

African American Alliance for Homeownership

# **Housing Counselor Job Description**

The African American Alliance for Homeownership is seeking a Housing Counselor to become part of the homeownership team. AAAH is a non-profit, 501c3 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.

**Position Description:** This position is full time, however we will consider ½ time hours. The Housing Counselor is responsible for providing pre-purchase counseling to first-time homebuyers, and facilitates homebuyer education classes, as needed. Additional counseling may include current homeowners who are in danger of losing their home. The Counselor evaluates the financial situation and homeownership goals for all program participants in order to provide the appropriate resources and support.

## **Essential Functions:**

- Provide short term to long term homeownership counseling to perspective homebuyers, and present relevant culturally accessible workshops to a wide audience using teaching and mentorship strategies that reflect a commitment to the community.
- Maintain current and accurate participant files with case notes, financial records and or income documentation; track demographic information and enter data into a web-based system.
- Provide one-on-one counseling to program participants on personal finance and credit issues. Assist participants in developing financial goals and a concise action plan that will support their goals; provide information and guidance on the home buying process.
- Actively identify and recruit participants and family households who are ready to begin the home buying process through follow-up phone calls and/or meetings.
- Represent AAAH at housing functions, neighborhood activities, and appropriate community meetings.
- Work with community partners in the housing & financial industries.
- Position reports directly to the Executive Director.

## Additional Requirements:

AAAH relies heavily on all members of the team participating and supporting one another. It is a requirement of this position to work as an active member of the team, as well as being self-motivated.

## **Qualifications and Skills:**

- Knowledge of the principles, practices and techniques of the home buying and the homeownership process. This will include credit, savings, and budgeting, along with an understanding of credit reports and credit reporting agencies. The person must have or will gain the knowledge of federal, state and local housing regulations, financial institutions, and community services which can be utilized to aid program participants.
- Must have strong communication skills in working with small and large groups.
- Ability to recognize and assess problems, provide financial assessments to program participants, and gather relevant information from a variety of sources that will bring resolve to identified problems.
- Ability to work with diverse populations.
- Proficient computer skills in programs such as MS Word, Power Point, Excel, and data base entry.
- Bilingual in Spanish or another language a plus, but not required.

**Education/Experience:** A minimum of a high school diploma or GED is required. College degree and/or housing counseling certification is preferred. An equivalent of education and experience to successfully perform the essential duties of the job will be considered.

Work Environment: 80% office/classroom, 20% outside office, including travel time.

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

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