



## Job Description

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The Housing Counselor works one-on-one with clients to coach and motivate them to achieve their goals for housing stability and financial opportunity with money management, credit, rental, home ownership, and foreclosure counseling. This position also conducts financial education and homebuyer education classes.

### **ESSENTIAL DUTIES & RESPONSIBILITIES**

1. Meets individually with clients to provide financial coaching and housing counseling, using HUD's Housing Counseling Rules and Regulations as a guide.
2. 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.
3. In accordance with National Industry Standards for Default and Foreclosure Counseling, performs default client intake, counseling, and follow-up on spending plan, credit, and savings.
4. Timely client tracking via Counselor Max database.
5. Participates in local area community outreach (i.e., presentations, fairs, etc..)
6. In accordance with grant requirements, assists with quarterly and annual reporting to various funders.
7. Acquires and maintains Train the Trainer Certification for VHDA Homebuyer Education.
8. Coordinates and conducts monthly financial and homebuyer education workshops.
9. Develops referral sources by building relationships with lenders, realtors and others working including attendance at twice-yearly VAHDC conferences.
10. Assists with and/or initiate marketing activities that will fulfill our advertising goals for program services.

11. Actively participates in monthly quality and process reviews to improve the effectiveness housing counseling services. Prepare in advance; provide feedback and suggestions related to improvements as needed or asked.
12. Assists with establishing and updating processes for the delivery of counseling services.
13. Reviews and comply with the terms and requirements of contracts and agreements.
14. Becomes certified as a Housing Counselor within six months of employment.
15. Becomes certified as a Financial Coach within 12 months of employment.
16. Attends staff meetings and training as required.
17. Responsible for down payment loan program guidelines and processing
  - a. 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).
  - b. Creates and maintains Disclosures, Promissory Notes, and Deeds of Trust as required for various loan funds & borrowers.
  - c. Maintains loan files, fund files and guidelines, and client spreadsheets.
  - d. Responsible for compliance and contributing to reporting requirements as specified by HUD/FHA, DHCD, VHDA, U.S. Treasury, local governments, CAAR and funders.
  - e. Maintains and creates relationships with partners (lenders, realtors, funders, and other non-profits). Stays informed about industry best practices and future growth opportunities.
18. 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 effectively and professionally 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 oral and written communication skills with individuals at all levels.
- Must be detailed oriented, able plan, prioritize, organize, multi-task and meet deadlines in a fast paced environment.
- Enthusiasm, good attitude, trustworthiness, personal integrity and honesty.

- Ability to work autonomously and understand when a superior need 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.

### **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.
- Strong computer skills, with working knowledge of the primary Microsoft Office programs.
- 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.