection marketing and outreach while collaborating with the development and marketing team, facilitate homeowner orientations, process applications and manage correspondence with prospective applicants.
- Coordinate with the volunteer coordinator and development team regarding outreach with community partner organizations, local employers, and other relevant entities in conjunction with homeowner selection marketing and outreach activities.
- Manage third-party mortgage loan origination in compliance with all Applicable Law, which includes, but is not limited to, providing future homeowners with appropriate disclosures according to federally mandated timeline; generating and reviewing loan documents; and coordinating with title agents to finalize Habitat single- family residential real estate transactions.
- Manage third-party mortgage servicing in compliance with all Applicable Law, which includes, but is not limited to, managing accurate records of mortgage payments, correspondence with homeowners, escrow accounts and analysis, payoff balance requests, and accurate credit reporting.
- Assist Director of Finance 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 the delinquency committee and local attorneys.
- Stay current on regulatory compliance with mortgage laws by participating on-going training, and networking opportunities with other Habitat professionals.

### **Homebuyer/Homeowner Support**

- Supervise future homeowners in completion of program requirements; schedule, track, collect and analyze income and credit documentation, communicate progress regarding Future Homeowners program requirements to ensure that future homeowners complete their partnership requirements on schedule.
- Develop and launch a Financial Counseling/Coaching program for pre- and post- homeowners; develop financial remediation plans as necessary.
- Manage Habitat's Homeowner Education Program by overseeing the program curriculum design, quality, correctness, and consistency of material and presentation for up-to-date trends and laws; volunteer recruitment and coordination of committee members and presenters; scheduling meetings, classes, deadlines of committee and future and current homeowners; administration and regular analysis of the program's growth, success and challenges and means to address growth.
- Work productively with all departments to ensure Future Homeowner and affiliate needs are met, including sweat equity scheduling, pre- and post-construction meetings, sponsor engagement, ground blessings, dedications, etc.
- Maintain healthy, supportive relationships with Habitat partner families who have successfully completed Habitat programs by responding to questions and concerns, initiating engaging communication and including partner families in affiliate events timely and effectively; and
- Develop and maintain an arsenal of information sharing tools including, social media, web and print materials in English, Spanish and other languages as needed.

### **Interpersonal and Intra-agency Communication**

- Communicate with timeliness, clarity, positivity, and cultural competence with people of all education and socio-economic levels and backgrounds.

- Develop and maintain positive, collaborative functional relationships with staff, homeowners, volunteers, donors, and vendors.
- Assist in the oversight workings of Family Selection, Family Partnership and Delinquency Committees; and
- Provide culturally sensitive services to potential applicants and homeowners.
- Regularly and appropriately interact with all Habitat staff, volunteers, partner families, board members, and committee members.
- Develop and provide public presentations regarding Habitat's homeownership program to solicit applicants, program volunteers, ground blessings, and home dedications.

### **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 PPHFH applicants and homeowners, as well as regulatory compliance.
- Participate in annual review of mortgage activity and policy in collaboration with auditing firm.
- Work with the CPO on developing budgets.
- Collaborate with Construction team to coordinate construction schedule, planning new builds, move-in dates, walkthroughs, and management of warranty program.
- Assist Development Department in preparing grants, financial counseling services and mortgage related funding.
- Collect qualitative and quantitative homeowner data to evaluate success and impact of program through regular pre- and post- homeownership surveys.
- Draft required monthly, quarterly, and annual reports for PPHFH committees, PPHFH board and HFHI regarding mortgage delinquency, affiliate statistical and quality assurance report.
- Perform other duties as required or assigned.

### **EDUCATION, EXPERIENCE, KNOWLEDGE, SKILLS, ABILITIES:**

- BA/BS degree preferred.
- Proven relational abilities and exceptional communication skills.
- Skilled in public speaking and large group facilitation.
- Self-motivated, ability to handle concurrent tasks and make appropriate judgments and decisions.
- Excellent organizational skills.
- Performs as a team player, combined with ability to work independently with limited or no direct supervision.
- Microsoft Office products, including Publisher.
- Ability to create and implement successful and productive project plans.
- Ability to foster an innovative and adaptable team environment.
- Completeness, accuracy, and punctuality of reports, loan origination and servicing documents, and other assignments.
- Ability to manage, plan and prioritize multiple projects simultaneously.
- Maintain a high internal and external customer and Habitat team satisfaction level.
- Maintain high standards of integrity and compliance.
- Experience with data entry required.
- Experience working with volunteers strongly preferred.
- Requires valid driver's license and ability to meet company's insurance requirements, occasional driving.
- Evenings and weekend work required for homeowner classes, orientations, and events.
- Must be able to pass background, motor vehicle and credit checks.

### **PHYSICAL REQUIREMENTS NECESSARY TO PERFORM THIS JOB:**

- A substantial portion of this position will involve sedentary, administrative work in an office environment.

- While performing the duties of this job, the employee is occasionally required to stand; walk; sit; use hands to finger, handle, or feel objects, tools, or controls; reach with hands and arms; climb stairs; balance; stoop, kneel, crouch or crawl; talk or hear; taste or smell.
- The employee must occasionally lift and/or move up to 40 pounds.
- Specific vision abilities required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.
- Work will involve periods of high mental and/or emotional stress.
- This position requires the ability to read, write, speak, and understand the English language at a level adequate to perform the job.
- Mobility required as responsibilities included visiting construction job sites and attending meetings across Colorado Springs and Denver.

### **WORK ENVIRONMENT:**

Work environment characteristics described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Individuals in this position will generally work indoors and will have a workspace designated solely for them. Necessary office furnishings, equipment and supplies will be provided by Pikes Peak Habitat. The employee may periodically be asked to work special events, and from time-to-time may be asked to travel on Pikes Peak Habitat business, at the affiliate's expense. The noise level in the work environment is usually moderate.

### **EQUAL EMPLOYMENT OPPORTUNITY:**

Pikes Peak Habitat for Humanity complies with all applicable Equal Employment Opportunity laws. Employment decisions are made without regard to race (including characteristics associated with race such as hair texture, hair type, and protective hairstyles), color, religion, sex, sexual orientation, gender identity, transgender status, national origin, disability, pregnancy, age (40 or older), genetic information (including family medical history), marital status, military status, lawful conduct outside of work, membership or non-membership in a labor organization, or status in any other group protected by federal, state or local law.

### **COMPENSATION AND BENEFITS:**

- The hiring range for this position is projected to be \$50,000 to \$65,000, depending on experience.
- All full-time Pikes Peak Habitat for Humanity employees are eligible for the following employee benefits:
  - Medical/Life/Dental/Vision Insurance/401(k) Retirement Program with employer match up to 4%/Accrued Vacation and Sick hours/Paid holidays.

### **APPLICATION TIMELINE & INSTRUCTIONS:**

- Position will remain open until filled
- Apply on our website at [pikespeakhabitat.org/employment](https://pikespeakhabitat.org/employment)
- [Upload C.V./Resume](#)
- [Upload cover letter explaining how you meet/exceed the position's preferred levels of education and experience contained within this job description](#)

### **NO PHONE CALLS, EMAILS OR PERSONAL INQUIRIES**