Position Description

Financial Education Coordinator

I. Summary:

The Intake & Education Coordinator will work in a dynamic, collaborative environment, playing a pivotal role in a growing Community Development Financial Institution (CDFI) that is committed to mission-oriented lending. The ideal candidate will have strong attention to detail, providing critical support across the organization. The position will be the lead on the financial education products and must be motivated to work with clients to improve their financial situation.

II. Authority:

The Intake & Education Coordinator reports to the Haa Yakaawu Financial Corporation (HYFC) Portfolio & Operations Manager.

III. Duties and Responsibilities:

Intake

- Respond to requests for loans.
- Return phone calls from clients requesting assistance and provide guidance to clients on how to use technology to submit required documents.
- Complete the pre-qualification process for loan applications.
- Direct clients to additional resources for assistance.
- Contact prospective clients that have reached out in the past but have not moved forward with an application.
- Check each assigned file to ensure that all documents are accurately completed.
- Replenish program material packets as required or directed.
- Assist Portfolio & Operations Manager with preparing loan packets for presentation to the loan committee.
- Strong interpersonal skills, flexibility and customer service orientation.
- Carries out administrative portfolio duties such as filing (both paper and electronic), data entry, copying, binding, scanning etc.
- Provides other portfolio and data management support as needed.
- Keeping abreast with developments in mortgaging laws and regulations and implementing within HYFC.

Education Coordinator

- Works with individuals and families to support them, individually and in groups, with topics like budgeting, homebuying, credit, and others.
- Coordinates the scheduling and the delivery of seminar style training programs at HYFC as well as throughout Southeast Alaska including Homebuyer Education and financial education trainings, workshops and webinars as needed.
- Engage and work with community volunteers who have subject matter expertise as needed to enhance presentations and or provide additional resources.
- In accordance with the National Industry Standards for Home Ownership Counseling, perform homebuyer client intake, counseling, and follow-up on spending plan, credit, savings, and home purchase and financing process.
- In accordance with National Industry Standards for Default and Foreclosure Counseling, perform default client intake, counseling, and follow-up on spending plan, credit, savings, and loss mitigation/foreclosure process and options.
- Using HUD's Housing Counseling Rules and Regulations as a guide, respond to client inquiries as needed.
- Schedule individual sessions with clients as needed to address specific issues regarding financial/credit management. Refer to appropriate community volunteers with associated expertise as appropriate.
- Participate in community outreach (i.e. presentations, fairs, etc.).
- Develop referral sources by building relationships with lenders, realtors, human service organizations, local governments, professional peers.
- Provide intensive specialized services for clients who have more serious credit repair issues or looming home foreclosure by obtaining and reviewing credit reports, negotiating with creditors and referring to resources as needed.
- Document performance of delivery of services by providing information including reports as required by administration and various funding sources. Maintain all documentation associated with client records and required statistical reports including entering participant demographic, program status and outcomes in databases as assigned.
- As necessary, travel to southeast communities

IV. Required Knowledge, Abilities and Skills:

- Experience in community development finance, finance, banking, and/or management strongly desired
- Strong interpersonal skill, flexibility, and customer service orientation
- Knowledge of CDFI operations, mission, and structure strongly desired
- Detailed oriented, with excellent organizational skills

- Able to communicate effectively and productively with supervisors, peers, and clients in both verbal and written communication
- Strong analytical skills
- Able to learn quickly and adapt to fluid work demands
- Experienced using Microsoft Office Suite and able to pick up additional software and technology with ease
- Strong problem-solving skills and interest in continuously improving systems and processes
- Flexible and adaptable to changing circumstances and challenges with ease
- Certified as a financial educator, counselor, and trainer, or willing to become certified within 6 months.
- While performing the duties of this job, the employee is regularly required to:
    - Talk or hear;
    - Sit for extended period;
    - Kneel;
    - Crouch;
    - Reach
    - Push and pull
    - Lifting up to 30 pounds

V. Minimum Qualifications:

Bachelor's Degree in Business Administration, Finance, Accounting, Real Estate, or related field. One year customer service experience; administrative; real estate; finance; accounting; or related field. Experience can substitute for the education.
Certified Financial Educator and ability to become HUD certified housing counselor 1year of hire.
Appropriate experience may be substituted for the required education on a year-for-year basis.

