

Vice President of Homeowner Services

Applications will be accepted until August 4th, 2021 or until position is filled

Executive Summary:

Habitat for Humanity, Orange County (HHOC), is seeking a Vice President of Homeowner Services (VPHS). This position is an integral member of Habitat's leadership team. HHOC works with over 400 families on new home construction, critical home repairs, and providing educational workshops and trainings. HHOC recently celebrated its 35th year and our 300th home since our founding in 1984. HHOC works with a diverse group of families in terms of race, ethnicity, income and experiences. HHOC also works with a wide range of community partners, business partners, non-profits organizations, and community residents to ensure the mission and vision of our Habitat for Humanity. HHOC is seeking to increase the number of new homes built per year and increase the services provided to our homeowners.

Position Highlights:

The Vice President of Homeowner Services (VPHS) is a professional, full-time position requiring at least four years' of experience working in the affordable housing, real estate, or mortgage/banking industries. The VPHS is a senior leader of Habitat for Humanity of Orange County (HHOC) who oversees the programming of the Homeowner Services Department. The VPHS will be in charge of leading a team of three which includes, Homeownership and Lending Manager, Homeownership Support Specialist, Community Development Manager, as well as interns from local colleges. The VPHS will be a key member of the leadership team providing direction and guidance for the organization. The new Vice President of Homeowner Services department will advocate and support our current and future homeowners. The VP manages the underwriting and purchasing processes for homebuyers and is responsible for maintaining compliance with federal regulations and internal policies of Habitat's application phases and closing process. The VPHS reports to the Chief Executive Officer and works with Habitat staff, the Homeowner Services Committee, the Habitat Board of Directors, and community partners. This is a full-time position, averaging 40 hours per week. Work outside normal business hours is expected.

Essential Functions:

- Manage and supervise the daily functions, responsibilities and goals of Homeowner Services staff, volunteers and interns to meet the affiliate strategic & annual goals for the department.
- Oversee and act as liaison for the Homeowner Services Committee, a sub-committee of the Board of Directors.
- Participate and provide input to Habitat's Leadership Team.
- Create and oversee annual Homeowner Services departmental budget. Regularly review HOS staff.
- Manage the homebuyer application periods, distribution and processing of applications to ensure compliance with underwriting policies and applicable laws and regulations including Fair Housing, ECOA and RESPA. Communicate with potential applicants.
- Regularly review and streamline the application processes for homeownership programs.
- Manage pre-closing and closing processes by assisting Homeowner Lending Manager and working with 3rd party vendors, funding agencies and closing attorneys. This may include third party loan closings.
- Obtain and maintain state and federal Qualified Loan Originator certification or its equivalent.
- Oversee and coordinate Homeowner Success training and/or educational programs.
- Provide pre-foreclosure counseling and work with attorney to implement and oversee the management of the foreclosure process when necessary.

- Monitor collection and delinquent accounts. Regularly review with mortgage servicer. Communicate with delinquent homeowners.
- Manage the process of repurchasing Habitat homes including marketing repurchased homes to applicants.
- Intervene in critical family and community situations as needed.
- Communicate, maintain relationships and serve as resource with funding agencies, community partners and government agencies.
- Coordinate and oversee outreach and marketing plans to potential buyers and home improvement clients.
- Collaboratively explore opportunities to develop new programs and services.
- Explore opportunities to collect and share data and stories for evaluation, reporting, resource development, advocacy, and communication.
- Collaborate with HOS Committee and Board to approve new homebuyers as well as to review and update HOS-related policies.

Skills, Knowledge and Abilities Required:

- Familiarity with mortgage regulations such as the Fair Housing Act, ECOA and RESPA.
- Excellent computer skills including Excel, Word, Outlook and database software.
- Must be organized, a self-starter, efficient, and have the ability to work in an office environment with frequent interruptions.
- Strong communication skills both written and verbal; a calm and professional demeanor while working with people from a wide variety of backgrounds.
- Current driver's license and transportation.

Experience/Education Requirements

- Work effectively with different type of people from nationality, age, sexual orientation, ability, socio-economic status, etc.
- Bachelor's degree or equivalent experience in a related field.
- Exceptional written and verbal communication skills.
- Proven organizational skills including the ability to manage multiple tasks and projects simultaneously.
- Exceptional critical thinking and problem-solving skills.
- Knowledge and experience with mortgage and lending software package.
- Available for occasional work events on weekends and evenings.
- Knowledge of Federal and State mortgage lending laws and regulations related to the Fair Housing Act, ECOA and RESPA.
- Bilingual a plus.
- Required criminal background and credit checks per Loan Originator requirements.
- NMLS Mortgage Loan Originator (MLO) license preferred or willingness to acquire license.

Please submit a cover letter *and* resume to careers@orangehabitat.org

We are an equal opportunity employer. Applications are considered for positions without regard to veteran status, uniformed service member status, race, color, religion, sex, sexual orientation, physical or mental disability, genetic information or any other category protected by applicable federal, state or local laws.

The above statements are intended to describe the general nature and level of work being performed by individuals assigned to this job. They are not intended to be an exhaustive list of all responsibilities, duties and skills required of the position. All employees may have other duties assigned at any time.

THIS COMPANY IS AN AT-WILL EMPLOYER AS ALLOWED BY APPLICABLE STATE LAW. THIS MEANS THAT REGARDLESS OF ANY PROVISION IN THIS APPLICATION, IF HIRED, THE COMPANY OR I MAY TERMINATE THE EMPLOYMENT RELATIONSHIP AT ANY TIME, FOR ANY REASON, WITH OR WITHOUT CAUSE OR NOTICE.