

**Habitat for Humanity Metro Maryland, Inc.**  
**Job Description**  
**Loan Processor & Homeowner Support Coordinator**  
Permanent Full Time Position

**Position:** Loan Processor & Homeowner Support  
Coordinator

**Date:** 11/27/2024

**Department:** Housing & Community Strategies

**Reports to:** Director of Lending & Homeowner Services

**Non-Exempt:** Hourly

**Supervises:** Interns, Volunteers

**Basic Function:**

Support individuals and families that apply to and purchase homes with Habitat for Humanity Metro Maryland (HFHMM). This position will play an integral role in reviewing mortgage applications, conducting program eligibility reviews, communicating with applicants, ensuring files are complete, and helping to prepare partnership agreements and loan closing documents. This position will also help support homeowners post purchase through ongoing educational support and connection to additional services as needed.

**Key Responsibilities**

- Complete application intake for consumers and/or households applying to Habitat's home purchase program
- Determine household's eligibility for program based on established program regulations and policies
- Complete applicant file preparation including loan file order and completion of application checklist
- Ensure written and electronic files are in order and complete
- Communicate with applicants regarding the status and completion of their application via written and oral communication
- Respond to telephone, in-person and email home purchase inquiries
- Track homebuyer sweat equity hours
- Refer households to appropriate services to address various additional needs such as food, utility assistance, clothing, medical care, etc.
- Provide education, training, counseling and technical assistance to homebuyers
- Connect with homeowners post-purchase, supporting their long-term ownership success
- Conduct outreach to educate residents, communities, organizations, and stakeholders about Habitat programs
- Complete required annual mortgage training and apply knowledge of federal, state, and local regulation towards determining eligibility for housing programs
- Provide accurate and complete reports
- Attend monthly staff meetings, weekly construction progress meetings, and family services committee meetings
- Perform other HFHMM tasks as requested

**Qualifications:**

- **Spanish fluency required**
- 2-4 years of professional work experience or relevant educational background. Preferred areas: lending, loan processing, post-closing support, nonprofit housing, housing counseling and/or social services
- Ability to understand, interpret, and explain federal, local, and state laws and regulations
- Experience reviewing personal financial documents a plus
- Knowledge of housing and lending laws or capacity to learn
- Strong verbal and written communication skills
- Excellent customer service skills and ability to work with volunteers
- Experience working with individuals of diverse ages, races, ethnicities, faiths, abilities, and income levels
- Strong administrative skills including attention to detail, planning, coordination, and the prioritization and handling of multiple client files efficiently and effectively
- Aptitude for working independently and as part of a team
- Ability to work flexible days and hours, some Saturdays and evenings will be required
- Proficient in Microsoft Excel, Word, and Outlook

**Habitat for Humanity Core Values****Justice**

We are committed to the principles of equity, fairness, empowerment, and empathy within our organization and in the work we do in the community

**Meliora**

Meliora is a Latin word that means “always better” or “pursuit for better things”. It embodies the core values of continuous improvement, relentless pursuit of excellence, and commitment to making a positive impact in the lives of others.

**Integrity**

We always do the right thing, even when the choice is difficult or the action is unrecognized. We value and demonstrate honesty, trust, and respect in our actions with our staff, the individuals and organizations we partner with, and the communities we serve.

**Strategic**

We are proactive with a long-term frame of mind. We set priorities wisely and make decisions that may be unpopular in the short term but set us up to serve more families in the future

**Persistence**

We are driven to serve our families not because it is easy, but because it is hard. Amid difficulty and challenges, our passion for affordable housing compels us forward with grit and determination.