VI. Grade Level:

Grade 13
Non-exempt

Other Duties
Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for their job. Duties, responsibilities, and activities may change at any time with or without notice.

Signatures

This job description has been approved by:

Supervisor/Manager ____

HR____

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee________________________________ Date____________

(Created 2022)

Regional Housing Authority

Position Description

Loan Officer

I. Summary:

The Loan Officer provides oversight of loan servicing requirements and processing of new loan applications. This position assists the HYFC Manager in day-to-day operations that include taking calls for mortgage, business loans and clean energy loans, provide assistance on completing loan applications, data management, customer outreach, social media maintenance.

II. Authority:

The Loan Officer reports directly to the HYFC Manager

III. Duties and Responsibilities:

- Loan Origination, for all HYFC loans, duties include:
  - Receive new loan applications and review for completeness
  - Communication with applicant throughout processing.
  - Process application in database, DownHome.
  - Run and review credit report.
  - Complete debt-to-income (DTI) workbook to assist in determining eligibility.
  - Prepare documents for loan committee.
  - Prepare all correspondence.
  - Prepare loan for payment.
- Advises clients about the risks, consequences, and benefits of alternative lending solutions.
- Develops loan applications by evaluating applicant information and documentation.
- Consults with clients about their lending needs to help them achieve their financial goals, including the collection and analysis of information about the client's financial situation.
- Evaluates loan applications and documentation by informing applicant of additional requirements.
- Rejects loans by explaining deficiencies to applicants.
- Schedules and tracks closing dates, contingency dates, and loan lock expirations.
- Approves loans by issuing checks or forwarding applications to loan committee.
- Completes loan contracts by explaining provisions to applicant, obtaining signatures and notarizations, and collecting fees.
- Prepares and submits timely and accurate loan files.
- Uses state of the art technology to manage loan pipeline and conduct credit and underwriting analysis.
- Updates job knowledge by participating in educational opportunities, reading professional publications, maintaining professional networks, and participating in professional organizations.
- Helps customers by answering questions and responding to requests.
- Maintains customer confidence by keeping loan information confidential.

- Accomplishes Haa Yak̲aawu Financial Corporation's mission by completing related results as needed.
- Provides other portfolio and data management support as needed.
- Maintain accurate records and files.
- May assist and provide administrative support for Volunteer Income Tax Assistance program
- Type or produce reports or correspondence utilizing word processing, spreadsheet, and other business software.
- Assist, as needed, in Financial Counseling:
  - Schedule one-on-one coaching with new loan applicants.
  - Set up all class zoom and maintain contact with clients for reminders and confirmation of registration for classes.
  - Provide support during meetings.
  - Assist with Financial Capacity class content
  - Contact and send reminders to Financial Capacity class participants
  - Follow up with Financial Capacity class participants with survey
- Assist other HYFC staff with special projects.
- Responded to emergency requests as needed
- As necessary, travel to southeast communities

IV. Required Knowledge, Abilities and Skills:

- Excellent customer service.
- Ability to work independently.
- Ability to read, comprehend, explain, and apply written procedures.
- Ability to apply common sense understanding to carry out detailed but uninvolved written or oral instructions
- Working knowledge of business practices, correspondence and typing formats, including correct English grammar, spelling, and punctuation.
- Ability to add, subtract, multiply, and divide in all units of measures, using whole numbers, common fractions and decimals
- Working knowledge of filing and record keeping systems.
- Ability to recognize differences among data, facts, objects, or material.
- Ability to compare data from two or more sources for accuracy and completeness.
- Ability to operate office equipment
- Ability to greet visitors, answer the phone and answer or refer incoming inquiries from the public.
- Ability to provide quality customer service.
- Ability to perform complex data entry tasks.
- Working knowledge of MS Office Suite software and the use of computer systems.
- Ability to follow oral and written instructions.
- While performing the duties of this job, the employee is regularly required to:
  - Talk or hear;
  - Sit for extended period;
  - Stand;
  - Walk;
  - Use of hands to finger, handle, or feel

- Hear sounds and recognize differences
- See differences between colors, shades, brightness
- While looking forward, recognize depth and distance and see objects or movements that off to side.
- Lift up to 40 pounds (files, copy paper, maintenance materials)

V. Minimum Qualifications:

- High school diploma or equivalent.
- 12 months of experience (paid or volunteer) performing duties related to loan origination, processing, or servicing.
- Valid driver's license

VI. Grade Level:

Grade 12
Non-exempt

Other Duties
Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for their job. Duties, responsibilities, and activities may change at any time with or without notice.

