



Spanish Coalition for Housing

SCH's mission is to provide comprehensive counseling, education and housing resources necessary for Latinos and other low-to-moderate income families in the Chicagoland area, to develop competence and responsibility in meeting their financial and housing needs, and advocate for and proactively promote additional resources for them. SCH has three locations to serve the North and South sides of Chicago and now see over 10,000 clients per year. We deliver quality programs and compassionate service to all residents in need. We are looking for committed people to join our team!

Job Description

Job Title: Homeownership Counselor
Department: Homeownership
Reports To: Program Manager
FLSA Status: Exempt
Status: Permanent

Job description statements are intended to describe the general nature and level of work being performed by employees assigned to this job title. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required.

Job Summary:

The Homeownership Counselor is responsible for providing comprehensive counseling services to the Homeownership Center to insure quality service to all clients coming in for any service provided by the Department. The person in this position will provides accurate, relevant and helpful information to assist clients and potential clients in developing solutions with their housing needs, money management, and credit related needs via telephone or in-person consultation by performing the following duties. This position requires the use of independent judgment and decision making skills.

Primary Responsibilities:

Foreclosure Prevention

- Adhere to the guidelines set forth in the SCH Homeownership Procedures Manual in providing client services
- Assume and manage a caseload of clients whose situations require intervention or negotiation with lender
- Assess client's financial situation and prepare a budget based on information furnished by client
- Prepare Modification application and other document submission needed to negotiate appropriately with lender for retention or dignified exit of property
- Submit completed package to Servicer, and/or Servicer attorney through Hope Loan Port when Servicer participates and fax, e-mail or other Servicer Portal when Servicer does not.
- Document client management system(HCO) thoroughly each and every time there is activity with the case
- Motivates client to implement the established plan.
- Performs elements of on-going casework as needed to provide service and problem-solving assistance for client inquiries and account management.

- Provides information to clients including, but not limited to bankruptcy, collection action, court judgment, credit education, credit reports, housing issues, consumer protection laws, student loans, wage attachments, etc.
- Familiar with Hardest Hit Fund Program guidelines and be able to meet monthly performance goals

General:

- Rotate amongst three offices throughout the city of Chicago on an as needed basis.
- Informs clients of the agency services and makes referrals as needed.
- Conducts regular workshops.
- Insures that SCH policies are followed.
- Participates in special projects as assigned by management.
- Educate, encourage and empower clients to take steps to rectify their current situation and move towards better financial fitness and self-sufficiency.
- Provide basic information on all programs offered by Spanish Coalition for Housing and information on how to access these services.
- Work as part of a team and provide input and leadership towards program improvements.
- Submit required reports in a timely manner.
- Maintains required job skills and core professional competencies. Attends and participates in required educational programs and staff meetings.
- Meets agency monthly goals as assigned.
- Mandatory participation of Saturday events hosted by employer and/or affiliates of sponsoring agencies.
- Other duties as assigned.

Qualifications:

- Bachelor Degree; or equivalent two or three years related experience plus training certifications in housing; or equivalent combination of education and experience.
- Previous knowledge of home-ownership and financial literacy programs.
- Ability to collect and analyze data and make sound decisions to complement data.
- Motivated and self- directed to continuously build knowledge and skills.
- Ability to work with mathematical concepts such as probability and statistical inference.
- Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists.
- Manages difficult or emotional customer situations; provide follow-up and feedback to customers for service and assistance.
- Must possess or obtain Neighbor works Certification within 12 months from date of hire.
- Perform the job effectively and efficiently as well as prioritize and plan daily.
- Knowledge of MS Suite, spreadsheet software and Word Processing software.
- Speaks clearly and persuasively in positive or negative situations; listens and gets clarification; responds well to questions.
- Possess clear and concise verbal and written communication.
- Provide and welcomes feedback; contributes to building a positive team spirit; puts success of team above own interests.
- Adhere to policies and procedures; completes administrative tasks correctly and on time; supports organization's goals and values.
- Ability to work under pressure, and be accountable for own actions.
- Meets productivity standards; Completes work in timely manner.
- Observes safety and security procedures; Reports potentially unsafe conditions; Uses equipment and materials properly.
- Adapts to changes in the work environment; Able to deal with frequent change, delays, or unexpected events.
- Must have reliable transportation and proof of current license and insurance
- Bilingual: English/Spanish preferred

Additional Qualification

- Should obtain appropriate orientation and introductory level training during the initial six months of employment for New Employees in accordance to the National Industry Standards.
- Must obtain National Industry Standard-Homeownership Counselor minimum training no less than 30 hours of facilitated instruction within the first year of employment.
- Must at minimum be required to take and pass a comprehensive Homeownership Counselor exam demonstrating at least 80% proficiency within the first year of employment.
- Must be able to complete a minimum of 10 hours of continuing education annually in subjects relative to the core content and delivery of homeownership education in accordance to NIC guidelines
- Pass Dodd-Frank Housing Counseling exam within first year of employment.

Compensation:

Compensation is based on education, experience and qualifications. Excellent compensation package; health insurance, dental, and life; employer-matching 401K contribution; and opportunities for professional development.

Physical Demands:

The physical demands 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 essential functions. The employee must occasionally lift and/or move up to 30 pounds. While performing the duties of this job, the employee is regularly required to use hands and talk or hear. The employee is frequently required to stand; walk; sit; reach with hands and arms balance, stoop, kneel or crouch.

Send resume to: Jennifer Singletary, Human Resource Administrator at:
jsingletary@sc4housing.org

SCH is an equal opportunity employer.