

**Helping Overcome Poverty's Existence, Inc.**  
**HOPE, Inc.**  
Job Description  
Single Family Homeownership Development Coordinator  
*(Revised August 2010)*

HOPE's mission (adopted in January, 2008)... a human services organization facilitating initiatives and coordinating services aimed at improving the overall well-being of individuals and families by providing tools to increase self-sufficiency, promote healthy lifestyles and enhance quality of life.

*HOPE's staff prides itself in finding solutions to housing related barriers and crises for our low wealth, disadvantaged residents and neighbors.*

Full time, 40 hour per week, exempt employee; salary commensurate with experience and annual budget constraints. Anticipated range of \$27,500 to \$34,500. Salary supported by both grant and home sales.

Basic Role: This position reports to the Executive Director, and is responsible for providing a one-stop shop for prospective homebuyers by allowing them the opportunity to achieve the highest level of satisfaction when seeking to purchase, maintain and manage a home, following them through the full continuum of initial inquiry, credit and budget counseling, and ultimately closing on the home purchase. This position is responsible for conducting homebuyer education and counseling, administrative responsibilities including monthly and quarterly reports to appropriate agencies, and the use of independent judgment and decision making skills. This individual is a detail-oriented, team player, working with the rest of HOPE's counseling and administrative staff, as well as with our external partners, including building contractors, mortgage lenders and public agencies. HOPE's Homeownership program is a line of business generating considerable revenue and growth potential for the organization. This position is supported by sales of homes, as well as limited grant support available to the agency.

Essential functions:

- Responsible for generating sales leads through a wide variety of media. At a minimum, two bonafide applications taken per week and enrolled in our homeownership pipeline, such that 10 to 12 deals are closed annually. This number is expected to grow.
- Maintain on a daily basis the Housing Counselor Online (HCO) database for managing all client contacts and progression through the pipeline; and for reporting on a quarterly and as-needed basis.
- Using HCO tracking capacity, convert all pre-applicants to homeownership within 120 days of initial application. Provide 100% customer service and satisfaction, as identified in semi-annual surveying of all clients.
- Coordinate with home buyer and home builder the site selection and home construction specifications, within budget, and maintain working relationship throughout building progress.

- Prepare and process draw requests for builder with construction lender.
- Aim for less than a 30-day window between home certificate of occupancy (CO) and closing, reducing carrying costs and increasing homebuyer satisfaction.
- Participate in scheduled training and development classes, traveling if necessary.
- Maintain current information and certifications on lending, underwriting and home buying assistance products and programs. As of July 1, 2010, any staff involved with taking a mortgage loan application must be licensed by the state, (Mortgage Loan Origination license) per the requirements of the SAFE Act.
- Establish and update office procedures for coordinating and providing the housing counseling services of HOPE. Comply with all requirements of contracts and agreements.
- Responsible for participation in, development of and achievement of annual Performance Goals and evaluations, as established by the staff and Board of Directors.
- Establish and maintain a marketing plan as necessary to achieve agency goals. At a minimum, HOPE has established a benchmark of counseling and developing 10% of the service area's first time homebuyers on an annual basis. Knowledge of the local/regional market is key to attaining this goal.

#### Job qualification and requirements:

- Good working knowledge of the components of a housing counseling program.
- Good familiarity with Real Estate practices and procedures.
- Good working knowledge of lending products, homebuyer assistance programs, best practices of affordable housing programs, lenders and government agencies.
- Knowledge of the home construction process, including emerging energy efficiency and green practices.
- Ability to calculate loan terms, debt ratios, options for financing.
- Knowledge of area/regional housing markets and potential obstacles for homeownership, as well as steps to overcome such barriers.
- Demonstrated skill in organizing time, prioritizing work load, focusing on details, and maintaining overall agency mission and personal goals.
- Ability to communicate effectively, both written and verbally, and to work with individuals from diverse backgrounds and personal experiences.

#### Education, licenses and other certifications

- Bachelor's degree in human services, business or related field, OR
- At least two years experience in real estate, lending, non profit housing counseling or related field, and two years experience working with people in need of assistance, OR
- An equivalent combination of training and experience.
- Computer proficiency, including work with appropriate web-based and desktop software.
- A valid drivers license and proof of auto insurance.