**Rural Community Assistance Corporation**

Job Description

### Rural Development Specialist –

### Mortgage Loan Specialist Single Family Housing Program

**Classification:** *Grade 10* **Department:** *Housing Programs*

**Status:** *Exempt* **Supervisor:** *Single Family Housing Program Manager*

**Organization**

Founded in 1978, RCAC is a 501(c)(3) non-profit that provides training, technical and financial resources and advocacy so low-income rural communities can achieve their goals and visions. Our dedicated staff and active board are working to make our vision of vibrant, healthy and enduring rural communities a reality across the West.

**Housing Department**

The Housing Department provides technical support to local organizations working in a variety of housing programs.

* The Development Solutions program works with organizations to develop and manage affordable rental and homeownership housing.
* The Homeownership Solutions program supports a network of approximately 48 self-help housing agencies,
* The Housing Counseling program is a HUD intermediary for 18 groups and provides training to housing counseling agencies
* A newly created Disaster Recovery Services program.
* A newly created Single Family Housing program, to promote homeownership in rural communities

**Position Description**

The primary role for this position is to provide quality control and administrative functions for all USDA 502 Direct packaging business that originates through RCAC or is reviewed by RCAC for the approved packager. The position addresses inquiries from participating Qualified Packages and Certified Employers across several states.

In addition, the position responds to inquiries from the public regarding the products and services (primarily the USDA 502 Direct program) offered by the organization, assembling, and submitting packaged loan files (both paper and electric) to USDA. This position is held to a high standard of customer service to flourish the partnerships between RCAC and USDA State Directors, Specialist, and appointed staff for the expansion and continued success of the quality control packaging program. Some travel may be required.

This position will also provide technical assistance and training as part of the new Single-Family Housing Program Team in implementing various program activities such as loan packager training and homeownership programs and other capacity building and facilitation activities.

This new position will work under the Single-Family Program Manager.

**Specific job goals, objectives and tasks are established for each employee as part of the annual evaluation process.** **Duties and responsibilities include but are not limited to:**

* Provide technical assistance and assist in training for nonprofit loan packagers in the USDA 502 Direct Loan Application Packaging
* Ensure that USDA 502 Direct loan files submitted through the RCAC intermediary packaging program comply with programmatic and administrative regulations and the law
* Processing and providing quality control of USDA 502 Direct mortgage loan application within required timeframe
* Producing loan packages of quality and quantity that meets the departmental goals.
* Ensures quality standards as defined in signed Memorandum of Understandings are being held to by Qualified Packagers
* Works closely with lending partners and agencies
* Provide technical assistance in homeownership program development
* Promote and facilitate partnerships to maximize limited resources
* Prepare activity and outcome reports as required
* Perform other duties as assigned

**Skills and Qualifications**

* Minimum of four years’ experience in one or more of the following: affordable homeownership products, mortgage lending, housing and/or credit counseling and preferred experience with USDA 502 Direct packaging
* Preferred Spanish language proficient in both written and verbal
* Preferred experience as a teacher and/or professional development trainer and/or technical assistance provider
* Excellent customer service approach with ability to multi-task.
* Ability to work independently and collaboratively;
* Articulate; Self-motivated
* Strong organizational skills with strict attention to details;
* Excellent written and verbal communication skills,
* Demonstrate a professional demeanor;
* Ability to retain and adopt within a consistently changing environment
* Ability to obtain and maintain the USDA 502 Direct packaging certification within 3 months of hire
* Ability to learn new skills and programs and transfer to technical assistance and training needs for rural nonprofits and communities
* Facilitation, mediation, and meeting management skills
* Proficiency with personal computers including Microsoft Office

**Physical Job Requirements:**

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this position. Reasonable accommodations may be made to enable persons with disabilities to perform the essential functions.

Work performed in an office requires ability to operate computers and various pieces of office equipment, including telephone. Use may be moderate (average two hours per day) to heavy (four or more hours per day)

While performing the duties of this position, the employee is frequently required to stand and/or sit for prolonged periods of time; walk; talk; hear; use hand to finger; handle; feel or operate objects, tools or controls; and reach with hands and arms. The employee is occasionally required to climb or balance; stoop, kneel, crouch or crawl.

The employee may occasionally lift and or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, color vision, peripheral vision, depth perception and the ability to adjust focus.

This position also requires moderate (up to two days per month) to heavy (up to 10 days per month) automobile and airline travel, including overnight travel.

**Preferred Education and Experience:**

A combination of experience and education is necessary to qualify for the position. A typical qualifying combination may include:

Experience:

Five years of any combination of applicable experience in housing development, affordable mortgage lending and/or housing counseling (education may be substituted for experience).

Preferred Education:

Bachelor’s degree (additional qualifying experience may be substituted).

**Special Requirements:**

Possession of a valid driver’s license and proof of insurance that meets the minimum requirements ($100,000/$300,000) of RCAC corporate liability policy will be required when traveling for business purposes.

*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.*