CITY OF BELLINGHAM

JOB DESCRIPTION

JOB TITLE: **Housing Programs Specialist** **UNION:231**
SG:3
DEPARTMENT: **Planning and Community Development** **CS:N**
FLSA:N
EEO4CODE:PR

JOB SUMMARY:

Plans and organizes the work processes and day-to-day operations of the Home and Rental Rehabilitation Programs and the Homebuyer Assistance Program. Implements the City's one-to-four family housing loan programs, including the Home and Rental Rehabilitation Loan Programs and the Homebuyer Assistance Program, to provide housing benefits to low and moderate income and special needs households. Conducts monitoring of sub-recipients of federal and locally funded grant programs for low income and disabled households. Ensures the City meets the Department of Housing and Urban Development (HUD) Fair Housing requirements. Works directly with state and federal agencies and local private lending institutions.

SUPERVISORY RELATIONSHIP:

Reports directly to the Housing & Services Program Manager. Works under general supervision and the guidance of City and Departmental policies and procedures and according to the guidelines of the Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), The City of Bellingham Levy Program (Levy) and the Federal Fair Housing Act.

ESSENTIAL FUNCTIONS OF THE JOB:

1. Implements the City's one-to-four family Home and Rental Rehabilitation Loan Programs, and the Homebuyer Assistance Program, to provide City-funded loans for housing rehabilitation and homebuyer assistance by direct action or through third parties.

2. Conducts both desk and on-site monitoring of City grant and loan recipient agencies related to the provision of housing. Monitors, maintains, and tracks agency compliance with the state-wide Web Based Annual Reporting System (WBARS). Schedules monitoring visits, facilitates agency self-review, and conducts entrance and exit interviews. Reviews agency practices, policies and records, including tenant files, for compliance with federal, state and local regulations and guidelines. Prepares written monitoring reports and reviews and tracks follow up actions related to concerns and findings.

3. Develops annual action plans to address fair housing impediments in the City of Bellingham. Implements action plans and reports activities to HUD.

4. Solicits applicants and evaluates eligibility for Home & Rental Rehabilitation Programs and Homebuyer Assistance Program. Interviews applicants; gathers and analyzes financial, income and employment data; evaluates and determines credit worthiness and ability to repay; determines and funds subsidies; prepares loan documents; coordinates closing; and monitors compliance with program regulations.

5. Determines property values before and after rehabilitation. Obtains and reviews land tract or title reports. Analyzes profit and loss statements, evaluates operating expense statements and prepares pro formas on rental properties. Calculates repayment schedules. Computes interest accrual and loan settlement date. Prepares legal documents for approval by City Attorney. Establishes escrow account for each loan and audits escrow account expenditures; processes and tracks loan disbursements and maintains loan files. Services funded loans including calculating loan payoffs and preparing reconveyances, satisfactions and subordinations.

6. Prepares and presents final loan packages for review and recommendation by the Loan Review Board and approval by the Housing & Services Program Manager.

7. Responds to public inquiries about City housing rehabilitation programs**,** homebuyer assistance and fair housing. Provides financial counseling to applicants. Makes public presentations about fair housing laws and the availability and benefits of rehabilitation loans. Coordinates fair housing activities with outside agencies and governmental units.

8. Serves as staff to the Home Rehabilitation Loan Review Board. Recommends changes in policies and procedures to the Housing and Services Program Manager and Loan Review Board.

9. Resolves conflicts affecting homeowners, contractors, vendors, attorneys, City departments and any other involved party whose actions impact the one-to-four family housing programs.

10. Prepares quarterly and annual reports on one-to-four family housing program activities. Assists in preparation of HUD required Consolidated Plan and Consolidated Annual Performance and Evaluation Review.

ADDITIONAL WORK PERFORMED:

1. Performs other related work of a similar nature or level.

PERFORMANCE REQUIREMENTS (Knowledge, Skills, and Abilities):

Knowledge of:
- Working knowledge of, and ability to work within, Department operations and procedures, pertinent federal, state, and local regulations and program guidelines including confidentiality standards, housing and labor regulations (such as Fair Housing Act, Uniform Relocation Act, Davis-Bacon and Fair Labor Standards Act).
- Working knowledge of grant administration procedures including grant writing, reporting, monitoring and reimbursement.
- Working knowledge of property appraisal methods, real estate title principles and escrow principles.
- Working knowledge of public and private housing finance programs.
- Knowledge of basic debt collections procedures.

Skill in:
- Excellent oral communication skills to work effectively with diverse groups of people, including those with special needs.
- Strong written communication skills to write letters and detailed reports.
- Problem analysis, decision-making, interpersonal sensitivity, adaptability/flexibility, stress tolerance, project management, time management and attention to detail.

- Some skill in the preparation of legal documents.
- Strong quantitative skills with the ability to prepare accurate and timely detailed financial and program performance reports.
- Considerable skill in advanced computer applications, including spreadsheet, word processing, desktop publishing, and database programs.

Ability to:
- Perform creative loan financing on a case-by-case basis.
- Maintain consistent and punctual attendance.
- Ability and willingness to demonstrate the Public Service Competencies of Service Orientation, Results Orientation, and Teamwork and Cooperation.
- Physical ability to perform the essential functions of the position, including:
  - Correctable visual acuity to read a computer monitor and typeset page;
  - Fine finger dexterity to manipulate computer keyboard and mouse;
  - Communicate verbally, in person and over the phone.

WORKING ENVIRONMENT:

Works extensively at a computer workstation in an office environment. Makes home visits and project site visits where City-financed rehabilitation work is conducted including occasional exposure to uneven terrain and outdoor elements. May require occasional travel.

EXPERIENCE AND TRAINING REQUIREMENTS:

- Bachelor's degree in business administration or social science, AND
- A minimum of one year of experience, preferably in governmental programs, in any of the following areas: housing rehabilitation, real estate loans, bank financing, title and escrow services. Additional experience in the program area is desired.
- An equivalent combination of education and experience sufficient to provide the applicant with the knowledge, skills and ability to successfully perform the essential functions of the job will be considered.

NECESSARY SPECIAL REQUIREMENT:

- Valid Washington State driver's license and good driving record. A three-year driving abstract must be submitted at time of hire.
- Must attain a notary public commission within three months of hire and maintain throughout employment.
- Employment contingent upon passing a criminal conviction and local background check.

PREPARED BY: J. Bennett/D. Cahill/
Joint Classification Committee
12/03

REVIEWED BY:_____
Rick Sepler, Director
Planning and Community
Development

REVISED BY: L. Manos/S. Lutz/R. Delker
1/19