

Housing Counselor

POSITION DESCRIPTION



JOB CLASSIFICATION:

SUPERVISION EXERCISED:

TEAM:

SUPERVISOR:

DATE:

Non-Exempt

None

Supportive Services

Director of Supportive Services

September 1, 2017

JOB DESCRIPTION/SUMMARY

The Housing Counselor provides one-on-one housing counseling to the residents of Mesa County, and surrounding counties, in the areas of Foreclosure Prevention/Default Intervention Counseling, Reverse Mortgage (HECM) Counseling, Pre-purchase, and Financial Capability. In addition, primary responsibilities will include conducting educational workshops, intake and eligibility determination for financial assistance, and collection of demographic information, and facilitates client resolutions through advocacy with lenders, community agencies and government assistance programs. The Housing Counselor will also be responsible for providing services under GJHA's Calling Mesa County Home Program.

ESSENTIAL JOB FUNCTIONS AND RESPONSIBILITIES

- Helps foreclosure program participants through the default process, including explaining all possible outcomes and options. Conducts intake with clients and ongoing oversight of progress, maintaining the client file. Acts as a liaison between homeowner and mortgage/loan servicer.
- Conducts the home buyer education classes using the approved HUD/CHFA curriculum. Coordinates with guest speakers. Manages the class registrations. Certifies class attendance. Conducts eHome online home buyer education follow up phone consultations.
- Obtains and maintains a broad-based current knowledge of the process of purchasing a home, the loan products available and their respective terms, down payment assistance programs, standard and specialized loan products, personal credit issues, financial capabilities and the

pros and cons of home ownership, housing types, Fair Housing issues, and related information pertinent to the position.

- Conducts outreach activities, promoting the program to area employers, lenders, Realtors, prospective borrowers, and others, as appropriate, to generate interest, support and participation in the Program.
- Counsels prospective homebuyers in a clear, thorough and engaging way, educating clients about responsible home ownership, and about the dangers of predatory lending and becoming over-extended in a home mortgage.
- Maintains accurate and complete records of program activities and forwards appropriate reports and statistical data, to Supervisor and sponsor organizations for billing purposes in a timely manner.
- Establishes and maintains cooperative relationships with area lenders, realtors, and other associated professionals, without bias. Represents the Program and the Agency to the community in a professional and positive way.
- Prepares and submits grant proposals, and follow-up compliance reporting, for the continuation and expansion of the Program.

ESSENTIAL JOB REQUIREMENTS

- Represents the Agency in community relations activities as required. Participates in committee work, both internal and external, in support of GJHA mission and goals.
- Follows Grand Junction Housing Authority (GJHA), U.S. Department of Housing and Urban Development (HUD), Colorado Housing and Finance Authority (CHFA) and all other necessary agency policies, procedures, rules and regulations, where applicable. Must have or acquire a working knowledge of all pertinent regulations applicable to the position within six months of date of hire.
- Adapts well to change in the work environment. Works with frequent interruptions and responds calmly and professionally to emergency situations. Demonstrates the ability to provide quality services to a culturally diverse population.
- Treats people with respect and work with integrity and professional ethics, upholding the agency's value and mission. This specifically includes abiding by all of the ethical rules outlined in the Employee Handbook.
- Attend scheduled meetings with Director of Supportive Services and other supportive service staff to discuss various items of concern and/or interest of both parties.
- Maintains effective working relationships with persons who are economically disadvantaged, with lenders, realtors, and other professionals encountered in the course of business.

- Uses a time management system and other organizational tools to prioritize and organize tasks, manage time effectively, and meet prescribed deadlines. Must be able to work on multiple assignments. Maintains effective record-keeping systems to support reporting requirements.
- Maintains work area in a neat and clean manner. No information relating to client households, including files and computer screens, should be visible to office visitors or left on the desk after work hours.
- Makes rational and appropriate decisions. Communicates clearly and professionally verbally and in writing.
- Maintains the utmost confidentiality of all applicant and tenant information.
- Develops and maintains a thorough understanding of GJHA programs and procedures.
- Requires effective public speaking in support of Home Ownership Programs.
- Occasional out-of-town travel (sometimes overnight) is required for meetings or training seminars
- Minimal evening or weekend work time required

QUALIFICATIONS

- A Bachelor's Degree from accredited college or university, or an equivalent level of professional experience, skills and abilities is required. Experience in single family mortgage lending is strongly preferred. Work experience should be appropriate to this position.
- Excellent skills in communication, financial analysis, negotiating, and budgeting.
- The ability to exercise independent judgment and initiative, and work with minimal supervision.
- Proficiency in Microsoft Word and Excel is a necessity.
- Requires a valid Colorado Drivers License and the ability to be insured at standard rates.
- Criminal background checks are required, as is a pre-employment drug screening.

Signature

Date