

Job Description

Job Title: Housing Counselor
Department: Program Services
Reports To: Director of Program Services
Last Updated: 8/27/14

PRIMARY FUNCTION

The Housing Counselor is responsible for conducting homebuyer education and financial education workshops, housing counseling (includes pre-purchase, rental, and default foreclosure) and credit counseling services, including administrative responsibilities.

ESSENTIAL DUTIES & RESPONSIBILITIES

1. In accordance with the National Industry Standards for Home Ownership Counseling, perform homebuyer client intake, counseling, and follow-up on spending plan, credit, savings, and home purchase and financing process.
2. In accordance with National Industry Standards for Default and Foreclosure Counseling, perform default client intake, counseling, and follow-up on spending plan, credit, savings, and loss mitigation/foreclosure process and options.
3. Timely client tracking via Counselor Max database & Hopeloan Portal.
4. Using HUD's Housing Counseling Rules and Regulations as a guide, respond to client inquiries as needed.
5. Participation in local area community outreach (i.e., presentations, fairs, etc..)
6. In accordance with grant requirements, assist with quarterly & annual reporting to various funders.
7. Acquire & maintain Train the Trainer Certification for VHDA Homebuyer Education; recertify every two years.
8. Coordinate and conduct monthly homebuyer education and financial education workshops.
9. Develop referral sources by building relationships with lenders, realtors, human service organizations, local governments, professional peers and others, including attendance at twice-yearly VAHC conferences.
10. Assist with and/or initiate marketing activities that fulfill our advertising goals for program services.
11. Actively participate in monthly quality and process reviews to improve the effectiveness of housing counseling services. Prepare in advance; provide feedback and suggestions related to improvements as needed or asked.
12. Assist with establishing and updating processes for the delivery of counseling services.
13. Review and comply with the terms and requirements of contracts and agreements.
14. Become certified as a Comprehensive Housing Counselor within 12 months of employment.

15. Become certified in Financial Coaching within 12 months of employment.
16. Attend staff meetings and training as required.
17. Performs other duties as assigned.

KNOWLEDGE, SKILLS & ABILITIES

- Strong understanding of home purchase and financing process.
- Solid understanding of the default foreclosure process.
- Ability to interact in a professional manner with potential homebuyers, community partners, and homebuyer education professionals.
- Exceptional interpersonal skills and human relation skills that positively benefit interactions with co-workers, internal and external clientele.
- A demonstrated ability to deal with coworkers, volunteers, peers and supervisors.
- Ability to exercise good judgment and self-control.
- Good comprehension skills, with the ability to listen to and understand information and ideas presented through verbal communication.
- Effective communication skills with individuals at all levels
- Must be detailed oriented, able to plan, prioritize, organize, multi-task and meet deadlines in a past paced environment
- Enthusiasm, good attitude, trustworthiness, personal integrity and honesty.
- Appropriate level of administrative experience and skills.
- Demonstrated ability to operate professionally and safely in the workplace, with experience in holding peers accountable to professional standards.
- Ability to work autonomously and understand when a superior needs to be involved in decisions.
- Good decision making skills, with the ability to analyze information, evaluate results, and implement the best solution to solve problems or challenges.
- Self-motivated, with an ability and dedication to learn new skills quickly, keep up to date technically, and apply new knowledge to your job.

QUALIFICATIONS

- Bachelor's degree or experience/education equivalent.
- Current housing counselor certification OR demonstrated ability to receive applicable training to obtain such certification.
- At least 2 years of experience OR training in housing counseling or related field.
- Must own or consistently have a vehicle available for use, with the flexibility to travel locally and out of area (but within the state).
- Strong computer skills, with working knowledge of the primary Microsoft Office programs.

PHYSICAL REQUIREMENTS

- Able to lift & carry items up to 10 lbs.
- Able to sit at a desk comfortably while working on a computer, for extended periods of time.
- Ability to stand for extended periods of time; approximately 3 hours at a time, with breaks.

PERFORMANCE STANDARDS

- Certification in Comprehensive Housing Counseling by the first 12 months of employment.
- Certification in Financial Coaching by the first 12 months of employment.
- Current Train the Trainer Certification for VHDA Homebuyer Education.
- Customer satisfaction score of 95% or higher per client evaluation surveys.