

Spanish Coalition for Housing Job description

Position: Housing Counselor
Department: Homeownership Center
Program: Pre-purchase/Foreclosure Prevention
Reports to: Program Manager

Basic Job Function:

The Housing Counselor is responsible for providing professional counseling in the area of Pre-purchase and Foreclosure Prevention. Following the NeighborWorks/HUD guidelines provide education, information and guidance in order for client to make an informed selection of the options available to them. Interacts with lenders/servicers, advocates for clients in an effort to obtain the best mortgage products available for home buyers and preserve homeownership for existing homeowners at risk of foreclosure.

Responsibilities

Foreclosure Prevention:

- Assume and manage a caseload of clients whose situations require intervention or negotiation with lender. In such cases, negotiate appropriately with lender for loss mitigation, short sale, etc. Will continue to work with client as needed until case is resolved in the best possible way for the client. Will keep case open until client has reached a workout with the lender and beyond, providing consistent quarterly follow up with client to make sure client is still on track.
- Maintain required job skills and core competencies. Attend and participate in required educational programs and staff meetings.

Pre-Purchase:

- Provide clients with information on all aspects of the home buying process and requirements.
- Runs credit report and reviews report with client. If credit repair is needed will advise client of such and arrange for the client to come in for that service on a later date. If credit does not need repair makes sure client moves on to the next step of the home buying process.
- Prepares a thorough current budget, provides a pre-qualification for a loan amount based on the clients monthly gross income, and works on a futuristic budget with the client using the mortgage payment client qualifies as well as other expenses that the client will have once he/she is a homeowner.
- Available to client throughout the buying process to address any problems or answer any questions that may arise during this time.
- Available to client until purchase is completed and post purchase for a minimum of one year.

Outreach Activities:

- Provide basic information of programs offered by Spanish Coalition for Housing and information on how to have access to these services.

Other Duties as Assigned:

- These may vary and will be assigned by the Program Manager.

Performance Measurements:

- Accurate and timely response to customer inquiries.
- Demonstrates ability to function independently and make independent and sound judgments

Job Experience:

- Minimum of two to four years of experience in related field. An equivalent combination of training and experience may be considered.

Special Knowledge and Skills:

- Excellent oral and written communication skills
- Ability to perform duties in a confidential manner.
- Must possess the ability to demonstrate a caring for the community
- Creative thinker. "Self-starting" and ability to work with minimal supervision.
- Experience reviewing mortgage loan documents and a basic understanding of the mortgage loan process. Knowledge of foreclosure law a plus.
- Detailed oriented with ability to organize complex material in clear and concise manner
- Ability to follow oral and written instructions
- Ability to perform multiple tasks with established timelines
- Able to work with multiple cases and priorities in a fast paced environment.
- Ability to work in stressful environment
- Proficiency in Windows, Word.
- Ability to service multi-cultural customer base.
- Bilingual (Spanish/English) competence preferred
- Possess excellent communication, customer service and presentation skills.
- Must possess good organizational skill, computer literate,
- Able to work with a variety of people.
- Highly motivated, independent and task-oriented individual who can learn new material quickly.
- Creative problem solving ability.
- Must have friendly, patient and professional manner.
- Bilingual (Spanish & English) required.
- Must be dependable, dedicated and flexible in regards to working some evening and/or weekend hours.

Salary:

- Negotiable depending on experience plus benefits

Send resume to Ofelia Navarro, Executive Director, 4037 W. North Ave., Chicago, IL 60639 fax to (773) 342-7304. Ofelianav@aol.com