HUD Certified Housing Counselor - Job Description

Housing Coach and Homebuyer Educator – Bilingual - English and Spanish
Knoxville, TN

Organizational Information:
Knox Housing Partnership, Inc. dba HomeSource east tennessee (HSet), a not-for-profit, community housing development organization located in Knoxville, TN, is a chartered member of NeighborWorks® America and a HUD-Approved Housing Counseling Agency. HomeSource east tennessee provides a variety of programs and services related to housing for residents throughout the East Tennessee region. Programs and services include both pre- and post-purchase education, property development of single and multi-family homes, residential property management, and residential energy services. HomeSource east tennessee has a subsidiary real estate firm, Tennessee Valley Realty, LLC, as a resource to work with buyers, sellers and renters who look to us for assistance with their home purchase or rental needs.

Position Description:
Job duties include a high level of understanding of housing counseling principles and practices. Must pass the HUD Housing Counseling certification exam upon taking courses to prepare for the exam. Exam must be passed within three months of being hired if not already an approved housing counselor. Proof of having a HUD Housing Counseling Certificate will be required. The Homebuyer Educator will deliver effective and engaging housing education workshops to Spanish and English-speaking groups which transfers the knowledge new buyers need to make one of their most important financial decisions regarding a home purchase. Will provide one-on-one pre-purchase counseling to assist those who need additional assistance with credit and budgeting, financial capability education and counseling, first time homebuyers group education and individual counseling, provide foreclosure counseling and loss mitigation support. The Coach/Educator will develop written client action plans; make follow-up calls; and schedule additional housing counseling appointments as needed. Will understand the community resources which are available to refer clients and customers to address other concerns beyond housing.

- Provide individual counseling to residents in the markets that HSet operates to support them meeting their housing goals, including:
  o learning about their rights and obligations as tenants - Rental Counseling,
  o taking care of their financial health - budgeting, establishing, and improving credit - Financial Capability,
  o becoming homeowners - pre-purchase,
  o protecting and maintaining their investment - foreclosure prevention and post-purchase; in the markets that HSet provides services.
- Analyze and discuss clients’ financial capacity to buy a home and create financial action plans with clients.
- Provide technical assistance related to housing counseling such as submitting and tracking paperwork for first-time homebuyer programs or foreclosure prevention.
- Document and track data related to housing counseling services utilizing Counselor Max and other applicable tools.
• Conduct group workshops and presentations on home purchase, foreclosure prevention and financial capability.
• Conduct community outreach for housing counseling services
• Assist in completion of reports for assigned programs in a timely and efficient manner.
• Participate in the housing counseling and foreclosure prevention efforts in the markets that HSet operates.

Skills Required
Requirements: Must be fluent in Spanish and English in both speaking and writing skills. Qualified candidates will have a bachelor’s degree or equivalent experience. Experience in related fields of real estate, housing counseling, mortgage lending, underwriting or processing a plus. The ability to present information to large or small groups is required. Strong verbal and written communication skills in both Spanish and English is needed. The ability to use a computer and be familiar with Microsoft Office is required. Math skills are used to create budgets and understand housing and debt to income ratios. Must have the ability to travel to out-of-town training courses on occasion, which may require being away from home for five or more days at a time. Must have the ability to work a flexible schedule with non-traditional hours including evening and some weekends is required. A professional image and a clean reliable vehicle are required. A background check conducted by a third party is required as part of the hiring process.

An Equal Opportunity Employer M/F/D/V
JOB Category: Professional
Position Type: Full-time
Salary: $42,000 annually
Fringe Benefit options: Medical insurance (company pays a portion of coverage), dental, vision, life insurance, 401(K), generous vacation and sick leave.

Contact Information
Please email resumes to lcontreras@homesourcetn.org or mail to HomeSource east tennessee, 109 Winona Street, Knoxville, TN 37917, ATTN: Laura Contreras-Alanis.