

1. IDENTIFICATION

Position No.	Job Title	Supervisor's Position	Financial Code	
See appendix	Mortgage and Lands Officer	See appendix	See appendix	
Department		Division/Region	Community	Location
Nunavut Housing Corporation		See appendix	See appendix	See appendix

2. PURPOSE

Main reason why the position exists, within what context and what the overall end result is.

Reporting to the District Comptroller, the incumbent is responsible for the administration of the Nunavut Housing Corporation's (NHCs) District mortgage and loans portfolio. The incumbent is also responsible for land administration, especially regarding responsibility for the registering/ releasing of mortgages and maintenance of land lease records.

3. SCOPE

Describe the impact the position has on the area in which it works, or if it impacts other departments, the government as a whole, or the public directly or indirectly. How does the position impact those groups/individuals, the organization and/or budgets? What is the magnitude of that impact?

The incumbent, a key member of the Finance group, is responsible for the administration of the Corporation's Mortgage and Loans portfolio including all mortgage files and land leases across all communities in the Kivalliq District. The incumbent must ensure a smooth operation of the Mortgage and Loans portfolio ensuring processes are performed under the guidance of legislative requirements such as the Financial Administration Act and subsequent NHC regulations and directives. The majority of the work is self-initiated, but advice and guidance may be solicited from the supervisor. The incumbent plans work and determines priorities within scope of authority. Interaction with mortgage clients requires strong interpersonal skills and the ability to work politely and effectively with clients in assisting them in understanding and living up to their Homeownership obligations is critical to the success of the Mortgage and Lands Officer.

4. RESPONSIBILITIES

Describe major responsibilities and target accomplishments expected of the position. List the responsibilities that have the greatest impact on the organization first and describe them in a way that answers *why* the duties of the position are being performed. For a supervisory or management position, indicate the subordinate position(s) through which objectives are accomplished.

Administer the leases and loans in the District to ensure documentation is correct and on file by:

- Compiling client information such as land documents, application, verification of income, program agreements and mortgage documents or other security documentation;
- Calculating loan payments and subsidies;
- Preparing mortgage documents;
- Arranging for the signing of land registration documents and agreements by all parties;
- Tracking documents and agreements to identify their location at all times;
- Ensuring documents and agreements are accurately and timely completed;
- Setting up and maintaining a loan/lease file for new staff housing units;
- Preparing documents for the transfer of title on leased units to homeowners in a timely manner;
- Preparing documents for lawyers for homeownership clients;
- Registering mortgages and caveats on property;
- Preparing mortgage discharge letters and withdrawals of caveats (or forgiveness letters) for District clients as required;
- Preparing documents to transfer title of the land;
- Developing, preparing and arranging payment of land applications for new builds;
- Reviewing and approving municipal land lease invoices for payment
- Verifying / appealing property tax assessments;
- Setting up and maintaining land lease files for public and staff housing; and
- Tracking public and staff housing land documents.

Collect, record and report loan and lease payments to ensure payments are made and recorded properly by:

- Monitoring payments made by clients in other offices both at the local level and at the Headquarters office;
- Ensuring that payments are properly receipted;
- Submitting mortgage reports and all monies collected on a weekly basis;
- Data entry of mortgage payments into the financial information system; and
- Advising Directorate of any changes made to payment process i.e. NSF cheques, stop payments, etc.

Perform other related duties such as:

- Assisting the various Directorate and Headquarters staff with special projects as required;
- Providing training when necessary;
- Reviewing mortgage files for end dates and discharging mortgages where necessary;
- Working with Land Titles Office and their POLAR software system;
- Reading and understanding the various Land Title documents; and
- Understanding the various types of leases found in Nunavut.

5. KNOWLEDGE, SKILLS AND ABILITIES

Describe the level of knowledge, experience and abilities that are required for satisfactory job performance.

Knowledge identifies the acquired information or concepts that relate to a specific discipline. *Skills* describe acquired measurable behaviours and may cover manual aspects required to do a job. *Abilities* describe natural talents or developed proficiencies required to do the job.

