

**Job Title: Bilingual (English/Spanish) Homeownership Counselor****Location: Stamford, CT****HDF's Mission:**

The mission of the Housing Development Fund is to facilitate the development of affordable housing, both rental and homeownership, and to assist families and individuals in their efforts to become and remain homeowners of homes that are affordable for them. HDF believes that all households and families should have the opportunity and access to affordable housing, and that affordable housing and economic diversity are beneficial to communities.

**Skills and Strengths Required:**

- Support the goal of homeownership through/by:
  - Ability to work with constituencies representing diverse cultures, ethnicities, races, ages, genders, religions, and lifestyles.
  - Providing respectful and objective homeownership counseling
  - Confidently communicating with individuals and in group settings
- Strong financial and analytical skills with the ability to:
  - Objectively assess mortgage readiness and determine eligibility using established criteria
  - Convert assessment into action items for potential homeowner
- Proficient computer skills with the ability to
  - Use and manage client data management system for data collection and work processes
- Excellent time, process, and task management skills with the ability to:
  - Consistently meet deadlines
  - Efficiently manage a substantial caseload of prospective first-time homebuyers.
  - Flexibly adjust priorities and weather interruption
  - Accept and adhere to standardized processes
- Professional relationship-building with the ability to:
  - Work effectively in team settings
  - Garner support from Housing Industry experts to assist in education and outreach efforts
  - Work cooperatively with HDF partners

**Responsibilities:**

- **Counseling**
  - Assess client's file for mortgage readiness and program eligibility assessment.
  - Counsel clients with respect to their overall financial situation as it relates to homeownership, budgeting, affordability, debt reduction, credit re-building and education.
  - Create a detail action plan for all clients.
  - Follow up with clients every 60 days as per HUD guidelines.
  - Conduct Pre-Purchase Education classes in English and Spanish, including scheduling, marketing, and procuring partner speakers.
  - Build relationships with lenders, realtors, and other partner professionals to develop referral sources.
  - Packaging and submitting client loan requests to the HDF lending department.
- **Information, Data and File Management:**
  - Create and ensure completion of clients' files per organizational and HUD guidelines.
  - Enter client's appointment, and follow up notes in a timely manner to ensure data integrity collection and management
  - Maintaining compliance with HUD record management requirements
  - Adhere to all guidelines related to the confidentiality of client records and information and requirements per the HUD Housing Counseling Handbook and National Industry Standards for Homebuyer Education and Counseling.

- **Outreach:**

- Initiating, organizing, preparing, and delivering presentations to realtor, lender, community, civic and employer groups.
- Participation in locally or state sponsored housing and lending events.
- Working collaboratively with the Development and Communications team to produce effective marketing materials, telling the HDF story and plan outreach & fundraising events.

**Requirements:**

- Hold a HUD Certification as a Housing Counselor or pass the Certification exam within 90 days of hire.
- Obtain and keep NCHEC certification in Homeownership Counseling and Foreclosure Intervention and Default Counseling.
- Obtain all industry required certifications as well as all state and local and HDF certifications if required.
- Learn and understand state and federal laws that govern equality, fairness, and compliance as they apply to Housing and Housing Counseling
- Participate in agency sponsored training; training required by HUD; intermediaries and partners such as NeighborWorks, HPN, CHFA etc. and training required for specific skills, funding, programs, and initiatives
- Learn and apply all National Industry Standards and the corresponding code of ethics to their scope of work
- Complete all required HDF technology and job skills-related training, including but not limited to Microsoft office, Word, Excel, Power Point and Outlook.
- Bilingual (English/Spanish): Ability to communicate effectively orally and in writing in both languages.

**Education:**

- Bachelor's Degree preferred.
- 2 years' experience in housing; lending; credit or financial counseling; case or account management
- Salesforce experience a plus; integrated data information systems experience required