**Rural Community Assistance Corporation **

3120 Freeboard Dr., Ste. 201

West Sacramento, CA 95691

**PHONE (916) 447-2854●FAX (916) 447-2878**

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| **JOB DESCRIPTION** | | | |
| Job Title: | Homeownership Specialist (HOO-002) | Salary Grade: | 10 |
| Status: | Exempt | Supervisor: | Homeownership Program Manager |
| Unit: | Homeownership | Department: | Housing |

*Founded in 1978, RCAC is a 501(c)(3) nonprofit that operates in 13 western states and Pacific Islands. RCAC partners with underserved rural and Indigenous communities to achieve their vision and wellbeing through technical assistance, training, financial resources and advocacy. Throughout RCAC’s history, our dedicated staff and active Board have supported positive change in rural and Indigenous  communities across the West. Our work reflects our core values of leadership, collaboration, commitment, quality, and integrity.*

**Department:**

The Housing department provides technical support to local organizations and communities working in a variety of housing and community development programs.

* The **Self-Help program** supports a large network of self-help housing agencies.
* The **Housing Counseling program** is a U.S. Housing and Urban Development (HUD) intermediary and provides training to housing counseling agencies.
* The **Development Solutions program** works with organizations to build the capacity to develop and manage affordable rental and homeownership housing. This program also includes the **Project Development and Construction Management division** working directly with local organizations to build and own affordable housing.
* The **Homeownership program** promotes homeownership in rural communities by providing technical assistance and other resources to local organizations.
* The **Community Resilience and Disaster Planning program** provides services to support community preparedness, mitigation and/or recovery before or after a disaster.

**General Purpose:**

Under general supervision of the Homeownership Program Manager, this role provides outreach, technical assistance, and training on homeownership resources and programs. This role also provides technical assistance, training and quality control for the U.S. Department of Agriculture 502 Direct loan packaging program that originates through RCAC or is reviewed by RCAC for an approved packager.

*Specific job goals, objectives and tasks are established for each employee as part of the annual evaluation and work plan process. The statements are intended to describe the general nature and level of work being performed by people assigned to this job. They are not intended to be an exhaustive list of all qualifications, responsibilities, duties, and skills required.*

**Job Duties and Responsibilities:**

* + - Works closely with lending partners and agencies.
* Provides technical assistance and assists in training for nonprofit loan packagers in the USDA 502 direct loan application packaging program.
  + - Ensure that USDA 502 direct loan files submitted through the RCAC intermediary packaging program meets the underwriting standards by complying with programmatic and administrative regulations and the law within required timeframes.
* Electronically submits 502 files to the USDA’s rural development website.
  + - Produces high-quality loan packages to USDA after Intermediary review that meet the departmental volume goals.
    - Ensures compliance by RCAC and qualified employers as defined in signed Memoranda of Understanding.
    - Promotes the Homeownership Program through implementation of program goals and assigned outreach to affordable homeownership organizations.
    - Assists in the development and presentation of identified training curricula
    - Provides technical assistance in homeownership program resources and development.
    - Promotes and facilitates partnerships to maximize limited resources, taking the lead with the assigned partners.
    - Prepares activity and outcome reports.
* Examines, checks, and verifies reports and other documents for completeness, appropriateness, adequacy, and conformity to established requirements; follows up on discrepancies.
* Establishes, maintains, and updates files, databases, records, and other documents; develops and maintains data, and performs routine analyses and calculations in the processing of data for recurring internal reports.
* Uploads and downloads project progress documentation; assists staff with submission of progress reports and required documentation.
* Establishes and maintains an effective filing and retrieval system.
* Performs other related duties as assigned.

**Supervision Exercised:**

* No supervisory responsibilities.

**Minimum Qualifications and Necessary Requirements:**

* **EQUIVALENT**combination of education and experience can meet minimum qualifications*.*
* **EDUCATION:** 
  + Bachelor’s degree in related fields such as finance, accounting, public administration, social work, or related field.
* **EXPERIENCE:** 
  + Five years of experience in housing development, affordable mortgage lending, and housing counseling. Excellent customer service
* **LICENSE/CERTIFICATION:** 
  + Obtain and maintain the USDA 502 direct loan packaging certification within three months of hire.
  + Certification of Homebuyer Education and Housing Counseling by HUD or other affordable housing program
* Valid driver’s license and proof of insurance that meets the minimum requirements ($100,000/$300,000) of RCAC corporate liability policy.
* Must pass a criminal background investigation prior to employment.

**Knowledge, Skills, and Abilities:**

* Knowledge of home development and affordable housing.
* Ability to apply new skills and program knowledge to develop technical assistance and training for rural nonprofits and communities.
* Knowledge of USDA 502 Direct loan packaging.
* Knowledge of project management and budgeting.
* Skill in operating business computers and office machines, including in a Windows environment, specifically Word, Excel, Access, and presentation software (such as PowerPoint).
* Organizing and coordinating skills.
* Customer service skills.
* Ability to use initiative to approach troubleshooting and problem-solving.
* Ability to create, compose, and edit written materials.
* Ability to make administrative and procedural decisions and judgments.
* Ability to gather data, compile information, and prepare reports.
* Ability to carry out instructions furnished in verbal or written format.
* Ability to establish and maintain professional relationships with individuals of varying social and cultural backgrounds and with co-workers at all levels.
* Ability to maintain confidentiality.
* Ability to analyze situations and adopt appropriate courses of action.
* Ability to meet strict timelines.
* . Proficient computer skills with Microsoft Office programs.
* Proficient English language, written and verbal.

**Preferred Requirements:**

* USDA 502 Direct loan packaging.
* Knowledge and experience with a variety of homeownership program models and funding sources including HUD, USDA, and state affordable homeownership programs.
* Spanish speaking.
* Experience as a teacher or professional development trainer or technical assistance provider.

**Physical Demands:**

While performing the duties of this job, the employee is regularly required to sit and stand; use hands to finger, handle, or feel; reach with hands and arms; and talk or hear. The employee frequently is required to walk. The employee occasionally is required to stand; and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 25 pounds. Specific vision requirements include close vision, distance vision, color vision, and depth perception.

**Working Conditions:**

Work is typically performed in an office with a moderate noise level. Evening and/or weekend work may be required. Travel may be required.

**Employee’s Certification:**

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties, and skills required of personnel so classified. I understand that this job description is subject to change by RCAC as the needs and requirements of the position change.

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Employee’s Signature Date

*RCAC is an equal opportunity employer and considers all employees and job applicants without regard to race, religion, color, gender, sex, age, national origin, disability, veteran status, sexual orientation, gender identity or marital status, or any other status protected by law. RCAC strives to reflect the diverse constituencies that the organization serves.*