

Job Title: Housing Counselor

H.O.P.E. is a nonprofit corporation founded in 2005. Our mission is dedicated to assisting low-income, individuals and families to achieve long term financial and social self-sufficiency. Our programs are designed to be delivered in an integrated manner to give those that we support the maximum ability to obtain the necessary financial skills, means and opportunities to succeed.

Job Description Summary:

General Responsibilities:

The HUD Certified Housing Counselor is responsible for providing housing counseling and education to renters, prospective first-time homebuyers, existing homeowners, and homeowners in distress. The HUD Certified Housing Counselor will focus on helping clients build financial capacity through credit counseling which includes financial capacity building for pre-purchase, post-purchase, and foreclosure prevention. Provide client assessments that enable the client to make informed decisions regarding their housing choices.

Job Duties/Tasks:

- Secure and/or maintain individual certification as a HUD certified housing counselor as well as a NCHCEC specialty from NeighborWorks.
- Perform day-to-day client case management by delivering comprehensive housing counseling and education in credit counseling, financial capacity building, pre-purchase, tenancy, delinquency, and foreclosure prevention counseling.
- Conduct financial analysis and affordability assessment based on information and documents provided by the client and assist clients to develop household budgets, reduce debt and implement savings plans.
- Create an Action Plan that supports and builds client's financial capacity.
- Conduct follow-ups via phone and/or email to determine whether the client is following their financial goal plan.
- Perform on-going case management to provide service and problem-solving assistance.
- Work on behalf of clients to contact lenders and servicers to negotiate mortgage workout options (i.e., loan modifications, forbearance and etc.)
- Represent and market agency at events, seminars, networks functions and be able make presentations as needed. (may require after business hours attendance to include evenings and weekends)
- Prepare and submit timely and accurate information as necessary to meet agency reporting requirements.
- Be familiar with and maintain compliance with the HUD homeownership counseling guidelines.
- Record all client/lender communication and update all client logs after client/lender meetings in Client Management System.
- Maintain client confidentiality and ensure client files are securely stored and locked with required forms.

- Participate in weekly staff meetings and trainings as well as coordinate efforts to work cooperatively with other counseling staff.
- Other duties as duties as assigned.

Preferred Qualifications:

- HUD and NW certifications (not required but must have ability to become certified in 6 months of hire)
- Bachelor's Degree in Human Services or related field (life and employment experience will also be considered in lieu of education)
- Two to three years of experience in Housing Counseling, Social Services, Real Estate, or Lending.
- Knowledge of lending standards as well as legal framework protecting borrowers.
- Professional, highly organized, motivated to learn, with strong negotiation skills.
- Strong time-management skills.
- Excellent communication and listening skills.
- Proficient with Microsoft Office Suite.
- Ability to work on teams and independently.

The above statements are intended to describe the general nature and level of work being performed by the individual(s) assigned to this position. They are not intended to be an exhaustive list of duties, responsibilities, and skills required. Management reserves the right to modify, add, or remove duties and to assign other duties as necessary. In addition, reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of this position.