



Job Description

Position: Housing Counselor
Supervised By: Program Manager
FLSA: Exempt
Status: Full Time – Mondays, Thursdays and Fridays 9:00 a.m. to 5:00 p.m.
Tuesdays and Wednesdays 11:00 a.m. to 7:00 p.m.
Schedule subject to change based on office needs
Location: 1922 N. Pulaski Road, Chicago, IL 60639

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.

Organization Summary:

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 serves over 10,000 clients per year with a current budget of \$2.5 million and a healthy financial position. SCH is a local and national leader in the housing counseling sector and continues to innovate its service delivery and expands its target market presence. We deliver quality programs and compassionate service to all residents in need.

Job Summary:

The Housing Counselor will focus primarily in Financial Counseling. This position will provide comprehensive financial coaching and education services to individuals and families via telephone or through one-on-one in person consultations, personalized needs assessments, group education, support, and referrals to other community resources. The person will also host financial education workshops on site and at partner locations. This position requires the use of independent judgement and decision making skills. The person in this position will provide accurate, relevant and helpful information to assist clients and potential clients in developing solutions with their housing needs, money management, and credit related needs.

Primary Responsibilities:

In person Financial Coaching and Phone Counseling

- Adhere to the guidelines set forth in the SCH Homeownership Procedures Manual in providing client services.
- Return referral phone calls and or provide in person financial coaching for the Financial Works program under UNIDOS including completing assigned monthly list in a timely manner.
- Conduct outreach calls to Wells Fargo Post Modification clients by providing Financial Counseling sessions to clients who have recently received a modification or where in a trail payment period. Counselor must conduct 4 attempts in a 30 day window with a 90% service level on inbound clients. Counselor must have 4 counseling sessions in a 180 day period. Quality control standards will be conducted by UNIDOS US.
- Conduct and host Financial Literacy workshops at Spanish Coalition for Housing and other community based partner locations monthly in both English and Spanish.
- 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.

- Performs elements of on-going casework as needed to provide service and problem-solving assistance for client inquiries and account management.
- Educate, encourage and empower clients to take steps to rectify their current situation and move towards better financial fitness and self-sufficiency.
- 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.
- Submit completed package to Servicer, and/or Servicer attorney through assigned Service Portals, fax or e-mail.
- Document client management system (HCO) thoroughly each and every time there is activity with the case.

General:

- Maintain knowledge of SCH's programs
- Meets agency monthly goals as assigned.
- Maintains required job skills and core professional competencies. Attends and participates in required educational programs and staff meetings.
- Submit required reports in a timely manner.
- Provide basic information on all programs offered by Spanish Coalition for Housing and information on how to access these services and makes referrals as needed.
- Ensures that SCH policies are followed.
- Participates in special projects as assigned by management.
- Adhere to policies and procedures; completes administrative tasks correctly and on time; supports organization's goals and values.
- Occasional mandatory participation of Saturday events hosted by employer and/or affiliates of sponsoring agencies.
- Protect organization's value by keeping information confidential
- 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.
- 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.
- Provides and welcomes feedback; contributes to building a positive team spirit; puts success of team above own interests.
- Ability to work under pressure, and be accountable for own actions.
- 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 Qualifications:

- Should obtain appropriate orientation and fulfill introductory level training during the initial 90 days of acquiring position in accordance to the National Industry Standards
- Pass Dodd-Frank Housing Counseling exam within 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.

Compensation:

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

Work environment:

- 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.
- Work place is a smoke- and drug-free environment.

SCH is an equal opportunity employer and seeks to employ qualified individuals based on individual merit. SCH does not discriminate against any individual with respect to the terms and conditions of employment based on that individual's race, sex, age, religion, color, national origin, disability, genetic information, marital status, veteran status, sexual orientation, gender identity or expression, housing status, or any other non-merit factor protected under state, local or federal laws. Equal Employment Opportunity applies to all personnel actions such as recruiting, hiring, compensation, benefits, promotions, training, transfer, termination, and opportunities for training. SCH is committed to a fair and equitable workplace where everyone is a respected and valued member of the team.

To Apply:

Submit cover letter, resume, and three professional references to:

Jennifer Singletary via email to jsingletary@sc4housing.org.

Please put your last name, first name in the Re: subject line and also indicate where you learned of the open position in your email. Position begins immediately. No phone calls please.