

Champaign County Regional Planning Commission

POSITION DESCRIPTION

Position Title: Housing Counselor

Reports To: Program Manager or Director

Supervises: Interns, Volunteers

FLSA Status: Non-exempt

Pay Grade: 4

General Duties:

The Housing Counselor provides counseling for multiple housing situations including: first time home buyer education, default and foreclosure and rental counseling. Additionally, the Housing Counselor will need the skill set to present and facilitate workshops related to the curriculum of home buyer education, home maintenance, landlord tenant and fair housing. May help homeowners facing mortgage delinquency and foreclosure restructure their mortgage debt and rental housing needs. May also provide landlord and tenant mediation and must be knowledgeable of fair housing laws for the State of Illinois. The position will deliver assigned program services in accordance with applicable program guidelines and Agency Vision, Mission, and Values.

Specific Duties and Responsibilities:

General Coaching and Counseling:

- Knowledge and respect for diverse cultures/lifestyles and problems of poverty in the community.
- Assist and counsel individuals in the areas of budget, credit preparation, and action plan development to obtain/maintain safe, decent, and affordable housing.
- Provide rental counseling and mediation to tenants and landlords to assist individuals in obtaining/maintain safe, decent, and affordable housing.

- Provide housing counseling services (includes pre-purchase, rental, credit counseling, reverse mortgage, and default foreclosure)
- Build relationships with customers to set goals and provide ongoing support to achieve goals
- Coach and counsel customers on finances and life skills.
- Work with customers to create and follow a budget and track expenditures
- Provide case management for all applicable funding sources such as rent, mortgage, water etc.
- Counsels and assists existing homeowners to maintain their homeownership
- Conduct and record follow up actions for customers
- Handle program and client information in a confidential manner and report concerns as mandated.
- Assist with the service delivery functions of the agency

Training Events and Workshops

- Coordinate and teach workshops to educate potential first-time home buyers seeking financial assistance and guidance through the home buying process.
- Coordinate and teach educational workshops and seminars on fair housing laws and regulations, and State of Illinois rental rights and responsibilities for both landlords and tenants.
- Educate customers about consumer credit issues and assist in the development of a plan to resolve the issues
- Provide guidance to customers about debt management
- Educate customers on financial products and decision-making
- Schedule and conduct home buyer education and financial education workshops
- Conduct community outreach and marketing for workshops
- Secure and orient appropriate speakers for trainings and workshops
- Work with lenders to learn local financing programs and market CCRPC services and products

File Maintenance & Reporting

- Assist with gathering of grant application supporting documentation and reporting
- Coordinate with all necessary community resources (realtors, lenders, appraisers, title company representatives, program administrators, county and city representatives, etc.) to ensure that documentation is accurate, complete, timely, and satisfies all requirements and parameters of programs/services offered.
- Enter all required client documentation into client management system in a timely manner as required by agency and HUD standards.
- Create and maintain client files as required by agency and HUD standards.
- Perform special assignments and projects as needed and/or assigned by management
- Prepare weekly, monthly, and quarterly reports regarding performance and client outcomes.

Other

- Ability to understand the vision, mission, and values of CCRPC and to implement in everyday work.
- Obtain HUD Housing Counselor certification within 9-12 months of hire date.
- Maintains Continuing Educations credits as required to maintain certification(s).
- Work on special projects and reports as needed.
- Other duties may be assigned as necessary

Required Knowledge, Skills, Characteristics and Abilities:

- An Associate degree in business, finance, public administration, urban studies, human or social services or related field in human services or related field; or 3 years progressively responsible related work experience; or a combination of education and experience in the field may be considered.
- Three to five years of experience in housing counseling, knowledge of the financial sector (i.e. banking, mortgage etc.) and/or human services.
- Background in social services or social work preferred
- Multi-lingual skills preferred
- Mortgage Loan processing experience preferred
- Knowledge of landlord tenant rights and fair housing laws.
- Previous community action, people in poverty, the homeless, or related experience
- Experience with State and Federal Grants
- Home Equity Conversion Mortgage (HECM) Certification a plus
- Ability to obtain certifications as necessary for specialization and for HUD.
- Ability to pass criminal background check
- Valid driver's license, safe and reliable vehicle, and the ability to transport clients on occasion
- Must be willing to travel out of state to obtain certifications and attend conferences
- Proficiency in Microsoft Office, including Word, Excel, PowerPoint, and Google
- Excellent math, verbal, and written communication skills.
- Proven organizational skills
- Excellent case management skills, especially with the low-to-moderate income population.
- Ability to work with clients on an individual basis and in groups.
- Strong ability to meet aggressive performance goals for program services.
- Strong ability to manage a large and diverse pool of clients at different stages of the rental and/or home buying processes.
- Excellent customer service skills with a professional demeanor, networking skills and the ability to exercise good judgment in complex situations.
- Ability to be flexible, adaptive and positive in a constantly changing environment.
- Ability to work independently without close supervision, and as a productive team member.