Signatures
This job description has been approved by:

Supervisor/Manager ____

HR____

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee____________________________________ Date______________

(Revised September 2024)

HAA YAKAAWU
FINANCIAL CORPORATION

Position Description

Loan Servicing Specialist

I. Summary:

The Loan Servicing Specialist provides oversight of loan servicing requirements and processing of new loan applications. This position assists the Portfolio and Operations Manager in day-to-day operations that include taking calls for loans, provide assistance on completing loan applications, data management, customer outreach, social media maintenance, volunteer income tax preparation (VITA) program and training materials, assist with financial education classes.

II. Authority:

The Loan Servicing Specialist reports directly to the Portfolio and Operations Manager

III. Duties and Responsibilities:

- Loan Servicing, for small dollar loans or home/renovation loans, duties include:
  - Receive new loan applications and review for completeness
  - Communication with applicant throughout processing.
  - Process application in database, DownHome.
  - Run and review credit report.
  - Complete debt-to-income (DTI) workbook and determine eligibility.
  - Prepare documents for loan committee.
  - Prepare all correspondence.
  - Prepare loan for payment.
- Process incoming loan payments.
- Process homeowner insurance and property tax payments as they come due. Update spreadsheets and monitor escrow calendar for payment tracking.
- Process monthly statements no later than 18th of the month.
- Ensure all clients are notified and reminded about upcoming due payments.
-
- Financial Counseling:
  - Schedule one-on-one coaching with new loan applicants.
  - Set up all class zoom and maintain contact with clients for reminders and confirmation of registration for classes.
  - Provide support during meetings.
  - Assist with Financial Capacity class content
  - Contact and send reminders to Financial Capacity class participants
  - Follow up with Financial Capacity class participants with survey
- Return phone calls from clients requesting assistance and provide guidance to clients on how to use technology to submit required documents.
- Direct clients to additional resources for assistance.
- Monitor all social media and respond in timely manner. Post classes to social media.

- Carries out administrative portfolio duties such as filing (both paper and electronic), data entry, copying, binding, scanning etc.
- Provides other portfolio and data management support as needed.
- Maintain accurate records and files.
- Process credit card reports monthly for HYFC staff. Receive, review and code invoices prior to submitting through company tracking software, Nexonia.
- Assist with travel arrangements for staff including collecting, coding and submitting travel receipts.
- Assist and provide administrative support for Volunteer Income Tax Assistance program
- Receive, open, date stamp, and deliver mail and/or other materials.
- Type or produce reports or correspondence utilizing word processing, spreadsheet, and other business software.
- Monitor and maintain office supplies and materials.
- Maintain HYFC Department inventory list, working with the Property Control Specialist to document and tag appropriate inventory.
- Assist other HYFC staff with special projects.
- Responded to emergency requests as needed
- As necessary, travel to southeast communities

<u>IV. Required Knowledge, Abilities and Skills:</u>

- Excellent customer service.
- Ability to work independently.
- Ability to read, comprehend, explain, and apply written procedures.
- Ability to apply common sense understanding to carry out detailed but uninvolved written or oral instructions
- Working knowledge of business practices, correspondence and typing formats, including correct English grammar, spelling, and punctuation.
- Ability to add, subtract, multiply, and divide in all units of measures, using whole numbers, common fractions and decimals
- Working knowledge of filing and record keeping systems.
- Ability to recognize differences among data, facts, objects, or material.
- Ability to compare data from two or more sources for accuracy and completeness.
- Ability to operate office equipment
- Ability to greet visitors, answer the phone and answer or refer incoming inquiries from the public.
- Ability to provide quality customer service.
- Ability to perform complex data entry tasks.
- Working knowledge of MS Office Suite software and the use of computer systems.
- Ability to follow oral and written instructions.
- While performing the duties of this job, the employee is regularly required to:
    - Talk or hear;
    - Sit for extended period;
    - Stand;
    - Walk;
    - Use of hands to finger, handle, or feel

