

MID CENTRAL COMMUNITY ACTION, INC.
JOB DESCRIPTION

Job Title: Financial Coach/Housing Counselor

Position Level: 4, full time, salaried, exempt

Supervision Received: Director of Next Step and Housing Opportunities

Supervision Exercised: None

Job Summary:

Provide instruction and guidance on topics related to finances to help customers gain the knowledge, capacity and tools to make sound financial decisions and access financial products that are right for them and help them understand credit, build savings, and reduce debt. Work with customers to facilitate the process toward attainment of established goals.

The financial coach will also provide aspiring homebuyers with the skills, knowledge and information to buy and maintain a home and comprehensive individual counseling regarding the purchase of a home or to prevent foreclosure of a current home by assisting clients in overcoming obstacles with current financial situations, credit scores, and financial budgeting. The coach will develop corrective action plans, working with and analyzing customers' overall financial status to identify options for each customer and work with the lending institutions regarding loan products for purchasing a home or modifications of current loans to prevent foreclosure.

Job Responsibilities:

General Coaching/Counseling:

- Build relationships with customers to set goals and provide ongoing support to achieve goals
- Work with customers to create and follow a budget and track expenditures
- 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
- Coach and counsel residents in the Transitional Housing program on finances and life skills
- Prepare first-time homebuyers for pre-approval for financing for home purchase and assess readiness to buy by planning, organizing and facilitating homebuyer education class curriculum and providing individual comprehensive home ownership counseling
- Process applications for down payment assistance through Down Payment Assistance Program, coordinating with lenders, realtors, and applicants as required
- Attend home purchase closings in which down payment assistance funds are used as a customer advocate
- Counsel and assists existing homeowners to maintain their homeownership
- Provide comprehensive foreclosure counseling services
- Be familiar with local financing programs
- Work with lenders to market MCCA's services and products

Training Events and Workshops:

- Plan, organize and facilitate pre-purchase, homebuyer education, post-purchase and foreclosure prevention workshops
- Conduct community outreach and marketing for workshops
- Secure and orient appropriate speakers for trainings and workshops

File Maintenance & Reporting:

- Create and maintain hard copy and electronic files for each customer, including all necessary and required forms and documentation, monitor client progress, and assist in reporting to funders;
- Complete accurate and timely appropriate statistical reports to include information regarding counseling services and outcomes data
- 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.
- Report progress on an agreed-upon production plan
- Assists in the preparation of grant applications

Other:

- Interact and collaborate with others in pursuit of and attainment of the program goals established by the organization
- Coordinate with MCCA staff on issues relating to financial coaching, homeownership promotion and preservation counseling and lender programs
- Maintain required job skills and core professional competencies. Attend and participate in required educational programs and staff meetings
- Adhere to and demonstrate MCCA's guiding principles of integrity and respect
- Any other duties assigned and deemed necessary for the effective and efficient operation of the agency

Job Specifications (as applicable):

Educational Requirements: Bachelors Degree or 5 years counseling/coaching experience required.

Prior Experience: Two years work experience; experience in mortgage lending/processing, credit counseling or other counseling required

Specific Skills: Completion of "Train the Trainer" coursework and certification as a Homeownership Counselor within nine (9) months of hire; reading, writing and mathematical skills with mathematical aptitude sufficient to produce error-free documentation; demonstrated ability to work cooperatively in a team environment for problem-solving and resolution of customer issues; proficiency in Windows-based software; demonstrated ability to learn and use database, customer tracking, and other software; excellent organizational skills; effective oral and written communication skills; proven ability to coordinate multiple tasks; demonstrated ability to service a multi-cultural customer base; demonstrated ability to perform within established timelines; bilingual skills (Spanish language verbal & written) desired.

- Highly motivated self-starter with strong project management, facilitation and change management skills.
- Ability to work effectively in both individual and group settings.
- Ability to work independently with little or no supervision and also as a productive team member.
- Ability to be flexible, adaptive and positive in a constantly changing environment.

Other: Flexible scheduling for some evenings and weekends is required. Valid drivers license with access to an automobile. Ongoing training in homeownership counseling required and be available to travel to weekly conference trainings twice per year.