Golden Crescent Habitat for Humanity®

Case Worker Job Description

Position:	Case Worker		
Supervisor:	Executive Director	I **Wages:**	$21.24/hour
Status:	Full Time @ 32 hours/week	I **Job Description Created:**	04-27-2026 F Flores IED

TASKS AND DUTIES

Repair Programs

- Explain GCHFH repair programs to families in need of repairs by phone, email or walk in. Intake application and documentation found under General Repair and Texas Veterans Commission. and A Brush with Kindness.
- Verify all documentation and income to determine approval for repair work.
- Communicate and work with families throughout the process.
- Record all government monitoring forms on all families served with Statistics and Demographic information on the Repair Programs Government Monitoring.
- Mail denial or out of scope letters when appropriate

GROWTH METRICS, TO BE COMPLETED WITHIN 90 DAYS OF EMPLOYMENT

1. New Home Family Application Process

- Become a Qualified Loan Originator through Habitat International by taking Federal training courses through ABA (American Bankers Association) and State training before an intake of mortgage application or speaking to any families regarding mortgage information. Contact Habitat International Mortgage and Homeowner Services or go on website https://hfhi.sharepoint.com/sites/HomeownerandMortgageServices/SitePages/Homeowner-Mortgage-Services.aspx?src=lob and Golden Crescent Habitat for Humanity policy for Homeowner Selection and Mortgage Origination Policies & Appendices (used the policy that was updated 8/7/24).
- Explain GCHFH new housing program to families that are interested in learning about how the program works via phone, walk-in or email.
- Families that are interested and would like an application will need to complete Finance education class held through STCH Ministries which can be reached at 361-452-3046 for available class dates and times or a HUD approved online class. Family services may assist in helping find a HUD approved class. Once finance class is completed applications can be received by: email, mail, refer them to the website or inform them they may stop by the office or ReStore to pick up an application and brochure. The brochure includes the list of documents that will be needed.
- Keep an activity log for all families that are interested and communicate follow up activities with families. Transfer information from the sign in sheet located in the office lobby of families interested in homeownership onto the inquiry log.
- Set appointments for families interested in applying. It is very important to treat everyone the same according to the Equal Credit Opportunity Act (Reg B).
- Interview families at pre-scheduled appointment time. Post appointments to the google calendar showing first name and phone number. *Applicants must bring in the application, all documentation and money order.* More paperwork: Application Tracking, Privacy Policy, Applicant Release Form,

Kroll Factual Data, Sexual Offender Registration Check, Authorization Regarding Background Investigation, Statement of Bank Account Information (if applicable) and General Guidelines Letter: Additional forms to be filled out at time of interview.

- Review all documentation with the applicant. Make copies of original documents that the family has brought in with their application for the family file unless the family states you can keep the documents. While the family completes the last part of the paperwork this is a good time to make copies.
- Discuss program in more detail Need for Housing including family selection committee doing a home visit, Ability to Pay including area median income and debt to income, Willingness to Partner, Residency Requirements, Closing and other cost and Mortgage including rate, what is included in payments and give example of what liens will look like. See brochures or GCHFH website for more details.
- Determine ability to pay, need for housing and willingness to partner according to GCHFH criteria.
- The ability to pay is determined all household income and debts: Use income verification worksheets (area median income changes once a year and has to be updated) and for debt to income(DTI) use ability to pay calculator for determining debt to income.
- The need for housing is determined by the monthly income to rent payment ratio and a home visit by the Family Selection Committee. The FSC will complete the Applicant Need Evaluation Form. Once the form is completed it will be returned to Family Services then Family Services sends out an email to the rest of the committee to vote on the family once all have voted yes for the family, then a form is completed for the Board to vote: Family Selection Committee Board of Directors form (do not mention any gender on this form). Once the Board has voted (try to get votes from all board members) then the family is accepted as a family partner. If majority of Board has voted yes, then call family and prepare a notice of action for acceptance to become a family partner and prepare the Partnership Agreement. Set an appointment with the family to come to the office to sign. Date the agreement the date of the appointment, also prepare the family partnering manual (see below for link) to be discussed at the appointment. Once appointment is set then post on the google calendar.
- Willingness to partner communication is very important, meeting sweat equity requirements, homeowner education and a finance class. This information is located in the Partnership Agreement and Family Partnership Handbook made for the family once accepted as a partner. Family partnering manual. May also print forms from the office's family partnering manual already printed out. Make sure the manual is up to date with any changes that may have occurred.
- Record all government monitoring forms on all families served with Statistics and Demographic information: Family Selection Government Monitoring . Forms are filed in a separate folder in the black file cabinet in the Family Services office.
- Family Services mails notice of action letters: Notice of Action Letters. These letters are to keep the family informed of the status of their application. The notice of action letters are a requirement per Equal Credit Opportunity Act (ECOA) every 30 days from application date until a final decision is made on whether or not qualifications are met. Post on google calendar when letter needs to be sent. The decision to deny or approve an application should be made as soon as possible. If a family is trying to clear up credit you may give them more time, no more than 90 days. As soon as a decision is made on an application, call the family and discuss what decision was made and why, then mail the notice of action letter or they can pick the letter up at the office. Types of notice of action letters include information regarding the decision made on an application such as area median income, debt to income, incomplete notices (pending documents or home visit etc.), credit, withdrawals (if possible, get something in writing from the family stating they are withdrawing) and acceptance (family partner, then house).
- If all requirements are met and the Family Selection Committee and Board have voted for the family to become a family partner, then call the family and prepare the Family Partnership letter of Acceptance which can be mailed or handed to the family in person at the next meeting that is set up

