

ICCF
Inner City Christian Federation
Position Description

Job Title: Housing Counselor and Educator

Department: Housing and Family Services

Reports To: Grant Analyst and Homeownership Programs Manager

FLSA Status: Exempt/Full-Time

Revised: November 2, 2020

SUMMARY

The Housing Counselor adjusts and implements successful neighbor engagement programs, promotes successful housing experiences within ICCF programs, and ensures effective delivery of housing education, family self-sufficiency, individual development account services, to individuals and families seeking housing stability and homeownership.

Job functions include team collaboration, program development, outcomes planning and improvement, resident event planning and execution, focus groups and relationship building to support residents and clients meet their personal and housing goals.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the following. Other duties may be assigned.

Responsibilities:

- The primary duty of a housing counselor is to assist a potential homebuyer with objectives, goals and needs to walk through the home purchase process
- Provides high quality housing counseling services
- Maintains official records and documents, and ensures compliance with federal, state and local regulations
- Maintains a working knowledge of significant developments and trends in the industry
- Maintains confidentiality of client information as required by agency and/or state and federal regulations

Programming & Administrative

One on One Housing Counseling:

- Works with program participants to evaluate current personal and family circumstances, finances, employment, and other factors that may impact housing situations.
- Assesses clients' financial situation based on the information furnished by the client. Assists clients in developing a budget and setting financial goals.
- Produces written action plan that supports the course of action that promotes the clients' best interests or the clients' choice of action.
- Follows up with the client monthly 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. Maintains a caseload of clients including delivering and communicating requirements and follow up activities to facilitate homeownership and housing opportunities per department and funder requirements.

- 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, fair housing, etc.
- Explains credit report ratings and protection laws to clients and provides answers to clients' questions.
- Conducts in person, virtual, and telephone interviews to determine whether or not client has developed a general understanding of the information pertaining to homeownership. Completes the required assessment, generates and distributes appropriate paperwork, and inputs data as required.
- Informs clients of the agency services, makes referrals and performs other duties associated with the program.
- Provides Lender Referral counseling to prospective or current homeowners.
- Works with program participants to resolve housing obstacles. Assists families in their pursuit of asset building by promoting IDA's for homeownership, and by providing program information, enrollment, education, and monitoring of accounts on behalf of program participants.
- Identify IDA program participants through marketing and introductory activities. Determine eligibility for programs.
- Provide exemplary customer service to program participants. Organize and coordinate processes for IDA participant entry and exit activities.
- Monitor and reconcile as necessary reports from banking partners holding IDA accounts. Identify and follow up on discrepancies, lapses in saving, and other issues with program participants.
- Provide regular reports on program activity to participating employers, program funders, foundations, and ICCF advancement staff.
- Communicate with and monitor program participants in savings activity, match rates, and educational requirements for each program.
- Explore and identify innovative models for delivering IDA s and related services and to measure impacts on participant families and their communities.

Education:

- Prepares materials for housing workshops.
- In collaboration with resident engagement team and housing counseling team, leads, plans, writes and updates class curricula; facilitates Introduction to Home Ownership, and other resident engagement education classes in sufficient quantity to accommodate community wide and ICCF Resident demand.
- Conducts community outreach and marketing for homebuyer education, budget and credit workshops
- Conducts group intakes and collect required documentation; authorizations and disclosures
- Registers clients seeking to purchase a home or other home related services
- Explains the basic elements of the home buying process, and the various loan programs available
- Becomes familiar with local financing programs and the mortgage programs offered by lender partners

Administrative:

- Maintain comprehensive documentation on all clients sufficient to fulfill program evaluation and reporting obligations. Work within ICCF data systems for data input and management.
- Maintain all program records in a timely fashion, producing monthly and/or quarterly reports to appropriate funding and monitoring agencies (e.g. utilizing, RxOffice, client management systems, etc.).
- Completes and enters client information in internal and external databases required for various funders and stakeholders.
- Identifies and maintains information for community resources.
- Collaborates with colleagues and fellow leaders to create systems and structures that facilitate assets-based client support.
- Identifies and maintains information for community resources. Develop and maintain a thorough familiarity with resources available within the community particularly for low- and moderate-income individuals and families in cooperation with ICCF staff.
- Conducts marketing, speaking engagements and community outreach activities within the community for ICCF programs and services.
- Conduct other duties as assigned by the Grant Analyst and Homeownership Programs Manager or Vice President of Housing and Family Services.
- Collaborate with ICCF and partner agency colleagues to identify, establish and implement processes that will ensure efficient operation of grants, programs and services.
- Abide by the Mission and Values of ICCF.
- Conduct other duties as assigned by the Homeownership Programs Manager or Vice President of Housing and Family Services.
- Collaborates with colleagues and fellow leaders to create systems and structures that facilitate assets-based client support.
- Assist in outreach and promotional efforts to residents of ICCF rental properties.
- When appropriate assist with various Housing and Family Services administrative and program activities.
- Ensures policies and procedures are followed
- Work and communicate with internal and external customers to meet their needs in a polite, courteous and cooperative manner, committed to quality service
- Respond appropriately to supervision, follow policies and cooperate with supervisors
- Excellent oral and written communication skills

