

Coastal Empire Habitat for Humanity, Inc.

Job Description

Job Title: Homeowner Services Manager
FLSA Status: Non-Exempt
Revision Date: 2/19/2026

Program: Homeowner Services
Report to: Chief Executive Officer
Date Created: 1/9/2019

POSITION DESCRIPTION

The Homeowner Services Manager oversees the entire homeowner selection, underwriting, and mortgage origination process, ensuring compliance with federal and state laws. This role includes guiding families through the home-buying process, supervising the Educational Administrator and the Community Engagement Intern. The Homeowner Services Manager handles all loan servicing duties.

DAILY TASKS AND RESPONSIBILITIES

1. Loan Origination and Underwriting
 - a. Application processing:
 - i. Assist families in completing mortgage applications
 - ii. Inspect completed documents for accuracy and thoroughness
 - b. Initial Underwriting:
 - i. Review applications to assess eligibility based on financial and legal criteria
 - ii. Verify income, credit history, and other relevant information
 - c. Coordination:
 - i. Collaborate with external lenders, underwriters, and legal advisors as necessary
 1. When closing with a Habitat loan, HSA is responsible for fulfilling the role of lender and underwriter
 - ii. Ensure compliance with relevant Federal and State mortgage lending regulations
2. Homeowner selection
 - a. Pipeline management:
 - i. Oversee the homeowner selection process in line with applicable laws and affiliate policies
 - ii. Partner with the Family Selection Committee to review and recommend applicants for selection
 - b. Committee Management:
 - i. Train and manage the Family Selection Committee to meet goals
 - ii. Periodically review and streamline the homeowner selection process
3. Mortgage Closing
 - a. Preparation:
 - i. Coordinate with the Executive Director, Accountant, lenders, downpayment assistance agencies, and closing attorney to finalize mortgage documents
 - b. Document Review:
 - i. Review closing documents for compliance and accuracy
 - c. Execution:
 - i. Facilitate mortgage closing and ensure all parties are informed and prepared

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4. Post Purchase Support
 - a. Monitoring:
 - i. Monitor homeowner mortgage trends and provide post-purchase counseling
 - b. Delinquency Management:
 - i. Manage the mortgage delinquency process, including communication and intervention strategies
 - c. Engagement:
 - i. Engage homeowners in Habitat event and provide resources and support as needed
5. Loan Servicing Duties
 - a. Payment processing:
 - i. Maintain logs of escrow payments and ensure timely collections
 - ii. Track and record monthly mortgage payments
 - b. Escrow management:
 - i. Manage escrow accounts for taxes and insurance
 - ii. Ensure escrow payments are made on time and adjust accounts as needed
 - c. Customer Service:
 - i. Serve as the main point of contact for Habitat homeowners post-closing
 - ii. Address homeowners inquiries and provide assistance with payment issues
 - d. Reporting:
 - i. Prepare monthly, quarterly, and annual reports on mortgage payments Status
 - ii. Monitor and report on the financial health of the loan port
 - e. Compliance:
 - i. Ensure all loan servicing activities comply with Federal and State regulations
 - ii. Conduct regular audits of loan files and servicing records
6. Program Management
 - a. Requirement Tracking:
 - i. Ensure partner families meet all program requirements
 1. Sweat Equity
 2. Homeowner education
 3. Homebuyer counseling
 4. Improvement in credit score and overall financial situation
 - b. Coordination:
 - i. Coordinate with the Construction Manager to align family readiness with construction timelines
 - ii. Communicate and coordinate with the Construction Department to ensure work orders are completed for the homeowners
 - c. Support:
 - i. Engage homeowners post-purchase to provide resources and support as necessary
7. Collaboration and Reporting
 - a. Community Engagement:
 - i. Attend relevant community and non-profit meetings as assigned
 - b. Internal Reporting

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- i. Report to the Chief Executive Officer on program progress and challenges

EMPLOYMENT STANDARDS AND JOB REQUIREMENTS

1. Education, Training, and Special Licenses
 - a. Bachelor's degree in finance or related field with 2 - 5 years' experience in lending practices. Knowledge of or ability to learn Fair Housing practices and regulations
2. Skills and Requirements
 - a. Exceptional verbal and written communication skills. Effective time management, strong organizational and task prioritization skills. Remarkable customer service.
 - b. Functional proficiency with technology used on-the-job to include Microsoft Office 365 (Outlook, Word, Excel, OneDrive, etc.) Adaptability to CEHFH-specific programs and other technology applications used to support organizational objectives. Proficient use of Microsoft Office 365 (Outlook, Word, Excel, OneDrive, SharePoint) and phone operating systems. Basic understanding of clerical procedures
 - c. Must be a self-starter; ability to multitask in a fast-paced environment with changing priorities. (Deadline driven)
 - d. Capability to establish and maintain excellent working relationships with Habitat staff, volunteers, homeowner applicants and partner organizations. Trustworthy and able to maintain a high level of confidentiality
 - e. Proven ability to be a positive role model, demonstrate self-motivation and work collaboratively on a team
 - f. Must possess a valid Georgia Driver's License with access to an insured vehicle. All eligible candidates are required to pass a criminal background check and pre-employment drug screen.
3. Working Conditions
 - a. This position reports to the Chief Executive Officer. Working hours are typically Monday through Friday, 8:30 am – 5:00 pm, with flexibility to work evenings and weekend hours as needed
 - b. Generally, work in an office environment. Must be able to sit and stand for long periods of time. All assigned tasks are clerical in nature and do not require extensive physical labor. Position requires filing and transferring physical records at a maximum weight of 25 pounds
 - c. This position will work with a team of individuals to accomplish individual and organizational goals. Technology resources and office supplies will be furnished by the organization and as such, will remain the property of Coastal Empire Habitat for Humanity

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