Job Description

**Job Title:** **Housing Counselor and Loan Program Administrator**

**Reports To:** Director of Housing Counseling and Economic Opportunity

**Staff Size:** 0

**Last Updated:** 4/18/19

**Status & Salary:** FT, Non-Exempt; salary based on related skills and experience.

**OVERALL PURPOSE OF ROLE**

Our Housing Counselor and Loan Program Administrator is an integral part of Piedmont Housing Alliance’s mission of creating affordable housing opportunities through education and lending. This position works closely with the department’s director to deliver one-on-one housing counseling/coaching services, group education presentations and to administer Piedmont Housing Alliance’s unique offering of down payment and affordable mortgage loan programs. These primary functions also incorporate reporting and outreach duties associated with service delivery.

**EXPECTATIONS AND REQUIRED PERFORMANCE IN ROLE**

1. In accordance with the National Industry Standards for Home Ownership Counseling, performs 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, performs default client intake, counseling, and follow-up on spending plan, credit, savings.
3. Use of client satisfaction surveys at a score of 95% or higher
4. Timely client tracking via Counselor Max database and relevant Excel spreadsheets
5. Using HUD’s Housing Counseling Rules and Regulations as a guide, responds to client inquiries as needed
6. Certified as a HUD Housing Counselor within 6 months of employment
7. Certified as a Financial Coach within 18 months of employment
8. Responsible for approval and processing of down payment loan from initial application of eligibility to loan closing
9. Manages residential loan funds and financial assistance programs/processes, including qualifying borrowers, for the following programs: VHDA first mortgage fund allocations, HOMEownership Down Payment Assistance Program (DHCD) and other local down payment assistance loans (Albemarle County Homebuyer Assistance Program, Charlottesville Homebuyer Assistance Program and CDBG and HOME funds, Louisa County Homebuyer Assistance Program, regional down payment assistance, and CAAR Work Force Housing Fund)
10. Creates and maintains Disclosures, Promissory Notes, and Deeds of Trust as required for various loan funds & borrowers
11. Maintains loan files, fund files and guidelines, and client spreadsheets
12. Responsible for compliance and contributing to reporting requirements as specified by HUD/FHA, DHCD, VHDA, U.S. Treasury, local governments, CAAR and funders
13. Maintains and creates relationships with partners (lenders, realtors, funders, and other non-profits). Stays informed about industry best practices and future growth opportunities
14. In accordance with grant requirements, assists with quarterly & annual reporting to various funders
15. Acquires and maintains Train the Trainer Certification for VHDA Homebuyer Education; recertify every two years
16. Coordinates and conducts monthly financial education workshops
17. Build and maintain relationships with industry professionals such as lenders, realtors and others to strengthen client’s ability to access these services
18. Assists with and/or initiates marketing activities that will fulfill our advertising goals for program services
19. Actively participates in monthly quality and process reviews to improve the effectiveness and relevance of housing counseling services. Prepare in advance; provide feedback and suggestions related to improvements as needed or asked
20. Attends staff meetings and training as required
21. Performs other reasonable duties as assigned

**KNOWLEDGE, SKILLS & ABILITIES THAT BEST FIT THIS ROLE**

* Strong understanding of home purchase and financing process
* Understanding of the default foreclosure process
* Ability to communicate how to create a budget and how to improve credit history/credit score
* 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
* 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 and written communication
* Effective oral and written communication skills with individuals at all levels
* Must be detailed oriented with the ability to plan, prioritize, organize the work and meet deadlines in a collaborative environment
* Enthusiasm, good attitude, trustworthiness, personal integrity and honesty
* 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
* Demonstrated ability to operate safely in the workplace, with experience in holding peers accountable to safety standards

**MINIMUM 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
* A strong working knowledge of lending programs/underwriting standards
* Strong computer skills, with working knowledge of the primary Microsoft Office programs, strong knowledge of Excel is a plus
* Must own or consistently have a vehicle available for use, with the flexibility to travel locally and out of area (but within the state)
* Ability to successfully pass a background check and other pre-employment screening

**PHYSICAL REQUIREMENTS**

* Able to lift & carry items up to 15 lbs
* Able to sit at a desk comfortably while working on a computer, for extended periods of time
* Able to hear and speak to customers in person and/or by phone
* Able to see and read on computer screen and paper
* Able to use hands and fingers to operate office equipment such as a computer, copier, phone, postage meter, etc
* Ability to stand for extended periods of time; approximately 3 hours at a time, with breaks

**PERFORMANCE STANDARDS**

* Become a HUD Certified Housing Counselor within six months of employment
* Certification in Financial Coaching by the first 18 months of employment
* Current Train the Trainer Certification for VHDA Homebuyer Education
* Client satisfaction score of 95% or higher per surveys

**EMPLOYEE ACKNOWLDEGMENT**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Print Signed Date