for the next step. Post meetings on google calendar. I have gone up to 90 days before if the family is trying to clear debt.

- Notice of Incomplete - when still needing documentation or waiting on GCHFH to complete home visit or voting. Notice of action must be sent at least 30 days from application date if not sooner. Start reaching out by phone or email about a week after application if documentation is needed. Each application and circumstances are different so the time frame can be different. If a family is not responding when called or emailed during the first 30 days you can make a decision to deny their application on Willingness to Partner.
- Provide a Notice of Acceptance at the time accepted as a family partner.
- Family Services communicates with the families throughout the whole process by phone, email and notice of action letters (every 30 days). Reach out as often as needed depending on where you are in the application process and what response you get from the family.
- If the family does not uphold the program requirements, then that could lead to deselection
- If the Applicant is deselected, documentation should be on file (notes on meetings, email or phone conversation): Save to Failure to Partner .
- Deselections must be approved by the Board of Directors.
- FSC emails the Executive Director to place deselection on the next Board agenda.
- After the Board decision, a deselection letter should be sent by certified mail and regular mail to the family. Keep a copy of the original letter for the file.

2. Administration

- Gather information necessary for E. D. for reporting purposes.
- Make sure family information is updated and current on the necessary phone numbers log.
- Record checks received on the monthly check log.
- Provide Notary Services.
- Determine income guidelines annually according to HUD for each county.
- Update brochure with income guidelines and any changes that will affect each county.
- Retain files for 3 years. Permanently retain Mortgage files.
- Shred denial letters on new construction and repairs each January enter on google calendar.
- Report to the appraisal district any new and sold properties every December. Enter on google calendar.

3. Continuing Education

- Successfully complete required Federal and State training of laws to be a mortgage loan originator (QLO) required annually for the homeowner selection multistep process (two phases). Contact Habitat International Mortgage and Homeowner Services or go on website https://hfhi.sharepoint.com/sites/HomeownerandMortgageServices/SitePages/Homeowner-Mortgage-Services.aspx?src=lob. Once signed up for Federal training through the American Bankers Association an email will be received annually with training information.
- Participate in events, webinars etc. regarding sharing information on Homeownership and repair programs.

4. Volunteer Management

- Manage volunteers participating in training programs for new home families
- Complete Volunteer liability form for hours served for anyone that volunteered for blessings, dedication and homeowner classes.

5. Outreach

- Work events and distribute information when possible.
- Participate in events, webinars etc. regarding sharing information on Homeownership and repair programs.

