DISTRICT XI HUMAN RESOURCE COUNCIL
POSITION ANNOUNCEMENT

Position: Housing Counselor/Loan Processor
Schedule: 15-20 hours per week
Compensation: $15.00/hr.
Opening Date: November 17, 2020
Closing Date: Screening will begin December 1, 2020.
Applications received after that date may be considered.
Position is open until filled.

General Purpose:
This position's responsibilities include being a member of the support team for the Loan Programs. This entails participating in outreach, loan processing, monitoring and record keeping to ensure program compliance. This position works with other team members to develop and maintain working relationships with staff, financial institutions, local contractors, the HRC Housing Loan Board, borrowers, and the general public.

Education and Experience:
The knowledge, skills, and abilities are usually acquired through education and experience equivalent to a Bachelor’s degree in Business Administration or Human Services related area. Experience with residential loan processing or relevant lending experience is preferred. Case management experience is preferred. Record keeping, data entry, and microcomputer utilization is necessary. Prior experience working with low income people is preferred. Must be able to travel and use personal vehicle for work related activities. Must be bondable. Must be able to pass required tests related to Housing Counseling. Other combinations of education and experience, which could provide these skills, knowledge, and abilities, will be evaluated on an individual basis.

Necessary Knowledge, Skills and Abilities:
Some knowledge of the local economy and social service programs. Knowledge of local building requirements and housing construction resources. Credit and loan applications and processing. Knowledge of the maintenance problems and repair needs of homeowners. Prefer knowledge of state or federal grants management techniques. Some knowledge of budgeting. Ability to communicate effectively with persons of divergent backgrounds, and establish effective working relationships. Demonstrated ability to work under indirect supervision and be a self-starter, able to complete goals and meet deadlines. Ability to work in a team-oriented approach. Ability to communicate orally and in writing. Ability to analyze facts and circumstances and arrive at sound conclusions and decisions. Valid Montana State Driver’s License or ability to obtain one and insurable on company policy.

APPLICATION PROCESS
Application packet, including full job description, available at:

Human Resource Council
1801 South Higgins Avenue
Missoula, MT 59801

You may request the Application Packet electronically by contacting Lina at lina@hrcxi.org or download on the website at www.humanresourcecouncil.org

To be considered for the position, a completed HRC Application for Employment and any other related information must be returned to the Human Resource Council, 1801 South Higgins, Missoula, MT 59801.

Human Resource Council is an Equal Opportunity Employer.
Reasonable accommodations are provided in the hiring process for persons with disabilities.
**District XI Human Resource Council, Inc.**

<table>
<thead>
<tr>
<th>Department: Housing Loan Fund</th>
<th>Job Description</th>
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<tbody>
<tr>
<td><strong>Job Description Title:</strong> Housing Counselor/Loan Processor</td>
<td><strong>FLSA Status:</strong> Non Exempt</td>
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<tr>
<td><strong>Accountable To:</strong> Executive Director</td>
<td><strong>Position Status:</strong> Part-time</td>
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<tr>
<td><strong>Prepared By:</strong> Jim Morton, Executive Director</td>
<td><strong>Revision Date:</strong> September 19, 2019</td>
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**Job Summary:**
This position's responsibilities include being a member of the support team for the Loan Programs. This entails participating in outreach, loan processing, monitoring and record keeping to ensure program compliance. This position works with other team members to develop and maintain working relationships with staff, financial institutions, local contractors, the HRC Housing Loan Board, borrowers, and the general public.

**Expectations:**
- Report to work on time each scheduled day.
- Be courteous and treat company employees, customers and the public with respect.
- Clearly communicate questions and/or concerns to your supervisor when they arise.
- Maintain appropriate communications with supervisors and co-workers.
- Perform other duties as assigned, which require similar knowledge, skills and abilities.

**Essential Duties and Responsibilities:**

**A. Program Coordination**
1. As a team member, be a part of and support outreach, intake, verification of eligibility for various loan programs.
2. Work within the Loan Programs’ budget guidelines.
3. Assist with cash requisition/reimbursement requests as needed.
4. Assist in Home Buyer Education Class workshops as needed.

**B. Loan Processing/Housing Counseling**
1. Interview potential applicants.
2. Respond to inquiries for loan programs.
3. Pre-qualify applicants to ensure that they fall within the appropriate loans.
4. Explain various program guidelines to applicants in clear concise terms.
5. Educate first time home buyers on the process of applying for a first-time home mortgage.
6. Counsel applicants on budgeting and credit repair.
7. Maintain pipeline of active applicants in a client management system, requiring regular follow-up for documentation needed until cases are closed and can be resolved in client management system.
8. Work with team members to obtain approval of applications for purchase and rehabilitation loan programs.
9. Prepare income certification packages and eligibility documentation packages and upload in computer-based system.
10. Assist eligible applicants in completing loan application and work with applicants on securing bids for rehabilitation work or securing financing for first time purchases.

