

KARUK TRIBE HOUSING AUTHORITY

P.O. Box 1159 • 635 Jacobs Way
Happy Camp, CA 96039
Ph: (530) 493-1414 • Fax: (530) 493-1415



1836 Apsuun Street
Yreka, CA 96097
Ph: (530) 842-1644 • Fax: (530) 842-1646

Vacancy Announcement

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, provide credit counseling, and pursue collection activities. Shall assist with all land and real property transactions by preparing and processing necessary documentation.

Classification: Full Time, Regular, Non-Exempt

This position will require a skills test to qualify for interview.

Application Deadline: Open Until Filled

Applications are available at all Tribal Offices or on the Internet at www.karuk.us The Karuk Tribe's (TERO) Preference and Drug & Alcohol Policy apply.

If selected applicants must successfully pass a drug screening test and be willing to submit to a criminal background check.

Job descriptions are available online at: www.karuk.us or by contacting the Human Resources Department, Telephone (530) 493-1600 ext. 2041, Fax: (855) 437-7888

Email: vsimmons@karuk.us

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, provide credit counseling, and pursue collection activities. Shall assist with all land and real property transactions by preparing and processing necessary documentation.

Classification: Full Time, Regular, Non-Exempt

Responsibilities:

1. Shall process all applications and/or paperwork for Elder Rent Voucher, Temporary Rent Voucher, Home Loan, Home Replacement, Home Rehabilitation/Weatherization Programs, Rental, Lease Purchase, and Down Payment Assistance programs.
2. Shall process all applications and/or paperwork for Student Rent Voucher program including accepting and recruiting applications by the deadline, and collecting all the required documents for the student to receive the rental assistance.
3. Shall collect, process, and ensure submission of all BIA Housing Improvement Program applications by the annual deadline. Shall coordinate closely with BIA to process approved applications.
4. Shall review applications for completeness of information and supporting documentation.
5. Shall prepare correspondence advising of deficiencies and requesting additional information.
6. Shall assign point value to each application based on KTHA policy and place applicant on the waiting list according to points.
7. Shall respond to all waiting list inquiries, written and verbal in a timely manner.
8. Shall conduct background checks for all KTHA applicants and residents per KTHA policy.
9. Shall ensure all potential placements meet income and other eligibility criteria.
10. 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 or program.
11. Maintain a thorough knowledge of KTHA loan policy and discuss various loan alternatives with members either in person, by phone, by mail, or by email.
12. Prepare necessary paperwork for loan application consideration by the Board of Commissioners.

13. Perform loan functions including first mortgages, paid notes, deed of trust, title and/or insurance work, and credit verifications.
14. Assist with written collection documentation and/or loan requests, ensuring timely submission of requests to the Board of Commissioners for approval.
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 and real property transactions and acquisition, including but not limited to preparing, reviewing, and negotiating contracts, preparing leases and deeds, requesting title status reports, and ordering appraisals
19. Shall track and maintain statistics for all KTHA assistance programs to assist in preparing the annual IHP and APR, and unmet needs analysis, as requested.
20. Shall submit written reports to the Board of Commissioners on a monthly basis.
21. 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.
22. 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 possess, or obtain, California Notary Commission, in order to provide necessary services to program participants and applicants, as needed.
3. Must have excellent organizational skills and be able to work independently.
4. Must have excellent communication and customer service skills.

5. Must have the ability to use sound judgment, tact, and diplomacy.
6. Must have basic office skills, i.e. telephone, typing, word processing, and business mathematics.
7. Must have excellent computer skills with working knowledge of Microsoft Office including Word, Outlook, and Excel.
8. Must adhere to the Confidentiality Policy.
9. Must travel to worksites in Yreka, and Orleans, and out of area/state for training purposes.
10. Must possess a valid driver's license and a good driving record and be insurable by Housing's insurance carrier.
11. Must have the ability to understand and follow oral and/or written instructions.
12. 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, August 17, 2015, June 6, 2016, Revised August 20, 2018

Council Approved: August 27, 2015, Revised June 9, 2016, Revised August 23, 2018

Board Chairman's Signature: _____

Employee's Signature: _____