- Hear sounds and recognize differences
- See differences between colors, shades, brightness
- While looking forward, recognize depth and distance and see objects or movements that off to side.
- Lift up to 40 pounds (files, copy paper, maintenance materials)

V. Minimum Qualifications:

- High school diploma or equivalent.
- 3 months of experience (paid or volunteer) performing duties related to office or clerical support.
- Valid driver's license

VI. Grade Level:

Grade 12
Non-exempt

Other Duties
Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for their job. Duties, responsibilities, and activities may change at any time with or without notice.

Signatures
This job description has been approved by:

Supervisor/Manager ____

HR____

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee____________________________________ Date______________

(Created 2023)

Position Description

HYFC Manager

I. Summary:

The HYFC Manager will work in a dynamic, collaborative environment, playing a pivotal role in a growing Community Development Financial Institution (CDFI) that is committed to mission-oriented lending. Supervise staff in executing established processes to ensure the lending cycle runs smoothly, from origination to closing and credit monitoring

II. Authority:

The HYFC Manager reports to the Haa Yakaawu Financial Corporation (HYFC) Executive Director. This position is responsible for supervising the Education Coordinator and Loan Servicing Specialist.

III. Duties and Responsibilities:

Portfolio Management

- Responsible for data management and accuracy of loan software database
- Prepares Portfolio Risk Rating schedule and works with the finance department to ensure the correct loan loss reserve is recorded in accordance with the HYFC's policies and Procedures
- Responsible for the collection of documentation from portfolio clients
- Monitors loan covenants and compliance, including insurance requirements and collateral and financial reporting requirements
- Service all loans in the HYFC portfolio which consists of reviewing payments received, generating notices, escrow analysis, reconciliation, collections
- Designs and implements client-focused surveys, and evaluates customer satisfaction
- Carries out administrative portfolio duties such as filing, typing, copying, binding, scanning etc.
- Provides other portfolio and data management support as needed

Originations and Closings

- Oversees the Intake Coordinator to ensure that the loan application is verified, and confirms the applicant's eligibility

- Prepares all loan origination documents and materials for loan committee presentation
- Coordinates with borrowers and HYFC team to ensure all documents necessary for closing have been received, reviewed, and approved as needed
- Communicates with borrowers and other parties involved in the transactions about closing needs
- Drafts loan documents and collects closing checklist items
- Orders appraisals and performs other due diligence support as needed

HYFC Operations

- Helps maintain the relationship with our lending partners, including other CDFIs and banks
- Generates status and portfolio reports for our lending partners, management and the BOC as needed
- Develop and update loan program policies and procedures
- Responsible for the management of all HYFC grants in coordination with the THRHA grants coordinator
- Keeping abreast with developments in mortgaging laws and regulations and implementing within HYFC
- Work with the Director of Mortgage Lending to increase the portfolio
- As necessary, travel to southeast communities

IV. Required Knowledge, Abilities and Skills:

- Proven management and supervision abilities
- Experience in community development finance, finance, banking, and/or management strongly desired
- Knowledge of CDFI operations, mission, and structure
- Solid understanding of real estate and residential mortgage lending risk and credit
- Detailed oriented, with excellent organizational skills
- Skilled in both verbal and written communication
- Strong analytical skills
- Able to learn quickly and adapt to fluid work demands
- Experienced using Microsoft Office Suite and able to pick up additional software and technology with ease

- Strong problem-solving skills and interest in continuously improving systems and processes
- Flexible and adaptable to changing circumstances and challenges with ease
- NMLS certified, or willing to become certified within 6 months
- Certified as a financial educator, counselor, and trainer, or willing to become certified within 6 months.
- While performing the duties of this job, the employee is regularly required to:
  - Talk or hear;
  - Sit for extended period;
  - Kneel;
  - Crouch;
  - Reach
  - Push and pull
  - Lifting up to 30 pounds

V. Minimum Qualifications:

Bachelor's Degree in Business Administration, Finance, Accounting, Real Estate, or related field. Five years experience in business administration or real estate management.
Licensed mortgage loan originator (NMLS) for Alaska or ability to attain within 6 months of hire.
Appropriate experience may be substituted for the required education on a year-for-year basis.

