



## City of Irving Job Description

### Housing Coordinator

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<b>FLSA Status:</b>	EXEMPT	<b>Job Department:</b>	Planning & Community Development
<b>Job Code:</b>	23261	<b>Reports To (Job Title):</b>	Housing Supervisor

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#### PURPOSE

To provide coordination and analysis of the financial aspects of the Home Rehabilitation and Down Payment Assistance programs; to perform credit, budget, and debt reduction counseling related to the Down Payment Assistance and Home Rehabilitation programs; to determine client eligibility for housing programs, in alignment with HUD guidance; to liaison with lenders, title companies, community housing development organizations, contractors, realtors, and applicants for housing programs; to review and prepare closing documents, settlement statements, and grant agreement documents; to evaluate underwriting processes for efficiency and accuracy. This position is also responsible for the monitoring of the department's loan portfolio, which includes payments, delinquencies, and continual compliance for over 150 liens.

#### ESSENTIAL DUTIES AND RESPONSIBILITIES

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily.\*

- Administer and oversee the Down Payment Assistance and Home Rehabilitation Program client application review and initial approval processes including determination of initial program eligibility, analysis of applicable affordability calculations, and other HUD-required calculations.
- Aid the Housing Supervisor in Down Payment Assistance and Home Rehabilitation Program Orientation sessions including teaching sections of classes, answering questions, and developing materials.
- Counsel clients throughout the home rehabilitation and home purchase processes including conducting interviews, providing status updates, making referrals for additional services, completion of approval and denial correspondence, etc.
- Obtain all documentation necessary for underwriting of a loan. Analyze credit reports, bank statements, and other information as required by HUD, Planning and Community Development policies, and program guidelines in order to make recommendations and to ensure applicant eligibility.
- Prepare and distribute construction and client contracts as required by the Home Rehabilitation and Down Payment Assistance Programs, including preparation of good faith estimates, repayment schedules, legal review, application of HUD required elements, and other necessary items.
- Coordinate the processes of Home Rehabilitation Program projects including scheduling inspections for construction personnel, development of draw documentation, disposition of warranty issues, and review of financial documents.
- Coordinate loan repayment process to include maintaining thorough and accurate accounting of payments, updates to program software system, and necessary correspondence.
- Contact and interact with delinquent borrowers to review options for loan payment adjustments, workout plans and loan modifications.
- Perform quarterly analysis of complete loan portfolio in order to enforce loan agreements and HUD guideline compliance.

- Prepare and complete Release of Lien documents and obtain appropriate approvals from department management, City Secretary, Deputy City Attorney, and Mayor for Home Rehabilitation Program clients.
- Perform yearly monitoring of over 150 liens including correspondence, analysis of current client status, coordination with legal referrals, discharge of delinquencies, etc. to meet HUD and program requirements; ensure lien monitoring has been completed annually, including document review, follow-up counseling, releases of lien.
- Assist the Housing Supervisor in the development of goals, objectives, performance measurement, and tasks related to the Home Rehabilitation and Down Payment Assistance programs; assist in providing data for entry into the City's Performance Data System (PMF), HHS Board Reports, and other databases/reports.
- Ensure all documentation necessary for underwriting of loans has been obtained and analyze data: analyze credit reports, income documentation, bank statements, etc.; make loan recommendations; review appraisals and private inspections; maintain communication with clients, lenders, title companies, and realtors during the application and contract processes; review closing statements and prepare closing documents.
- Monitor programs for compliance with local, state and federal regulations and recommend changes as appropriate.
- Remain abreast of all applicable laws and regulatory requirements.

#### **OTHER DUTIES AND RESPONSIBILITIES**

- Provide substantive suggestions for and participate in marketing efforts for Home Rehabilitation and Down Payment Assistance Programs: ICTN coverage, proclamation, City Spectrum articles, special events, etc.
- Provide continuous departmental process improvement recommendations to department management including development of goals, objectives, performance measures, and tasks related to the Home Rehabilitation and Down Payment Assistance Programs.
- Maintain project information in the One Roof database.

#### **SUPERVISORY RESPONSIBILITIES**

Supervisory responsibility is not a regular part of the position.