Key Performance Indicators

- Successful completion of all annually required CEUs
- The number of completed new home applications per year
- The number of completed repair applications per year
- Participation in 4 outreach events each year

GROWTH METRICS TO BE COMPLETED WITHIN ONE YEAR OF EMPLOYMENT:

1. Oversight of the Family Selection Committee

- Meet with Committee members regarding the application and home visit. This will be done once requirements are met regarding income, credit check (pulled through point/calyx see page 5), sex offender check and background check at https://www.dps.texas.gov/section/crime-records . The meeting will determine whether we move forward with the home visit. In most cases the meeting is held in the Family Services office. List of Family Selection Committee members.
- Meet with one of the committee members that are mortgage loan officers. At this time, I meet with Haley Willemin or Christi Cornel regarding application. Committee members could change.
- The Committee and the FSC agree on moving forward with a home visit, FSC will communicate with committee members to determine a date and time to meet with the family.
- Two people will attend home visit, preferably a male and female.
- The Family Selection Committee will complete the applicant need evaluation home visit form and will return the home visit form to the FSC via email scan or office visit.
- FSC reviews the forms from the home visit, then submits forms by email to the rest of the Family Selection Committee for their votes on the family.
- Once votes are received, the FSC will create the Homeowner Selection Committee Report for Board of Directors form for the Executive Director who will submit the form to the Board of Directors for a vote.
- Meet with Committee members for any changes to the partnership agreement or policy.

2. Partnership Agreement and Mortgage Process

- FSC creates a family partnership binder along with the partnership agreement and schedules a meeting with the approved family to go over binder and partnership agreement. Post meeting on google calendar.
- FSC keeps a family folder of all paperwork collected in a fireproof file cabinet (FSC office) until ready to build a mortgage file. Family Services Coordinator monitors approved family files. Collect paystubs, bank statements and time sheets every month.
- Set up and participate in homeowner education and A HUD approved education class will also be required if approved through the TDHCA Bootstrap program prior to closing home.
- Homeowner education classes will need to be scheduled. See the Homeowner Education Class Schedule for volunteer contact information.
- Monitor sweat equity hours through time sheets returned each month and record on the Sweat Equity Spreadsheet. Prepare a new sheet for all approved families.
- Plan blessing/groundbreaking (typically before build starts or after slab pour) and dedication (before

closing of the home or the day of). Each one requires participation by the Executor Director, Family Selection Committee, Board of Directors and a Pastor. If a family has a Pastor already then ask that person first if not, then one would need to be located. Blessings do not require as many participants for the dedication. Participation for the Blessing includes Welcome (normally done by the ED if not available then Board Member), Opening Prayer (a Pastor), Introduction of Family (FSC that conducted the home visit), Words by the Future Homeowner and Blessing of the site (Pastor). Participation for the Dedication includes Welcome (ED or Board Member), Opening prayer (Pastor), Introduction of the family (FSC that conducted home visit), presentation of the Key (Board Member if possible), presentation of the Bible (Board Member if possible), presentation by the Food Bank (contact at this time is Anna), sponsors, words from the family and Blessing of the home. Sometimes churches may want to participate with a food pantry. If so, add it to the agenda. Once a date is set, then email the Family Selection Committee and Board of Directors. Ask for a response of yes or no. Those that are going to attend then ask them to participate where needed. Also email staff, ReStore and anyone else who might be invited.

