



Job Title: Housing Counselor and Educator for the Center for Homeownership Program

FLSA Status: Non-exempt

Direct Reports: NA

Supervisor: Housing Director

Starting Salary: \$40,000

Minimum Qualifications: Bachelor's Degree or equivalent experience in education, housing counseling, business, finance, or real estate. Job position requires the ability to speak comfortably to the public. Excellent verbal, written, and presentation skills, as well as strong interpersonal skills, are necessary to work effectively with a wide variety of people and organizations. Strong organization skills required. Proficiency in MS Office is required. Must be HUD Certified or obtain within 90 days of hire. Must be NFCC Consumer Credit, Housing, and Student Loan certified or obtain within six months of hire. The Housing Educator will be trained in Housing/Homebuyers Program.

Preferred Qualifications: Bachelor's Degree and two years' experience in related fields. Real estate license, Spanish Bi-lingual, HUD Housing Certification, and Certified Homeownership Counselor.

Primary Role: Counselor: Provide financial counseling and money management coaching on credit and debt, and housing counseling to individuals and families. The goal is to improve the overall financial wellbeing of the client and to assist them in reaching their goals without judgement or projection of opinion. Counseling typically assists clients through a potential crisis, while coaching offers support, encouragement, and empowers the client in awareness of financial concepts, day-to-day financial skills and the importance of emergency savings. Provides action plan with options available to resolve their financial concerns or goals.

Educator: Arrange for and provide Pre-purchase Housing Education to groups and individuals. Deliver services by interviewing, analyzing, and investigating client's financial situation in relation to available options in developing a plan for homeownership. Pre-qualify prospective homebuyers to meet the underwriting guidelines for the appropriate loan products. Follow through with the client and action plan to home purchase.

Responsibilities

- Provide financial, credit, housing, crisis, coaching, and advocacy counseling to clients, offering options to navigate financial concerns or goals, including homeownership, debt management plans, budgeting, credit report reviews, student loan counseling, and foreclosure prevention.
- Establish contact and develop a positive rapport with clients seeking education regarding home ownership
- Determine and provide educational information needed by clients through a comprehensive interview
- Analyze and investigate client's financial situation in relation to available options
- Assure timely follow-up of clients and adhere to policies and procedures relating to client file maintenance and documentation
- Assure quality services by being knowledgeable of rules, regulations, and legal requirements.
- Assure timely follow-up of clients, including returning phone calls within 1 business day.
- Provide housing education to interested groups and individuals

- Provide individual housing counseling that involves credit report review and analysis, development of an action plan, pre-qualification of prospective homebuyers and meeting of the underwriting guidelines for the appropriate loan products
- Assist marketing of the center and program services
- Prepare correspondence as requested
- Maintain intake system daily and monitors/tracks file system
- Enter data and update information as necessary to bring and keep the program database(s) current
- Assist other trainers with preparation of schedules and class materials
- Schedule, coordinate and facilitate regular homebuyer education classes
- Participate in ongoing development of comprehensive homeownership program
- Provide information and referral on housing options and loan resources
- Keeps up to date on trends and information related to housing
- Cooperates with Housing Director for reporting statistical data to partners, management, funding organizations, etc.
- Maintain active professional competency by participating in training and workshops for professional growth in areas pertaining to duties.
- Other related duties as assigned by supervisor

Agency Responsibilities

- Adhere to Agency policies and procedures, employee handbook;
- Assure confidentiality of information related to clients and other information of a confidential nature;
- Be sensitive to the needs and circumstances of the client and respect diversity among cultures, gender, age, etc;
- Promote a positive image of the program and agency by demonstrating an understanding of the services available and conducting oneself according to a professional code of ethics.
- Assist in furthering the mission of the organization;
- Maintain active professional competency by participating in training and workshops for professional growth in areas pertaining to responsibilities;
- Be a team player and maintain harmonious working relationships with agency staff, United Way, educators, business associates, customers, and other related service agencies by amenable and cooperative contacts.

Equipment Used: Telephone, copier, computer, MS Office

Working Conditions: General office environment

Physical and Mental Requirements:

- Frequent: sitting, seeing, hearing, writing, reading, problem solving, planning, decision making, organizing, interpreting data
- Often: walking