



African American Alliance for Homeownership

Part-Time Foreclosure Prevention/Retention Counselor

The African American Alliance for Homeownership is a non-profit, 501(c)3 organization whose mission is to increase homeownership and economic stability for African Americans and other underserved individuals by improving access, ensuring advocacy and providing education. AAAH services include one-on-one pre-purchase and foreclosure/loss mitigation prevention counseling, homebuyer education, IDA program, credit cleansing, financial capabilities, home retention, and annual homeownership fairs.

Job Summary:

This Foreclosure Counselor is responsible for providing foreclosure/loss mitigation counseling support to homeowners in danger of foreclosure and/or is delinquent with their mortgage payments. The Counselor must have the knowledge to assess the homeowner's situation, develop a client action plan, and have the ability to negotiate with the appropriate servicer/lender.

Duties and Responsibilities:

- Provide one-on-one counseling to program participants on personal finance and credit issues. Assist participants in developing financial goals and steps for progress toward these goals; provide resources for home retention, with emphasis on our culturally specific seniors.
- Advocate for AAAH representation in housing and homeownership services.
- Collaborate with community partners in the housing & financial industry.
- Provide ongoing participant support; evaluate and document progress toward individual homeownership goals.
- Maintain current and accurate participant files with case notes, financial records and or income documentation; track demographic information and enter into a web-based system.

Qualifications and Skills:

- Knowledge of the principles, practices and techniques of the home buying and homeownership process, including credit, saving, and budgeting, along with an understanding of credit reports and credit reporting agencies, as well as knowledge of federal, state and local housing regulations. Knowledge of community agencies and services that can be a resource to AAAH clients; familiarity with local financial institutions.
- Strong communication skills that can be demonstrated in small and large group facilitation. Intermediate computer skills in working with programs such as MS word & Excel. Self motivated and independent worker.
- Ability to work with diverse populations, specifically the African American population.

Education/Experience:

A minimum of a high school diploma or GED is required. Foreclosure counseling and/or HECM certifications preferred.

Work Environment:

80% office/classroom, 20% outside office including travel time. Must have reliable transportation.

Compensation: \$20+ per hour (negotiable; depending upon experience)

Send resume to cheryl@aaah.org * AAAH, 825 NE 20th Avenue, Suite 225, Portland 97232 * Fax: 503-595-3519