- Create an agenda for the Blessing. For the dedication, create an invite and agenda. These are found under House Celebrations. Just type over the existing agenda with new information, then save as under the family name the agenda is referring to. Invites will be created on Canva by the Advancement Director or Family Services if knowledgeable on how to create them.
- Complete Volunteer form for hours served for anyone that volunteered for blessings, dedication and homeowner classes etc. Volunteer Form.
- Once requirements are fulfilled, as stated under tier 2 in the Partnership Agreement and there is a good address for the property being sold. Create the hard copy mortgage file. Start keeping any documents that pertain to the mortgage in this file. Submit application and documentation through Texas Department of Housing and Community Affairs (TDHCA) for the Texas Bootstrap Loan Program at https://www.tdhca.texas.gov/programs/texas-bootstrap-loan-program and forms at https://www.tdhca.texas.gov/texas-bootstrap-loan-program-forms https://contract.tdhca.state.tx.us/alligator/PostLogin.m (Housing Contract System). Refer to TDHCA website for documentation requirements for new reservation package. TDHCA contact at this time is Luis Diaz at Luis.Diaz@tdhca.texas.gov for part of the mortgage lien. Work with TDHCA from acceptance through closing on the home and the GCHFH attorney at Anderson, Smith, Null & Stofer, LLP, 4611 E. Airline, Suite 202 Victoria, TX 77904, Office 361-573-9191. Email the GCHFH attorney on all closing documents and any issues that may arise. TDHCA requires 30 days from the time all documents are summitted for review to get an approval to close. Closings take place at the attorney's office.
- Prepare families and documents for pre-closing, closing and post-closing of the mortgage. Make sure all forms that are being used from the websites are the most current.
- Preparing Documents for closing: 1. About six weeks out, start preparing these documents for GCHFH attorney: Loan information sheet for attorney (Jan at this time), RESPA Servicing Disclosure for Habitat and if approved through TDHCA will also need RESPA Servicing Disclosure TDHCA. RESPA Serving Disclosure Forms: GCHFH form and TDHCA form. Flood search results will need to be sent to the GCHFH attorney. Flood searches are done through ServiceLink at: https://lender.floodapp.com/Login.aspx?ReturnUrl=%2fContent%2fWebcert%2fDefault.aspx
- Let GCHFH attorney know when A/C (communicate with construction) is set then the attorney will order the title commitment and survey. 2. Once appraisal (ordered by Habitat construction) is received, figure out the sale of the home and prepare loan estimates for each lien and have them signed within 3 business days (including Saturdays) after completed RESPA application and at least 7 days before closing. Loan Estimates are prepared through Point/Calyx to receive access, contact Habitat Texas. Loan Estimates can be typed manually on a fillable form. Refer to the HFHI website for training under homeowners and mortgage training. Also refer to the Mortgage origination checklist found on the HFHI website. 3. If the family is approved through TDHCA and GCHFH is ready to start the closing process, go to the Bootstrap Closing Package at

https://www.tdhca.texas.gov/texas-bootstrap-loan-program-forms for the documents that will need to be submitted on the TDHCA Housing Contract System (contact TDHCA to be added as an authorized user for their system). Send the Habitat attorney the funding checklist for preparation. The GCHFH attorney will prepare some of these documents on the list, (See link above for Bootstrap Forms). For all parties involved, submit documents for TDHCA through the Housing Contract System (see link above) and GCHFH attorney by emails (see email above). About a week or so before closing, submit enrollment for StrucSure Warranty at https://enrollment.strucsure.com/, email Cheri Abston <CAbston@strucsure.com> that you have submitted the application and attach the certificate of occupancy. Cheri will send you an email about what other documents may be needed and instructions on documentation and payment information. Final closing disclosures prepared by the GCHFH attorney need to be viewed and signed by the buyer 3 days prior to closing. If the family is not approved through TDHCA, then you will deal with just the GCHFH attorney. Be aware there will be 2 to 3 liens per property depending on approval through TDHCA. If approved through TDHCA there will be a 1st lien for GCHFH, 2nd TDHCA and 3rd for GCHFH. The 3rd lien will be a forgivable lien. If family is not approved through TDHCA, then there will be a 1st lien for GCHFH and 2nd for GCHFH with the 2nd being the forgivable lien. The liens need to equal the appraised value.

- Point/Calyx used for certain mortgage information and documentation. Contact Habitat Texas Mortgage at 512.523.5725 to be set up on the Calyx system and training. Calyx looks like a house icon that you click on and then it takes you to the sign in page.
- Once closing has taken place, GCHFH attorney will return all mortgage documents to the Habitat office. All documents are to be scanned and sent to the Habitat mortgage servicer by email to Texas Dow Employee Credit Union (TDECU), 1001 FM 2004, Lake Jackson, TX 77566, UC Mortgage Servicing @ UMortgageServicing@tdecu.org Phone: (979) 238-8387 | Office: (800) 839-1154 ext. 4617 for all mortgages. Once TDECU receives the documents they will set up the loan on their system. Once scanned save the final mortgage documents in the proper file All Mortgage Documents GCHFH & TDHCA. All original documents are to be file in the hard copy mortgage file that was created and kept in fireproof file cabinet in conference room at this time.
- Remind families annually in January to file for their Homestead with the appraisal district.
- Work with Habitat attorneys with any family issues that may arise.

