

Position Title:	Housing Counselor	Starting Rate:	\$31,000 - \$34,312
Reports to:	Community Development Director	Date:	April 2019
Department:	Community Development Operations		

General Statement of Duties:

Under the supervision of the Community Development Director, the Housing Counselor is responsible for collecting appropriate, comprehensive and accurate information to assist in identifying client's needs, their housing situation and financial circumstances. Job responsibilities include foreclosure prevention and assessment; budget development; scheduling; case management coordination, follow-up and HOPE LoanPortal modification processing. In addition, the Housing Counselor position functions as part of an active, involved team of professionals dedicated to helping individuals gain the knowledge and financial skills to prevent foreclosure and maintain successful homeownership.

Essential Job Functions (Illustrative Only):

1. Responsible for providing high quality assistance to clients seeking foreclosure intervention prevention services and administrative support.
2. Must collect appropriate, comprehensive and accurate information from clients, relative to their housing situation and financial circumstances.
3. Assess client information and communicate client's needs to the appropriate level and initiate correspondence.
4. Provide referrals to other programs and agencies to assist and support client as appropriate.
5. Enter data into the database and keep detailed and accurate records according to program guidelines.
6. Responsible for case management coordination and follow-up.
7. Must return client telephone calls within 48 hours.
8. Send and receive correspondence, in-coming mail, faxes and responding as appropriate.

9. Provide high level customer service to all clients.
10. Provide one-on-one foreclosure intervention counseling to clients facing mortgage default.
11. Proactively reaches out to develop successful solutions for the customer by working with internal partners.
12. Develops and maintains strong relationships with counseling agencies and housing advocates utilizing the help line.
13. Analyzes trends and issues to discover any processing issues that may need to be corrected to prevent further concern.
14. Conduct workshops for clients on issues such as foreclosure prevention, budget building, credit issues, money management and unfair lending practice.
15. Lead an intensive 8-hour group workshop on home purchasing.
16. Conducts group education workshops, utilizing organization protocols designed to increase the financial literacy of consumers including homebuyer education; credit and money management; bankruptcy recovery and rental education sessions for rental families.

Required Knowledge and Abilities:

The statements contained here reflect general details as necessary to describe the principal functions of this job, the level of knowledge and skill typically required and the scope of responsibility, but should not be considered an all-inclusive listing of work requirements. Individuals may perform other duties as assigned including work in other functional areas to cover absences or relief, to equalize peak work periods or otherwise balance the workload.

Bachelor's Degree in Business Management, Community Development, Public Administration of related field, with (1) one year of experience in housing counseling, real estate sales, foreclosure prevention or mortgage origination or any equivalent combination of education, training and experience which provides the following knowledge, abilities and skills:

1. Experience in housing counseling, foreclosure prevention, homebuyer education, underwriting, lending or real estate coupled with experience in mortgage banking preferably in processing, originations, and loss mitigation.
2. Possess a Certification in Housing Counseling, Certified Foreclosure

- Prevention or Mortgage lending and/or real estate license with skills and accreditation in loan default counseling.
3. Knowledge of Counselor Max and HOPE LoanPortal software and how to manage the system in a timely and efficient process.
 4. Proficient in MS Office Suite software, with strong Microsoft Excel or Access skills and ability to extract and run reports from databases for CounselorMax and HOPE LoanPortal software programs.
 5. Ability to prioritize and coordinate multiple work activities in a fast-paced team environment and meet critical deadlines.
 6. Conduct group homeownership education, foreclosure prevention sessions and post-mortgage counseling sessions for clients as needed.
 7. Must have the knowledge and ability to conduct one-on-one counseling to clients who have defaulted, or will default, on their mortgage payment.
 8. Must possess a working knowledge on the subject of predatory lending and be able to counsel clients to avoid such loans.
 9. Must be available to meet with clients at least two evenings a month.
 10. Excellent filing and organizational skills demonstrated across a range of administrative processes and procedures.
 11. Ability to design and maintain effective record keeping systems.
 12. Ability to support the production and distribution of complex grant and financial monitoring reports (editing, formatting, insertion of charts and tables).
 13. Ability to communicate effectively, orally and in writing. Must possess strong communication skills.
 14. Must demonstrate an ability to analyze mortgage documents, including profit and loss statements, HUD documents and tax information to determine optimal outcomes for borrowers.

Physical Requirements:

1. This is sedentary work requiring the exertion of up to 10 pounds of force, and a negligible amount of force frequently or constantly to move objects.
2. Work requires reaching, fingering, grasping, and repetitive motions.

3. Vocal communication is required for expressing or exchanging ideas by means of the spoken word.
4. Visual acuity is required for preparing and analyzing written or computer data, operation of machines, operation of motor vehicles or equipment, determining the accuracy and thoroughness of work and observing general surroundings and activities.
5. The worker is not subject to adverse environmental conditions.

Special Requirements:

1. Valid Drivers license required and must maintain eligibility for coverage under the Authority's automobile insurance.
2. Must pass a drug screen.
3. Must supply a criminal background record check.
4. Bilingual in Spanish desired
5. Must sign a confidentiality statement.

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