



NEW JERSEY CITIZEN ACTION

JOB ANNOUNCEMENT

*** Accepting Resumes ***

HUD Certified Housing Counselor

Under the direction of NJCA's Director of Loan Counseling and Loss Mitigation, the Housing Counselor provides foreclosure prevention counseling, pre-purchase counseling, rental counseling and one-on-one counseling for credit repair, budgeting and mortgage prequalification to first-time homebuyers. The Housing Counselor participates in foreclosure prevention workshops, first-time homebuyer seminars, and other workshops as needed. Maintains accurate records and complies with all reporting procedures. Acts as a liaison between clients and bank representatives. This full-time position will work out of our Highland Park office and will cover satellite offices as assigned.

Examples of Work (Foreclosure Prevention):

- Provide counseling and analysis to borrowers regarding their financial circumstances, including creation of a realistic household budget, and provide information regarding available workout options.
- Obtain photographic identification from borrowers at intake or upon first counseling session prior to opening a case file.
- Obtain a signed authorization for each borrower along with all NJCA required documents; assist the borrower in preparing and assembling the information and documentation required by the servicer or program for evaluation of workout options.
- Submit completed Workout Request Packages to servicers using electronic mode designated by servicer, as well as hard copies of documents as required.
- Conduct follow-up communications with servicers and borrowers as needed to ensure receipt by servicer; address deficiencies in package, inquire about status of cases and escalate as needed per servicer escalation protocol.
- Assist borrowers in understanding and implementing workout options, including discussion of terms of modification offer (and/or other options presented by the servicer); assist borrower with follow-up actions required of the borrower to obtain workout option; and, if appropriate, refer the borrower to local service providers for additional assistance.
- Enter all case information into the Launchpad (soon to be NeighborWorks Compass) case management data system (and any other client management systems) in a timely and accurate manner to allow for accurate case tracking and reporting.
- Support outreach activities including attending events, teaching of workshops, conducting outbound calls, and organizing direct consultations between servicers and borrowers at NJCA.
- Develop a superior knowledge of and utilize NJHMFA, FMAP, FHA and Fannie Mae loss mitigation options, tools, and guidelines to assist borrowers.
- Participate in periodic NJCA meetings and/or events as requested by management.
- Uphold the respect and reputation of NJ Citizen Action and demonstrate professionalism and flexibility while maintaining a good working relationship with team members and staff.
- Perform other duties as assigned.
- Participate in rallies, lobby days, demonstrations, voter registration and education activities, get out the vote activities and other work-related direct action organizing and non partisan and partisan political activities that further NJCA's goals and mission.

Examples of Work (Pre- and Post-Purchase):

- Counsel first-time homebuyers in credit repair, budgeting, home purchase and the mortgage process.
- Counsel homeowners with mortgages in arrears to develop and implement strategies to bring loans current and to prevent home loss.
- Counsel renters to develop and maintain a knowledge of basic financial literacy by counseling them on budgeting, understanding credit, and working towards affordable homeownership in the future.
- Act as a liaison between NJCA mortgage-ready clients or home improvement loan clients and participating lenders to facilitate the loan process.
- Participate in teaching seminars and workshops on various financial topics, as well as all aspects of the Loan Counseling Service at bank and community housing events.

- Maintain and supervise long and short-term client counseling plans.
- Attend and support NJCA events.

Examples of Work (Rental Counseling)

- Intake – gather baseline information from client
- Identify client's goals and objectives
- Document household income and expenses and develop a household budget
- Make recommendations for debt management and savings plans
- Determine maximum sustainable rent payment – 31% of gross monthly income
- Perform rent vs. buy analysis with a discussion of pros and cons of both
- Review local, state, and federal rental assistance programs if appropriate
- Explain Fair Housing Law and discrimination as it applies to rental housing
- Explain the major parts of a lease and resultant liability for breaking a lease
- Review tenant and landlord rights and responsibilities
- Discuss the need for rental insurance
- Give an overview of the eviction process
- Refer to community groups that can assist in finding safe and secure rental housing
- Develop a written action plan
- Provide client follow-up and document outcomes

Full Certification in the following:

- HUD Certification (Required)

Job Experience:

Two (2) years relevant work experience (i.e., experience in mortgage lending/processing, real estate sales, credit counseling or other counseling preferred).

Computer Skills:

To perform this job successfully, an individual should have a working knowledge of Client Management systems; Internet software; and Microsoft Office programs (i.e., Excel and Word).

Requirements:

- Must be HUD Certified
- A Bachelors Degree from an accredited college or university. (Experience may be substituted for education on a year-by-year basis).
- Experience in the mortgage and/or banking sector.
- Must have a valid NJ driver's license and be willing to travel within New Jersey.
- Ability to do some nights and weekend hours.
- Bi-lingual in Spanish a plus

Salary and Benefits:

- Full time position with benefits: \$41,500 to \$47,000
- Comprehensive benefits package, including health and dental insurance.

Work Location:

Employee will initially work remotely, however once Covid restrictions are lifted employee will work out of NJCA Newark location at 625 Broad Street, Ste 270, Newark, NJ 07102

Email resume and cover letter to:

Bonita E. Holmes, Director

Loan Counseling and Loss Mitigation

New Jersey Citizen Action

Email: bonita@njcitizenaction.org

Visit our web-site www.njcitizenaction.org

NJCA is an Equal Opportunity Employer – Women and people of color are encouraged to apply!