4. Mortgage Delinquency Reporting, Other Follow-up Activities

- Once received the Delinquency Report from TDECU prepare late notice letters: Late Payment Notice Letters. Once completed mail to families, communicate with families via phone and email for their plan of payment. If a family is 90 days delinquent, email TDECU for the payment amount due, payment amount of each payment due, late charges due and other fees or expenses due. Once the information is received, forward to the GCHFH attorney. The attorney will prepare a demand letter for the family. The letter will be mailed regular and certified mail. GCHFH also receives a letter for the mortgage file. Email TDECU to put a freeze on the family's account so no payments are made. If the family is planning on bringing the total payment according to the demand letter once received, Family Services will take payment for the families to the local branch at Texas Dow Employee Credit Union. Contact TDECU and have the freeze removed before going to the branch. The attorney fees that are due as stated in the demand letter the payment needs to be made to GCHFH. In some cases, payment plans can be made for attorney fees. It is better to collect if possible.
- Remind and help families file for their homestead exemptions.
- Work with families on an ongoing basis with whatever situation that they may need help in (Homeowners insurance, property taxes, delinquencies, payoffs etc.).
- Resolve issues by communicating with family members or by written notices. This would be a letter that would be typed specifically for the situation that is occurring. Find example letters use Letters to homeowners by Habitat.
- Maintain current information on the phone numbers log found under Necessary Phone Numbers.

This log is updated when any information changes or a new family is added.

- Monitor mortgage payoffs. When a family request a payoff contact TDECU, TDHCA (if applicable) for the payoff statement, then for the forgivable lien calculate what is owed and fill out payoff statements. If a family decides to pay off the statements will tell them how and where to pay the mortgage off. When the mortgage is paid off TDECU will furnish the release of lien for both liens for GCHFH and for TDHCA they will furnish their own. Once the release of liens are received, the documents are taken to the proper courthouse to be recorded, depending on the county. Once recorded the family receives the original document and GCHFH keeps a copy for our mortgage file, also scan to release of lien file. Along with the original documents send a release of lien letter which also explains the future payments for property taxes and homeowner insurance.

Interview Questions and Annual Evaluation follow-up questions:

Criminal Disclosure

- Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any criminal offense involving dishonesty, breach of trust, or money laundering or agreed to enter a pretrial diversion or similar program in connection with the prosecution of such offense(s)? ____Yes ____No
- Based upon the activities that occurred while you exercised control over an organization, has any such organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any criminal offense involving dishonesty, breach of trust, or money laundering or agreed to enter into a pretrial diversion or similar program in connection with the prosecution of such offense(s)? ____Yes ____No

Civil Judicial Disclosure

Has any domestic or foreign court ever:

- enjoined you, or taken other action against you, in connection with any financial services-related activity? ____Yes ____No
- found that you were involved in a violation of any financial services-related statute(s) or regulation(s)? ____Yes ____No
- dismissed, pursuant to a settlement agreement, a financial services-related civil action brought against you by a State, federal, or foreign financial regulatory authority? ____Yes ____No

Regulatory Action

Has any State or federal regulatory agency or foreign financial regulatory authority ever:

- found you to have made a false statement or omission or been dishonest, unfair or unethical? ____Yes ____No
- found you to have been involved in a violation of a financial services-related business regulation(s) or statute(s)? ____Yes ____No
- found you to have been a cause of a financial services-related business having its authorization to do business denied, suspended, revoked or restricted? ____Yes ____No
- entered an order against you in connection with a financial services-related activity? ____Yes ____No
- denied, suspended or revoked your registration or license to engage in a financial services-related activity, disciplined you, or otherwise by order, prevented you from associating with a financial services-related business or restricted your activities? ____Yes ____No
- barred you from association with an entity or its officers regulated by such agency or foreign financial regulatory authority or from engaging in a financial services-related business?

- issued a final order against you based on violations of any law or regulations that prohibit fraudulent, manipulative, or deceptive conduct? ____Yes ____No
- Have you ever had an authorization to act as an attorney, accountant, or State or federal contractor that was revoked or suspended? ____Yes ____No

Customer Arbitration/Civil Litigation Disclosure
Have you ever been named as a respondent/defendant in a financial services-related consumer-initiated arbitration or civil litigation which resulted in an arbitration award or civil judgment against you, regardless of amount, or that required corrective action; or was settled for any amount?
____Yes ____No

As indicated by my signature below, I have read and understood this job description.

Printed name	Signature	Date