11. Assist in the preparation of loan documents, assemble documents for loan closing, and file deed restriction documentation.

12. Coordinate with title companies as required.

13. Complete debarment checks on contractors.

14. Assist the borrower with the review of construction contracts.

15. Assist with marketing/outreach for various programs.

C. Monitoring / Record Keeping
   1. Monitor loans for required follow up reporting (ie. payment irregularities, repayment, insurance, loss payee coverage etc.). Keep this information on a current basis.
   2. Follow specific guidelines set by the HRC, individual grants, or other funding sources.
   3. Maintain all files in a current, well organized status, for accuracy and accessible information.

D. Community Relationships
   1. Assist with outreach and advertising efforts to make the eligible homeowners of the district and the general public aware of the availability of the Loan Programs.
   2. Explain the Loan Programs to interested homeowners, business people, organizations, financial institutions and the community at large.
   3. Interact and communicate with staff, contractors on estimates, applicants, and the general public.
   4. Maintain good working relationships with local contractors, inspectors, and lenders.
   5. Respond to questions from contractors interested in providing services to eligible borrowers.
   6. Interact and communicate with the general public to explain the Loan Programs.

Minimum Qualifications:
Other combinations of education and experience, which could provide these skills, knowledge, and abilities, will be evaluated on an individual basis.

Education and Experience:
The knowledge, skills, and abilities are usually acquired through education and experience equivalent to a Bachelor’s degree in Business Administration or Human Services related area. Experience with residential loan processing or relevant lending experience is preferred. Case management experience is preferred. Record keeping, data entry, and microcomputer utilization is necessary. Prior experience working with low income people is preferred. Must be able to travel and use personal vehicle for work related activities. Must be bondable. Must be able to pass required tests related to Housing Counseling.

Knowledge, Skills and Abilities:
- Some knowledge of the local economy and social service programs.
- Knowledge of local building requirements and housing construction resources.
- Some knowledge of credit and loan applications and processing.
- Knowledge of the maintenance problems and repair needs of homeowners.
- Prefer knowledge of state or federal grants management techniques.
- Ability to work with potential borrowers to develop and enhance their budgeting skills.
- Ability to communicate effectively with persons of divergent backgrounds, and establish effective working relationships.
• Demonstrated ability to work under indirect supervision and be a self-starter, able to complete goals and meet deadlines.
• Ability to work in a team-oriented approach.
• Ability to communicate orally and in writing.
• Ability to analyze facts and circumstances and arrive at sound conclusions and decisions.
• Valid Montana State Driver’s License or ability to obtain one and insurable on company policy.

**Supervisory Responsibilities:** None

**Technology Used:**
Computer, camera, 10 key calculator, copier, and multi-line telephone.

**Physical Demands and Work Environment:**
The physical demands and work environment described here are representative of those that must be met by an employee to successfully perform the essential functions of the job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is usually required to stand and walk. The employee is often asked to sit; reach with hands and arms; occasionally climb or balance; and stoop, kneel, crouch or crawl. The employee may occasionally lift and/or move up to 50 pounds. Specific vision abilities required by this job include close vision and distance vision.

The employee may work in outside weather conditions. The majority of the work will be in an office setting processing documents and will involve entering data into a computer data base. The employee may be exposed to and tolerate working in unsanitary and undesirable conditions. The noise level in the work environment is usually moderate. The employee will be required to make site visits to properties under consideration for a loan.

**Required Employee Tools and Clothing:**
Professional attire appropriate to an office setting.

Supervisor Signature: ___________________________ Date __________

The above statements are intended to describe the general nature and level of work being performed by the individual assigned this position. This job description is **not** intended to be an exhaustive list of all responsibilities, duties and skills of the employees in those position(s).

I have read and accept the duties and responsibilities as outlined. I have also been given the opportunity to discuss any questions or concerns regarding any or all of the above directly with my supervisor prior to signing this document. Further, I agree to notify my supervisor immediately in the event that I am unable to fulfill any or all of the duties as outlined above.

I understand that DISTRICT XI HUMAN RESOURCE COUNCIL, INC. reserves the right to revise or change this job description as the need arises.

_________________________________________ Date

Employee Acknowledgement and Signature

_________________________________________ Date

Printed Name

Housing Counselor/Loan Processor