Essential Functions:

Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- Sitting/standing at a desk approximately 90% of workweek.
- Lift and carry equipment necessary to complete work, approximately 20 pounds.
- Ability to travel to client homes and other off-site locations to meet program needs
- Flexible schedule to accommodate evening and weekend work as required by program needs.

Competencies:

- **Decision-Making and Analytical Skills:** Ability to make administrative and procedural decisions; ability to interpret policy and establish methods and procedures; ability to determine work procedures, assign duties, promote efficiency; collaborate with relevant leadership regarding strategic planning, marketing, and process improvements. Perform professional level work requiring a wide range of administrative, technical, budgeting, finance, legal or managerial methods applied to complex problems.
- **Leadership and Communication Skills:** Possess advanced analytical and influencing skills. Must have the ability to manage grants, contracts, projects, and processes across functional areas. Must have the ability to apply best practices and the workforce team's talent to add value to the public workforce system through successfully:
 - Leading a team and building strong community relationships
 - Researching, writing, and implementing grant agreements
 - Engaging with state and federal officials to stay current on legislation, new developments, and policy and program interpretation
 - Innovating with community and employers to offer new or enhanced workforce training and career advancement opportunities
 - Understanding the culturally diverse needs across the region and align workforce development strategies to remove barriers
 - Managing multi-year grant budgets with complex revenue streams
 - Formulating and executing strategic plans and developing innovative initiatives.
- **Motivation to Succeed:** The willingness to take self-directed or self-motivated actions to do more than is expected in the job with the aim of improving job performance and finding or creating new opportunities. Actively looks for challenges and is committed to meeting them. Enables others to acquire the tools and support they need to continuously improve their respective performance levels. Shows eagerness to develop. Is proactive in searching for new opportunities for both, himself/herself and for the organization, and follows up on these. Is willing to go beyond the requirements of the job and take on responsibilities that are not considered his/her own.

- **Collaboration:** Ability to work cooperatively with others, to be part of a team, to work together, as opposed to working separately or competitively. Collaboration applies when a person is a member of a group of people functioning as a team, but not the leader. Acts to promote good working relationships regardless of personal likes or dislikes; breaks down barriers across groups; builds good morale or cooperation within the team, including creating symbols of group identity or other actions to build cohesiveness; encourages or facilitates beneficial resolution to conflict.
- **Communication Proficiency:** Demonstrates the ability to speak to a variety of audiences in an effective and understandable manner; presents complex program related information to internal and external stakeholders; capable of communicating information in a variety of ways based on the audience.
- **Problem Solving/Analysis:** Even in the most complex situations, breaks down problems into their fundamental parts, identifies their root causes, analyzes costs, benefits, risks, and chances for success of potential solutions, and creatively attacks problems in ways that lead to innovative solutions.
- **Decision Making:** The thought process of selecting a logical choice from the available options. When trying to make a good decision, a person must weigh the positives and negatives of each option, and consider all the alternatives. For effective decision making, a person must be able to forecast the outcome of each option as well, and based on all these items, determine which option is the best for that particular situation.
- **Interpersonal Skills:** The qualities and behaviors a person uses to interact with others properly. An employee's ability to work well with others while performing their job. Knowledge of social expectations and customs. Sometimes described as social intelligence, which relies on paying attention to the actions and speech of others and interpreting them correctly as part of forming a response.
- **Time Management:** The process of planning and exercising conscious control of time spent on specific activities, especially to increase effectiveness, efficiency, and productivity. It involves a juggling act of various demands with the finiteness of time.
- **Ethical Conduct:** Demonstrates a sense of agency responsibility. Driven by positive moral principles that govern their approach to their work.

Work Environment:

- Primary work will be conducted in client homes and the community with many different variables related to pets, cleanliness, air quality, etc.
- Office work will be performed in an open cubicle environment sometimes involving distractions.
- Frequent near-vision use for reading and computer work

Disclaimer:

The job description is not designed to cover or contain a comprehensive listing of activities, duties, or responsibilities that are required of the employee. The description contains examples of duties and responsibilities that may or may not be considered “essential functions” to a particular job or position within this job class. “Essential functions” are to be determined at the position or job level within each department. Other duties, responsibilities, and activities may change or be assigned at any time with or without notice.

Signature of Employee _____

Date _____

July 6, 2020