



P.O. Box 620
Pueblo of Acoma, NM 87034

"Providing Safe and Affordable Housing Opportunities"

Phone: (505) 552-7528
Fax: (505) 552-9093

VACANCY ANNOUNCEMENT

Position: Mortgage Specialist
Open Date: February 22, 2019
Closing Date: March 15, 2019
Location: Pueblo of Acoma Housing Authority
Rate of Pay: \$DOE

SUMMARY

Under the supervision of the Housing Services Manager, the Mortgage Specialist will work directly to assist prospective homebuyers under the housing mortgage assistance program. Tasks include public awareness, education, application intake, eligibility determination, facilitate training, homeownership counseling, and case management for homebuyers. Other tasks include develop and evaluate program services, forms and policies, and assist homebuyers to meet their obligations under mortgage laws and housing program agreements. Work extensively with private lenders, mortgage insurance providers, government agencies (i.e. HUD, VA, USDA, BIA, etc.), and other public and private mortgage assistance providers (i.e. Fannie Mae, etc.).

DUTIES AND RESPONSIBILITIES

1. Explain housing mortgage assistance services, policies and regulations to public and homebuyers.
2. Counsel all active homebuyers of their rights and responsibilities.
3. Assist and refer tribal members of other housing service providers when necessary.
4. Secure income verification, household information, credit history and other documents to prequalify for available mortgage assistance.
5. Plan and facilitate training sessions for homebuyers in basic home maintenance, family budget, financial literacy, including credit history and other related areas.
6. Refer homeowners to architects, contractors, subcontractors and/or other resources.
7. Conduct counseling sessions with homeowners regarding timely payments, mortgage requirements, and consequences and corrective actions as necessary.
8. Assist to represent homebuyers in tribal courts, with or without PAHA attorney, in accordance to mortgage laws, policies, lease agreements and other applicable agreements.
9. Work with staff to address complaints and mediate resolution.
10. Will work extensively with private lenders, mortgage insurance providers, government agencies (i.e. HUD, VA, USDA, BIA, etc.), and other public and private mortgage assistance providers (i.e. Fannie Mae, etc.).
11. When applicable, develop and interpret financial and program reports on homeownership accounts to determine accuracy and needed action.
12. When applicable, receive payments, issue receipts, and process to appropriate staff for accountability.
13. Attend meetings as necessary, including traditional family meetings if requested.

14. Mediate meetings with homeowners, tribal programs, government agencies and others to enforce program requirements, assure communication and address concerns.
15. Attend housing trainings and obtain required certification as necessary.
16. Coordinate other affordable housing activities in accordance to PAHA's annual Indian Housing Plan.
17. Coordinates loan closings.
18. Reviews loan applications for completeness.
19. Performs preliminary underwriting as required in accordance with approved guidelines.
20. Performs other tasks as assigned by the Executive Director.

QUALIFICATIONS

Bachelor's degree preferred in counseling, sociology, social work, business administration, or equivalent of six years or related work experience. Four years of experience in Indian or public housing assistance, mortgage assistance, or other public subsidized service work or an equivalent combination of training and experience that provide the capabilities to perform the described duties. Two years professional experience in residential loan underwriting/closing.

SPECIAL KNOWLEDGE, SKILLS AND ABILITIES

Experience with an Indian housing program preferred. Ability to develop, interpret and enforce mortgage laws, lease agreements, policies and other agreements. Some understanding of tribal court procedures and traditional family meetings. Must have good oral and writing skills, typing and computer skills, and undertake independent action without close supervision. General knowledge of Federal Housing Administration (FHA) guidelines.

LICENSE/CERTIFICATION REQUIRMENTS

Must have a valid state Driver's License and be insurable. Must be able to obtain Indian housing certification with the National American Indian Housing Council or other applicable entity.

Applications may be picked up at the Pueblo of Acoma Housing Authority office located at 6A Sunrise Road. Application can be hand delivered to the main office, or mailed to Attn: Housing Services Manager, PO Box 620, Acoma, New Mexico 87034; fax to (505) 552-9093 or email to paha@acomahousing.org. Applications must be received by 4:30pm, Friday, March 15, 2019. The Pueblo of Acoma is located approximately 70 miles west of Albuquerque.

** Resumes are encouraged but not in lieu of a completed application form.*

** The Pueblo of Acoma Housing Authority is an equal opportunity employer; all applications will be considered; Acoma Tribal Member and/or Native American Preference Applies.*

** Pre-Employment drug screening will be required.*