

**DISTRICT XI HUMAN RESOURCE COUNCIL
POSITION ANNOUNCEMENT**

- Position:** Loan Officer
- Schedule:** 20 hrs./week. Flexible hours, Monday-Friday (between 8:30 a.m. – 5:00 p.m.)
- Compensation:** \$20.00 - \$25.00/hr. DOE, plus an excellent benefit package that includes retirement, holiday, vacation, sick time, etc.
- Closing Date:** Position is open until filled.

Job Summary:

This position's responsibilities include coordination of the Homeowner Rehabilitation Loan Fund, the First Time Home Buyer Loan Programs, Housing Counseling, RAMP Program Coordinator and other related loan programs. This entails outreach, loan processing, monitoring, and record keeping ensuring program compliance. Develops and maintains working relationships with staff, financial institutions, local contractors, the HRC Housing Loan Board, local nonprofit lenders, realtors, local county and state governmental offices, borrowers, and the public.

Minimum Qualifications:

The knowledge, skills, and abilities required to perform this position are usually acquired through education and experience equivalent to a bachelor's degree in business administration or related area, as well as experience with residential loan processing, housing counseling and 3 years of institutional lending experience or relevant experience. Record keeping, data entry, and computer use are 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.

Required minimum qualification levels, duties, and responsibilities of this position as well as the necessary knowledge, skills, and abilities are detailed in the job description included in the application packet.

APPLICATION PROCESS:

Applications may be submitted online, by mail, or in person. The available application methods are:

1. Apply online by going to the HRC website at www.humanresourcecouncil.org under Employment Opportunities.
2. Request an application packet to be mailed or emailed to you by contacting Lina at lina@hrcxi.org.
3. Pick up an application from our main office at 1801 S. Higgins Ave, 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.

Department: Housing Loan Fund	Job Description	
Job Description Title: Loan Officer	FLSA Status: <i>Non Exempt</i>	Pay Grade: 6
Accountable To: Executive Director	Position Status: Part-time	
Prepared By: Ruth Burke, Executive Director	Revision Date: September 27, 2024	

Job Summary:

This position's responsibilities include coordination of the Homeowner Rehabilitation Loan Fund, the First Time Home Buyer Loan Programs, Housing Counseling, RAMP Program Coordination and other related loan programs. This entails outreach, loan processing, housing counseling, program coordination, monitoring and record keeping to ensure program compliance. Develops and maintains working relationships with staff, financial institutions, local contractors, the HRC Housing Loan Board, realtors, local nonprofit lenders, local county and state governmental offices, 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/Management

1. Responsible for the day-to-day coordination of the loan fund activities.
2. Conducts and coordinates outreach, intake, verification of eligibility, home ownership, financial status, and property encumbrances/liens for the HOME Rehabilitation activities.
3. Conducts and coordinates outreach, intake and verification of eligibility and financial status for the Home Buyer Programs. Works with home buyers to get pre-qualified for first mortgage and apply for funding.
4. Works within the Program Budget guidelines.
5. Assist with cash requisition/reimbursement requests as needed.

B. Loan Processing

1. Responds to inquiries for Housing programs.
2. Interviews potential applicants.
3. Assists and educates eligible applicants in completing applications, securing bids for rehabilitation work, or securing financing.
4. Orders and evaluates Ownership and Encumbrances report.
5. Establishes value, loan to value and front end and back end ratios.
6. Secures State Historic Preservation Office and RADON clearance as needed.
7. Orders and evaluates applicant loan packet with the lender of first and/or second mortgages for home purchases and reviews loan packages for completeness.
8. Schedules and may participate in initial home inspection and final monitoring inspection.
9. Assembles, schedules, and presents the applicant and the loan package to the HRC Housing Loan Committee, and to any other non-profit lenders as may be appropriate for review. Recommends type and amount of loans in line with the grant and project goals and regulations.
10. Prepares loan documents, assembles documents for loan closing, and files deed restriction documentation.
11. Assists the borrower with the finalizing of construction contracts.
12. Processes loan advances and prepares claims.
13. Prepares periodic progress reports as per grant guidelines.
14. Coordinates with local lenders and other lending programs such as Montana Board of Housing, Rural Development, NeighborWorks Montana, and Homeward.
15. Coordinates with title companies as required.

C. Monitoring / Record Keeping

1. Maintains program and interest rate updates and reviews the Loan Fund Policies and Procedures documents in order to keep them current and correct.
2. Monitors loans for required follow up reporting (i.e. participant compliance, payment irregularities, re-payment to financial institutions, insurance, loss payee coverage etc.). Keeps this information on a current basis.
3. Follows specific guidelines set by the HRC, individual grants, or other funding sources.
4. Maintains all files in a current, well organized status, for accuracy and accessible information.

D. Community Relationships

1. Conducts 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. Explains the Loan Program eligibility and re-payment options to interested homeowners, business people, organizations, realtors, financial institutions and the community at large.
3. Coordinates participation of other organizations/resources in the community.
4. Interacts and communicates with staff, contractors on estimates, applicants, realtors and the general public to explain the programs.
5. Responds to questions from contractors interested in providing services to eligible borrowers.

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 related area. Experience with residential loan processing to include 3 years of institutional lending experience or relevant housing counseling experience. Record keeping, data entry, and microcomputer utilization is necessary. Experience with housing construction activities, housing counseling, regulations and experience working with low-income people is preferred. Must be able to travel and use personal vehicle for work related activities. Must be bondable.

Knowledge, Skills and Abilities:

- Some knowledge of the local economy and social service programs.
- Knowledge of local building requirements and housing construction resources.
- Credit, loan application processing, housing counseling.
- 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.

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 positions(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.

Employee Acknowledgement and Signature

Date

Printed Name