

POSITION: **Housing Counselor**

REPORTS TO: Director of Homeowner Services

Classification Full Time, Exempt

Date: July 2022

Pay Range: $19.00 per hour -$25.00 per hour

Sign on Bonus: $2500 will be paid on paycheck following the completion of 90 days of

 continuous employment.

Schedule Monday – Friday, occasional evenings and weekends

**POSITION SUMMARY**: The Housing Counselor is responsible for providing comprehensive housing counseling services focusing on the areas of pre-purchase, homeowner services, and foreclosure prevention. The Housing Counselor is required to have a strong technical background with emphasis on mortgage lending, financial counseling and/or real estate and foreclosure law. Flexibility and an optimistic, while realistic, attitude, is necessary to best manage a client’s expectations.

**JOB RESPONSIBILITIES AND COMPETENCIES**

* Analyze customers overall financial situation including cash flow, budget, assets, debt, and credit
* Create and implement an action plan and timeframe to overcome financial hardship and accomplish the goal of purchasing a home.
* Act as intermediary between customer and all housing industry professionals (lender, realtor, escrow company) and identify and advocate on behalf of customer for best product and services.
* Provide expert, unbiased advice and help customers understand the home purchase process by identifying key players, explaining roles and responsibilities of key players, reviewing mortgage documents, purchase contract and closing documents.
* Analyze customers overall financial condition or position including mortgage delinquency status, cash flow, budget, assets, debt, and credit to identify viable foreclosure prevention options.
* Determine customers' desire and ability to retain their home.
* Create and implement action plan and timeframe to overcome financial hardship and accomplish goal of retaining home.
* Assist homeowner in negotiating with his/her servicer to identify pre-foreclosure options (i.e. repayment strategy, loan modification, short sale, or other effective remedies to avoid foreclosure).
* Work cooperatively with all clients. Help them to learn and understand the mortgage foreclosure process; help them explore possible home retention options; develop sustainable and/or contingency plans including options to find transitional housing if mortgage foreclosure is certain; provide appropriate referrals to other assistance programs.

**General Duties & Responsibilities:**

* Document customer interaction. Use professional standards as they apply to privacy and confidentiality while documenting customer information.
* Document the scope of the problem and maintain statistics on outcomes of assistance provided.
* Create customer hard copy file and promptly input new client data into CMS, database containing client counseling information.
* Add counseling information after each additional counseling session or client event.
* Provide prompt response to client requests. Perform regular follow up with clients and partners. Periodically review files with homeowner services team.
* Teach or assist with homebuyer/homeowner education workshops as needed.
* Attain and maintain required counseling certifications.
* Other duties as assigned.

**Knowledge/Experience**

* Working knowledge of the mortgage loan process.
* Working knowledge of the loss mitigation (foreclosure prevention) process.
* Knowledge of the potential obstacles for homeownership.
* Ability to analyze financial information.
* Ability to calculate loan rates/terms.
* Demonstrated ability to work with others in establishing goals and objectives.
* Ability to effectively communicate and work with individuals from diverse
* backgrounds and experience.
* Demonstrated skill in organizing time and prioritizing workload
* Ability to interpret, evaluate and communicate detailed written or verbal instructions/information to others accurately and quickly, including answering phones, attending meetings, written correspondence, routine reports or other forms of communication.
* Ability to read and interpret specific documents such as loan documents, disclosures and loan program information.
* Ability to speak effectively before groups.
* Fluency and literacy in Spanish, Vietnamese, or Russian and English is preferred
* Comfortable working with diverse communities and clients in a tactful and empathetic manner.
* Ability to work with the complex demands of clients and to resolve client problems and concerns.
* Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals.
* Ability to compute rate, ratio, and percent.
* Ability to identify problems, collect data, establish facts, and draw valid conclusions.

**MINIMUM QUALIFICATIONS**

**Education**

2 years of experience and clearly demonstrated skills in credit building and mortgage lending procedures including loan servicing, mortgage underwriting concepts and loss mitigation options OR An equivalent combination of training and experience.

**Certificates, Licenses and Registrations:**

HUD Housing Counseling certificate is required within 3 months of hire. A valid driver’s license and proof of auto insurance is required.

**CONTINUOUS EDUCATION**

Employee will be expected to participate in continuous learning, competency building and maintenance of competency skills.

**TYPICAL WORKING CONDITIONS**

Work is performed in an office setting with individual cubicle workstations.

The physical demands and work environment characteristics described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the job’s essential functions. While performing the duties of this job, the employee is frequently required to remain in a stationary position for long periods while operating a computer, participating in meetings and communicating on a telephone or in person. Must be able to lift 25-50 lbs. Some nights and weekend events required.

Email the following to hr@tpc-habitat.org:

* A letter of interest specifically addressing the qualifications listed in this announcement including why you are interested in a role with Tacoma/Pierce County Habitat for Humanity
* Current resume
* Three professional references