

Total Action tap For Progress

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JOB DESCRIPTION

JOB TITLE: Housing Counselor

COMPONENT: Financial Services

SALARY RANGE: \$13.00 - \$19.00/Hourly

CLASSIFICATION: Non- Exempt

DEFINITION AND PURPOSE:

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

ORGANIZATIONAL RELATIONSHIP:

Supervised by: Vice President of Financial Services
Supervises: N/A
Coordinates with: VP of Financial Services

RESPONSIBILITIES:

- 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.
- 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.
- Timely client tracking using HUD's Housing Counseling Rules and Regulations as a guide, respond to client inquiries as needed.
- Participation in local area community outreach (i.e., presentations, fairs, etc.,) in accordance with grant requirements, assist with quarterly & annual reporting to various funders.
- Acquire & maintain Train the Trainer Certification for VHDA Homebuyer Education; recertify every two years.

- Coordinate and conduct monthly homebuyer education and financial education workshops. 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.
- Assist with and/or initiate marketing activities that fulfill our advertising goals for program services.
- 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.
- Review and comply with the terms and requirements of contracts and agreements.
- Attend staff meetings and training as required.
- Performs other duties as assigned

ESSENTIAL KNOWLEDGE, SKILLS AND 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.
- 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 fast paced environment
- 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.

TRAINING, EDUCATION AND EXPERIENCE:

- Bachelor's degree or experience/education equivalent.
- Current housing counselor certification OR demonstrated ability to receive applicable training to obtain such certification.
- At last 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.

SPECIAL REQUIREMENTS:

- Valid Virginia Operator's license with a good driving record and reliable transportation with insurance.
- Must pass drug screening. Some positions require positive complete background screening including: criminal, sex offender and child protective services.
- This position requires the individual to be in the field and be able to contact the office staff and supervisor; therefore, an agency- issued cell phone is necessary.
- Physical Activity of this position: stooping, kneeling, crouching, walking – particularly for long distances or moving from one work site to another, use of fingers for - picking, pinching, typing; talking, hearing and repetitive motion.
- Physical Requirements of this position: Sedentary work – exerting up to 10 pounds of force occasionally and/or negligible amount of force frequently or constantly to lift, carry, push, pull or otherwise move objects; sitting most of the time.
- Visual Acuity Requirements: close visual acuity to perform an activity such as: preparing and analyzing data and figures; transcribing; viewing a computer terminal; extensive reading; visual inspection involving small defects, small parts, and/or operation of machines (including inspection), using measurement devices, and/or assembly of or fabrication of parts at distances close to the eyes.
- Conditions the worker will be subject to in this position: subject to both environmental conditions – protection from weather conditions but not necessarily from temperature changes; activities occur inside and outside; frequently in close quarters, crawl spaces, shafts, man holes, small enclosed rooms, small sewage and line pipes, and other areas that could cause claustrophobia.

PERFORMANCE STANDARDS

- Current Train the Trainer Certification for VHDA Homebuyer Education.

This description provides information regarding the essential functions of the designated job, and general nature and level of work associated with the job. It should not be interpreted to describe all the duties that may be required of such employees or be used to limit the nature and extent of assignments such an individual may be given.

Every TAP employee shares in TAP's responsibility to "Mobilize Community Resources" in support of TAP's anti-poverty efforts.

TAP hires only U.S. Citizens and lawfully authorized aliens.

Equal Opportunity Employer/Drug Free Workplace

Bilinguals Encouraged to Apply