



Job Description

Position Title: Housing & Financial Counselor

Team: Family Services

Supervisor Title: Director of Family Services FLSA Status: Exempt/Salary

Date: 2022

General Position Summary:

GDM Habitat for Humanity's Housing and Financial Counselors provide housing counseling and financial education primarily to low-income first-time homebuyers. People in this role work one on one with potential homebuyers to assess their financial situation and make an action plan to become mortgage ready. Housing and Financial Counselors are required to be HUD Certified and are well versed in credit, personal finance, and the home buying process.

Core Responsibilities:

List major actions performed in the job. Describes what occurs and the reason the action is taken. Regular and predictable attendance is a required function of this position.

1. Serve as the Housing & Financial Counselor for program participants seeking housing and financial counseling including one-on-one counseling appointments, group education classes (if applicable), and appropriate referrals.
2. Have a working knowledge of debt collection practices, credit reporting, student loan repayment plans, predatory lending, community resources and benefits, state and local housing resources, basic personal finance practices, and other financial principles in order to counsel clients through their goals and assist with action steps when necessary.
3. Develop, assess, and review one-on-one participant's financial analysis, including income, debt, credit history, and income stability, to collaboratively create spending plans and housing and/or financial goals and action plans specific to each client's unique circumstances.
4. Ensure that participants working through housing counseling and education have a thorough understanding of concepts and tools to be successful and that they are meeting necessary program objectives and established housing and financial goals.

5. Create and maintain timely and accurate files for program participants throughout the process, including creating and maintaining online files in a client management system.
6. Collect and record client documentation, date, outcomes, attendance, and time counseled to maintain accurate records for grant reporting and internal purposes.
7. Counsel and teach according to standards and curriculum developed by Habitat for Humanity to ensure a consistent experience among all participants
8. Work with Family Services Team in the ongoing development, planning, and execution of Habitat's financial education class series including curriculum, materials and room preparation, class facilitation, and teaching.
9. Develop and provide off-site education for partner organizations.
10. Work with Family Services Team to update and facilitate online and in-person financial education series.
11. Establish and maintain positive relationships with applicants who may be experiencing severe financial challenges.
12. Work collaboratively with other Habitat departments to provide necessary information regarding caseload of program participants including media release, and other appropriate anecdotes and grant reporting information as needed.
13. Be an ambassador for Habitat in work with potential and existing external partners involved with housing counseling and Financial Foundation for Success and at public and private events.
14. Participate in networking groups with other service providers to learn community resources and promote program referrals.
15. Attend necessary trainings and workshops to improve knowledge base and technique including NeighborWorks Trainings, habitat for Humanity Conferences, and IFA Conferences when available and appropriate.
16. Other duties as assigned.

Requirements: *Describes the minimum education and experience, certifications, licenses, physical demands, working conditions and skill sets needed to perform the job*

- College degree and/or 1-2 years of relevant professional experience in social work/human services, adult education, personal finance, financial counseling, or a related field.
- This position requires an existing HUD Counseling Certification **or** for the certification to be attained within 9 months of hire date. Desire to serve historically excluded populations while facilitating their growth.
- Outstanding communication and interpersonal abilities.
- Highly organized and detail-oriented skills.
- Able to consistently perform accurate mathematical calculations.
- Able to work a flexible schedule that will include some evenings and most Saturdays.
- Self-starter and ability to work independently without supervision, while functioning effectively in a team environment with a professionally diverse staff.
- Employee must be proficient in the use of office equipment such as computer, printer, phone, copiers, calculator, and other communication vehicles.
- Employee must be proficient or able to become proficient with Word, Excel, PowerPoint, Salesforce, and other programs and platforms used regularly to complete job duties.

- Convey clear, concise information to diverse audience, using verbal or other appropriate communication techniques.
- Maintain confidentiality.
- Complete formal training plan and assignments as required.
- Treat others in a nondiscriminatory, lawful, and ethical manner, respecting the differences among people, and the value they bring to GDMHFH.
- Follow safe practices in all work activities to avoid injuries and accidents.

Job Competencies

Demonstrate commitment to Greater Des Moines Habitat for Humanity's Mission and Values

Mission

Seeking to put God's love into action, Greater Des Moines Habitat for Humanity brings people together to build homes, communities and hope.

Values

Build Solutions
 Build a Safety Mindset
 Build Faith and Family
 Build as Stewards
 Build with Heart

Normal Work Environment (Check best description):

Office

Outdoors

Retail

Continuous (67-100% of workday)
 Frequent (34-66% of workday)
 Occasional (1-33% of workday)

Physical Requirements:

Continuously = 67-100% of workday

Frequently = 34-66% of workday

Occasional = 1-33% of Workday

(Indicate C, F, or O in front of each below)

C Sitting

O Standing

O Bending

O Twisting

O Stooping

O Reaching above Shoulder

O Kneeling

O Reaching below Shoulder

O Crawling

O Working at Low Position

O Climbing Stairs

O Pushing/Pulling

- Climbing Ladders
- Driving
- Working on uneven surfaces
- Working on Elevated Surfaces
- Walking

Weight Lifting/Carrying:

- Sedentary (0-10 lbs.)
- Light (11-25 lbs.)
- Medium (26-50 lbs.)
- Heavy (51-74 lbs.)
- Very Heavy (75-100 lbs.)

Dexterity:

- Eye/Hand Coordination
- Feet (foot pedals)
- Fingering (picking, pinching, etc.)
- Handling (holding, grasping, etc.)
- Wrist Motion (repetitive flexion/rotation)

Hearing: Yes No

If yes, explain the reason hearing is necessary:

Hearing is necessary to perform the job as the ability to communicate verbally is essential to greeting guests, answering the telephones, and coordinating with internal and external customers.

Visual Acuity Distance: (Example - clarity of vision at 20 inches or less):

Clarity of vision at 24 inches or less is necessary to view computer monitor and read reports.

Equipment/Supplies/Tools

- Computer and Accessories
- Printer/Copier/Scanner/Fax
- Telephone
- General Office Supplies