#### **FINANCIAL / BUDGETARY RESPONSIBILITY**

Responsible for making budgetary recommendations, budget monitoring, ongoing budget-to-actual monitoring, and annual loan portfolio reconciliation against department Senior Account and HUD records, as related to the Home Rehabilitation and Down Payment Assistance programs. Also, position tracks project payments, which are approximately \$300,000 annually.

## **QUALIFICATIONS:**

The requirements listed below are representative of the knowledge, skill, and/or ability required.\*

### **EDUCATION**

- Requires an associate degree in finance or business administration, or commensurate work.

### **EXPERIENCE**

- At least five (5) years of experience including loan processing and/or HUD programs.

### **CERTIFICATES, LICENSES, REGISTRATIONS**

- Appropriate, valid, state-issued driver's license, or ability to obtain upon hire, may be required.
- Certified Housing Counselor or ability to obtain certification within 18 months.

### **KNOWLEDGE OF**

- Local, state, and federal regulations, reporting requirements, and eligible activities.
- Benchmarking and performance measurement tools.
- Mortgage loan underwriting, loan processing, and credit counseling.
- Construction processes, mortgaging, title and deed issues, and other housing related information.
- Statistical Principles: Principles and processes dealing with the collection, analysis, interpretation, and presentation of quantitative data.
- Office Software: Current word processing, presentation, spreadsheet (including advanced functions), and database programs used by the City; particularly the MS Office suite and HRIS (iPortal) software.
- Industry Software: Sufficient familiarity with technology to use a variety of specialized industry software programs, such as Dallas County eRecording, OneRoof, and HUD IDIS.

### **SKILLS AND ABILITIES IN**

- Initiative and Ingenuity: Proactively engaging in problem solving and decision-making.
- Relationship Maintenance/Networking: Developing relationships with contractors, clients, and personnel from other city departments.
- Socially-Aware Written and Oral Expression: Communicating effectively, both orally and in writing, with a wide variety of people often with diverse views and opinions including citizens, agencies, management and the HHS Board
- Process Improvement: Mapping, analyzing, and evaluating recurring aspects of operations and programs and proposing alternatives that improve their quality, cost, or timeliness.
- Policy and/or Program Acuity: Accurately interpreting Federal regulations, policies, and procedures in order to adapt program and suggest efficiencies. This includes comprehending, interpreting, and communicating housing program policies.
- Dispute Resolution & Cooperation: Negotiating effectively, diplomatically, and tactfully to identify/propose/advocate compromises to resolve conflict
- Accuracy: Paying attention to detail in dealing with numbers, words, and ideas.

- Self-Management: Working independently and with minimal supervision, while performing with high degrees of proficiency and independence.
- Prioritization: Selecting, from multiple options, activities to achieve a goal.
- Time Management: Managing time wisely to complete assignments on time.

## **GUIDANCE RECEIVED**

### **General Standards**

A range of professional standards and methods guide completion of assignments and decisions made. Adherence to policy, City procedures and general supervisory direction is expected. Position incumbents are responsible for making recommendations about changes to methods, procedures and policies and helping to implement changes.

## **CONTACTS**

Daily contact with citizens. Weekly contact with vendors and outside agencies. Quarterly contact with Corporate Communications, HHS Board, City Secretary's Office, and Legal Department. Ongoing contact with Code Enforcement, HUD, City of Irving Contractors and Dallas County.

## **EQUIPMENT AND PROPERTY**

This position utilizes various office machinery, such as a computer, phone, Xerox machine, meeting recorder, along with other Equipment, such as a vehicle.

## **PHYSICAL DEMANDS**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job.\*

The employee is regularly required to listen, see, site and/or talk. Frequently, s/he is required to walk, stand, and/or drive a vehicle.

## **WORK ENVIRONMENT**

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job.\*

The work environment is a general office setting and its noise level is usually moderate.

\* Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**Note:** A class specification is a general listing of duties, responsibilities, knowledge, skills, and abilities required of an incumbent assigned to a particular class of work. There may be one or multiple positions assigned to a single classification; therefore, the class specification lists those work attributes that are common to every incumbent in the class.