

KARUK TRIBE HOUSING AUTHORITY

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Vacancy Announcement

The Karuk Tribe Housing Authority is now accepting applications for the positions of:

Admissions/Loan Specialist

Deadline: Open Until Filled

This is a full time position based in Happy Camp at the Karuk Tribe Housing Authority.

The Admissions and Loan Specialist shall be responsible for performing all functions necessary to process all applications for Housing Programs, maintain loan files, providing credit counseling, and pursue collections activities. Shall assist with all land transactions by preparing and processing necessary documentation.

Applications are available at all Tribal Offices or on the Internet at www.karuk.us/jobs/ **Tribal (TERO), Veteran, and Resident Preference** shall apply. If selected, applicants must successfully pass a drug screening test and criminal background check.

Individuals interested in applying for this position must submit an employment application to Dora Bernal, Human Resource Director by mail or e-mail dlbernal@karuk.us.

IMPORTANT: Skills Assessment required prior to interview.

Position Posted On: 6/15/2016 12:38 PM

Position Description

Title: Admissions/Loan Specialist

Reports To: Assistant Director/Operations Manager

Location: Housing Authority Office, Happy Camp

Salary: \$15.00 to \$20.00 per hour, depending on experience

Summary: The Admissions and Loan Specialist shall be responsible for performing all functions necessary to process all applications for Housing Programs, maintain loan files, providing credit counseling, and pursue collection activities. Shall assist with all land transactions by preparing and processing necessary documentation.

Classification: Full Time, Regular, Non-Exempt

Responsibilities:

1. Shall process all paperwork for Student Rent Voucher, Home Loan, Home Replacement, and Home Rehabilitation/Weatherization Programs, Elder Rent Voucher, Rental, Lease Purchase and Down Payment Assistance programs.
2. Shall collect, process, and ensure timely submission of all BIA Housing Improvement Program applications. Shall coordinate closely with BIA to process approved applications.
3. Shall review applications for completeness of information and supporting documentation.
4. Shall prepare correspondence advising of deficiencies and requesting additional information.
5. Shall assign point value to each application based on KTHA policy and place applicant on the waiting list according to points.
6. Shall respond to all waiting list inquiries, written and verbal.
7. Shall conduct background checks for all KTHA applicants and residents per KTHA policy.
8. Shall ensure all potential placements meet income and other eligibility criteria.
9. Provide service to Karuk Tribal Members in the area of loans and determine members needs and either transact the business or refer the member to the appropriate department.
10. Maintain a thorough knowledge of KTHA loan policy and discuss various loan alternatives with members in person, phone, mail, or email.
11. Prepare necessary paperwork for loan application consideration of the Board of Commissioners.
12. Shall maintain loan files, folders, and necessary documentation, including spreadsheets and process tax and insurance payments from impound accounts.
13. Perform loan functions including: first mortgages, paid notes, deed of trust, title and insurance work, and credit verifications.

14. Assist with collection activities including: Collect loans under 30 days delinquent, monitor timeliness of late notices, assure timely submission of records and files to collector.
15. Request credit reports and prepare worksheets on loan applicants.
16. Process amortization schedule for borrower and determine monthly payments, taxes, and insurance.
17. Provide Home Buyer Counseling for KTHA home loans and lease option to buy residents and Tribal Members.
18. Shall assist with land transactions, including but not limited to: preparing and reviewing contracts, negotiating contracts, preparing leases and deeds, and requesting title status reports.
19. Shall submit written reports to the Board of Commissioners on a monthly basis.
20. Shall be available for local and out of the area travel as required for job related training. Shall attend all required meetings and functions as requested.
21. Shall be polite and maintain a priority system in accepting other position related job duties as assigned.

Qualifications:

1. Demonstrates the ability to work effectively with Native American people in culturally diverse environments.
2. Exhibits the ability to manage time well and work under stressful conditions with an even temperament.
3. Displays the ability to establish and maintain harmonious working relationships with other employees and the public.

Requirements:

1. Must possess high school diploma or equivalent and a minimum of three years combined experience in carrying out eligibility determinations, loan processing, or real estate transactions in a governmental, business, financial, or real estate institution. Finance and/or real estate seminars or special training highly desired.
2. Must have excellent organizational skills and be able to work independently.
3. Must have excellent communication and customer service skills.
4. Must have the ability to use sound judgment, tact, and diplomacy.
5. Must have basic office skills, i.e. telephone, typing, word processing, and business mathematics.
6. Must have excellent computer skills with basic working knowledge of Microsoft Office including Microsoft Word, Outlook, and Excel.
7. Must adhere to the Confidentiality Policy.

8. Must travel to worksites in Yreka, and Orleans, and to travel out of area and out of state for training purposes.
9. Must possess a valid driver's license and a good driving record and be insurable by Housing's insurance carrier.
10. Must have the ability to understand and follow oral and/or written instructions.
11. Must successfully pass a pre-employment drug screening test and criminal background check.

Tribal Preference Policy: In accordance with the TERO Ordinance, Tribal Preference will be observed in hiring.

Veteran's Preference: It shall be the policy of the Karuk Tribe to provide preference in hiring to qualified applicants claiming Veteran's Preference who have been discharged from the United States Armed Forces with honorable and under honorable conditions.

Board Approved: March 2012, Revised August 17, 2015, Revised June 6, 2016

Council Approved: August 27, 2015, Revised June 9, 2016

Board Chairman's Signature: _____

Employee's Signature: _____