These requirements are in reference to the *job*, not the incumbent performing the job.

Contextual Knowledge

- Accounting policies and procedures, primarily entering debit and credit transactions, collection activities, account analysis and financial and management reporting.
- Mortgage and caveat registration procedures.
- Transferring of land titles.
- Land use legislation and by-laws as well as land use application and appeals process.

Skills and Abilities

- Ability to read and interpret land maps.
- The ability to prepare entries for receipt of mortgage payments.
- Ability to understand relevant municipal legislation, policies and procedures.
- The skill and ability to communicate effectively, both orally and in writing, with homeownership clients to ensure mortgage payments are made in full and on time.
- The skill and ability to interact effectively with other staff members, particularly the District Comptroller to ensure proper communication and coordination of departmental workload.

Qualification Requirements

This level of knowledge is normally acquired through:

- A Diploma in Business Administration, Commerce, Economics, or a related field.
- Two (2) years of related working experience which can include experience working with accounting systems lands systems and lease or mortgage registration.
- An acceptable combination of education and experience may be considered.
- The ability to speak Inuktitut/Inuinnaqtun is considered an asset.
- Completion of bookkeeping designation (CPB, CB, RPB) is considered an asset.

6. WORKING CONDITIONS

List the unavoidable, externally imposed conditions under which the work must be performed, and which create hardship for the incumbent. Express frequency, duration and intensity of each occurrence in measurable time (e.g. every day, two or three times a week, 5 hours a day).

Physical Demands

Indicate the nature of physical demands and the frequency and duration of occurrences leading to physical fatigue or physical stress.

Physical effort is required when sitting for extended periods reviewing various mortgage and lands documents for accuracy and compliance. Extended periods of sitting to work at a computer can result in exposure to muscle and eye strain.

Environmental Conditions

Indicate the nature of adverse environmental conditions to which the jobholder is exposed, and the frequency and duration of exposures. Include conditions that increase the risk of accident, ill health, or physical discomfort.

Works in a traditional office environment, with exposure to multiple demands, competing priorities and deadlines, and the requirement to respond to requests for service, information, etc. which may pose risk of stress-related illness; eye strain from exposure to glare from a video screen; and muscle strain for sitting and keyboarding for extended periods of time.

Sensory Demands

Indicate the nature of demands on the jobholder's senses. These demands can be in the form of making judgements to discern something through touch, smell, sight, and/or hearing. It may include concentrated levels of attention to details though one or more of the incumbents' senses.

Substantial amount of time in front of a computer terminal and reviewing various mortgage and lands documents. There is a requirement for accuracy requiring a significant concentration and attention to detail.

Mental Demands

Indicate conditions within the job that may lead to mental or emotional fatigue that would increase the risk of such things as tension or anxiety.

Decisions made by the position have serious financial, legal and some cases political implications. Deadlines are constant and demanding, making it difficult to prioritize workload.

7. CERTIFICATION

Employee Signature	Supervisor Title
Printed Name	Supervisor Signature
Date:	Date
I certify that I have read and understand the responsibilities assigned to this position.	I certify that this job description is an accurate description of the responsibilities assigned to the position.
Deputy Head Signature	
Date	
I approve the delegation of the responsibilities outlined herein within the context of the attached organizational structure.	

8. ORGANIZATION CHART

Please attach Organizational Chart indicating incumbent’s position, peer positions, subordinate positions (if any) and supervisor position.

“The above statements are intended to describe the general nature and level of work being performed by the incumbent of this job. They are not intended to be an exhaustive list of all responsibilities and activities required of this position”.

9. APPENDIX

Position	Community	Supervisor	Distribution Coding
12-02046	Cambridge Bay	12-02044	03300-01-4-444-0302004-04
12-04001	Kinngait	12-04524	03300-01-2-222-0302004-04
12-06006	Arviat	12-04555	03300-01-3-333-0302004-04