

Senior Accountant

Reports to: Finance Director

Classification: Full-Time

Position Summary

The Senior Accountant for this non-profit affordable housing organization is responsible for a wide range of accounting and financial operations. Core responsibilities include accounts payable and receivable processing, bank reconciliations, journal entries, mortgage loan servicing, and foreclosure processing. The Senior Accountant also assists with annual budget preparation; conducts monthly, quarterly, and annual financial analyses; supports the annual financial audit (including Project Cost Certifications); and oversees restricted and unrestricted revenues related to donations and grants.

Primary Responsibilities

Accounting

- Process monthly reconciliations for bank accounts, credit cards, and other accounting functions.
- Prepare and post journal entries, making necessary adjustments.
- Assist in annual budget preparation and review.
- Collaborate with department managers and directors to review actuals, understand variances, and identify corrective actions needed to meet financial goals.
- Assist with year-end audit, Project Cost Certifications, and IRS Form 990 preparation as assigned by the Finance Director.
- Review all accounts payable, accounts receivable, and general ledger activity to ensure accurate recording; make corrections as needed.
- Review and verify invoices; maintain and track supporting spreadsheets (e.g., America Rescue Plan Act, Downtown Development Districts).
- Prepare and review grant reimbursement requests, ensuring compliance with donor intent and grant agreements.
- Assist in establishing, maintaining, and implementing accounting and finance control policies and procedures.
- Serve as liaison between Finance, Fund Development, and Program Services by providing financial reports.
- Administer and process payroll for all employees.
- Manage day-to-day accounting transactions using QuickBooks.
- Prepare and track budgets in QuickBooks, identifying variances and recommending corrective solutions.
- Maintain confidentiality across all accounting transactions and payroll processes.
- Participate in weekly departmental meetings.
- Understand payroll tax filing and benefits administration.
- Perform other duties as assigned.

Mortgage Loan Servicing & Management

- Develop and manage policies related to mortgage servicing, collections, and foreclosures.
- Manage relationship with third-party mortgage loan servicer.
- Provide monthly reporting on the status of all mortgages.
- Report monthly on recovery plans for delinquent loans.
- Set up accounts and communicate regularly with third-party mortgage leveraging partners regarding receivables.
- Coordinate loan payoffs, buybacks, and other remedies related to delinquencies.
- Manage lien release and satisfaction processes as lien terms are fulfilled.
- Administer loan modifications and changes related to life events (e.g., death, inheritance, deportation, divorce).
- Manage relationships with attorneys related to foreclosure and eviction processes.
- Communicate with homeowners regarding delinquencies, loss-mitigation options, and foreclosure prevention.
- Maintain a calm, professional demeanor during sensitive conversations across all communication formats.
- Manage annual escrow analysis for Habitat-serviced loans.
- Oversee collections of all loans serviced by Habitat.
- Manage lot rent and special-circumstance collections for land-trust properties.
- Maintain rental property files (contracts, payments, renewals, deadlines).
- Manage the buyback process for properties from Habitat homeowners.
- Set up new loans with the loan servicer.
- Ensure all homeowners maintain required insurance.
- Manage escrow payables.
- Participate in weekly staff meetings.
- Perform other duties as assigned.

Knowledge, Skills, and Abilities

- Bachelor's degree in Accounting, Finance, Business Administration, or a related field.
- 5+ years of relevant experience.
- Proficiency in Microsoft Office (Outlook, Word, Excel, PowerPoint).
- Proficiency with QuickBooks.
- Excellent organizational and critical-thinking skills, with the ability to manage multiple deadlines.
- Strong customer service orientation and commitment to service excellence.
- Effective conflict-resolution skills.
- Ability to communicate effectively (verbal, written, in-person, and telephone) with individuals from diverse backgrounds.
- High attention to detail, accuracy, and confidentiality.
- Ability to multitask, meet deadlines, and move projects to completion.
- Desire to contribute to a workplace culture that embraces diversity, equity, and inclusion.
- Sound judgment and ability to work collaboratively in team-based and cross-functional environments.
- Understanding of GAAP and non-profit accounting standards (FASB).

Work Environment

- Performance evaluations at 30, 60, 90 days, after 1 year, and annually thereafter.
- Normal work schedule: Monday–Friday, 9 AM–5 PM. Hybrid options may be considered.

Equal Opportunity Employment

Sussex County Habitat for Humanity is an Equal Opportunity Employer. SCHFH does not discriminate against employees or applicants based on race, color, religion, sex, sexual orientation, gender identity, or national origin. SCHFH takes affirmative action to ensure equal employment opportunities in hiring, promotion, termination, compensation, training, and all other aspects of employment.