VI. Grade Level:

Grade 15
Exempt

Other Duties
Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for their job. Duties, responsibilities, and activities may change at any time with or without notice.

Signatures
This job description has been approved by:

Supervisor/Manager ____

HR____

Employee signature below constitutes employee's understanding of the requirements, essential functions and duties of the position.

Employee___________________________________ Date_____________

(Created 2023)

Position Description

Program Support Specialist

I. Summary

The Program Support Specialist supports Haa Yakaawu Financial Corporation’s (HYFC) mission to provide financial opportunities for Southeast Alaskan communities and Tlingit and Haida tribal citizens. This position plays a key role in coordinating financial education workshops, marketing and outreach efforts, and assisting with loan origination across all HYFC lending programs.

The Specialist manages the Small Dollar Loan Program and provides direct support to applicants during the intake and origination process. This includes collecting required documentation, preparing application packets, maintaining accurate records, and communicating with clients throughout the process. The position also assists in organizational operations, fundraising efforts, and community engagement activities that enhance HYFC’s visibility and impact.

II. Authority

Reports directly to the **Lending & Operations Manager**.

III. Duties and Responsibilities

A. Lending Support

- Assist with the intake and origination of loan applications for all HYFC lending programs, including housing, small business, and clean energy.
- Manage all aspects of the Small Dollar Loan Program, including application processing, client communication, and coordination with the Lending & Operations Manager for approval and funding.
- Review application packets for completeness and accuracy prior to submission.
- Maintain loan application tracking logs and assist with data entry into lending systems.
- Communicate with applicants on required documentation and next steps.
- Prepare reports or data summaries related to loan intake and small-dollar activity.
- Provide excellent customer service to clients and act as a primary point of contact for loan inquiries.

B. Development Services and Program Support

- Assist in planning, scheduling, and coordinating financial education workshops, community presentations, and outreach events.
- Support the Educational Coordinator in creating, revising, and teaching HYFC's Development Services curriculum, including budgeting, credit building, homebuyer education, small business development, and other financial capability topics.
- Manage participant registration, confirmations, reminders, and follow-up communications.
- Assist in collecting attendance records, evaluations, and participant surveys.
- Support the Volunteer Income Tax Assistance (VITA) program with client scheduling, outreach, and data tracking.
- Enter and maintain accurate program participation data in systems such as HomeKeeper.
- Assist with planning logistics and coordination for staff or community-based training sessions.

C. Marketing, Fundraising, and Outreach

- Assist with marketing and outreach efforts to promote HYFC programs and services.
- Develop and maintain social media content, newsletters, and community announcements.
- Create flyers, digital posts, and other promotional materials for events and programs.
- Support grant writing, reporting, and fundraising initiatives, including gathering data, drafting narratives, and tracking deliverables.
- Represent HYFC at community events, partner meetings, and outreach activities.

D. Administrative and Operational Support

- Assist with travel logistics, receipts, and coding of invoices for staff.
- Support general office operations including mail distribution, inventory, and supply management.
- Maintain accurate records, files, and data systems.
- Participate in staff meetings, special projects, and organizational initiatives.
- Travel to Southeast Alaska communities as needed to assist with events and workshops.

IV. Required Knowledge, Abilities, and Skills

- Strong organizational, communication, and interpersonal skills.
- Ability to multitask and manage multiple priorities under minimal supervision.
- Proficiency with Microsoft Office Suite; familiarity with Canva, Mailchimp, or similar tools preferred.
- Understanding of lending principles, community development, or financial education is highly desirable.
- Knowledge of Southeast Alaska communities and tribal organizations preferred.
- Attention to detail and ability to maintain confidentiality.
- Comfortable engaging with the public in person and online.
- Ability to travel to Southeast Alaska communities as needed.

V. Minimum Qualifications

- High school diploma or equivalent required; associate or bachelor’s degree preferred.
- At least one year of experience in program coordination, administrative support, or financial services (paid or volunteer).
- Valid driver’s license required.

VI. Grade Level

Grade 12
Non-Exempt