SUCCESSFUL CANDIDATES WILL POSSESS:

- Passion for and commitment to achieving justice and equity in housing
- A high degree of initiative, independence and tenacity; able to identify and prioritize actions towards a goal
- Effective communication skills – verbal, written, presentation– with audiences diverse in age, race, etc.
- Racial and cultural competence - an understanding of the role of race, culture, class and power and the willingness to disrupt patterns of inequity inherent in systems and institutions
- Ability to build relationships quickly and authentically
- Willingness to collectively and personally work to close persistent opportunity gaps based on race, class, culture and power

- A sense of optimism and an assets-based way of viewing people and situations
- Knowledge of culturally responsive adult instruction
- An orientation towards problem-solving– experience identifying root causes and developing results-oriented solutions
- Collective Responsibility – strong commitment to team with colleagues and partners by holding responsibility for successes and growth opportunities
- Demonstrated experience working in collaboration with others to effect change
- Knowledge to assemble, analyze and report data and information in a clear, precise and objective manner. High degree of organizational and time/people management ability.
- Excellent interpersonal, communication, public relations, and interviewing skills
- Knowledge of HUD policies, procedures, state and federal regulations
- Proficient in operation of intermediate level office equipment and software programs; including but not limited to: Client Management System (CMS), Microsoft Suite (Word, Excel, Publisher, PowerPoint)
- Willing to work some evenings and weekends
- Ability to maintain confidentiality of sensitive information
- Demonstrates strong communication, negotiation, and mediation skills
- Ability to meet deadlines and program outcomes
- Knowledge of evaluation and outcome measurement
- Ability to plan long range goals with the flexibility to change course where appropriate
- Display a high level of initiative, effort and commitment towards completing assignments efficiently, work with minimal supervision and demonstrate responsible behavior and attention to details
- Establish sound working relationships and cooperative arrangements with community groups and organizations to eliminate duplicative services
- Excellent time management, problem prevention, and problem-solving skills
- Proficient in operation of intermediate level office equipment and software programs; including but not limited to: Client Management System (CMS), Microsoft Suite (Word, Excel, Publisher, PowerPoint)
- Express information to individuals or groups effectively, taking into account the audience and nature of the information; Listen to others and respond appropriately

SUPERVISORY RESPONSIBILITIES

This job has no supervisory responsibilities.

QUALIFICATIONS

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE

Bachelor's degree (B. A.) from four-year college or university; Business Administration, Social Work, Psychology, Sociology, Counseling from an accredited college or university is preferred

Minimum 6 months of experience in providing Housing Counseling services one to two years related experience and/or training; or equivalent combination of education and experience.

LANGUAGE SKILLS

Ability to read, analyze, and interpret general business periodicals, professional journals, technical procedures, or governmental regulations. Ability to write reports, business correspondence, and procedure manuals. Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the general public.

MATHEMATICAL SKILLS

Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals. Ability to compute rate, ratio, and percent and to draw and interpret bar graphs.

CERTIFICATES, LICENSES, REGISTRATIONS

Valid Michigan Driver's License and acceptable driving record. HUD Housing Counseling, Financial Capabilities and Home Ownership certifications preferred; willingness to become certified required. **Must obtain housing counseling certification within 1 year of employment**

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.

While performing the duties of this job, the employee is regularly required to stand, walk, sit, and talk or hear. The employee frequently is required to use hands to finger, handle, or feel. The employee is occasionally required to reach with hands and arms and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by this job include close vision, distance vision, peripheral vision, depth perception, and ability to adjust focus.

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

COMPENSATION

Compensation commensurate with experience.

We offer a benefits package that includes medical/dental/vision insurance, accrued paid leave time as well as a retirement plan.

Inner City Christian Federation is committed to equal employment opportunity in its hiring and employment practices and policies for all staff members and applicants for employment without regard to race, color, gender, sexual orientation, national origin, age, physical ability, marital status or veteran status.

**To apply, send a cover letter and resume to hr@iccf.org.
ICCF is an equal employment opportunity employer.**