

SOUTHWEST MINNESOTA HOUSING PARTNERSHIP

Job Title: **Homeownership Advisor**

Supervisor: Director of Homeownership Services

Classification: Exempt

Approval Date: January 2022

SUMMARY:

This position is responsible for the delivery of homeownership services primarily in the area of counseling and education. The position will be required to work closely with clients who require services, obtain the information necessary to evaluate their needs, and then use professional judgment to apply the necessary services required to best meet the needs of the client. Additional work requirements will include computer work, writing, filing, data entry, data collections and research.

To be amazing in this role, you will have an understanding and be able to calculate moderate to complex math calculations. You are welcoming, engaging and excited to work with customers to reach their financial and homeownership goals. You are a connector, eager to get out into the community and be an ambassador for our organization and services. Finally, you are resourceful and feel comfortable with technology as well as managing the details of a busy office.

Required

- Customer focused, with strong written and verbal communication skills.
- Strong working knowledge of the Microsoft Office suite of applications.
- Ability to work independently, is motivated and a self-starter.
- Ability to handle moderate to complex mathematical calculations
- Detail-orientated, with a passion to learn new skills and techniques to promote efficiency and successful customer and process outcomes.
- Ability to identify areas of improvement for processes, policies, and procedures
- Flexible, with the ability to manage multiple tasks in high volume work environment.
- Ability to work with the public, articulate ideas and work with differing cultural and economic backgrounds.

Desired:

- Experience in working with real estate, finance, lending or credit *preferred*.
- Fluency in two or more languages (including English)
- Willingness to work flexible schedules.

- Demonstrated time management skills.
- Passion for the mission of the organization.

PRINCIPAL JOB DUTIES AND RESPONSIBILITIES:

Advising: Administer all homeownership advising services to clients requesting the service, including but not limited to, pre-purchase, refinance, rental, foreclosure, financial and other one on one coaching as assigned. Sessions will include assessing the current financial status of the household, reviewing the housing market, answering any homeownership questions the client has, and making referrals to education and other service agencies as appropriate. An action plan will be drafted that provides the client with next steps and counselor follow-up. Document the actions of the client in the client management system and communicate with other housing professionals on behalf of the client. Provide follow up contacts with the client every 30 days until terminated. Maintains adherence to all guidelines related to the confidentiality. Prepare certificates as needed. Follow all counseling policy and procedures of appropriate funding or reporting source.

Education: Delivers Homeownership Services education in a quality manner with the goal of reaching a large, cross-sectional population. Classes will include, but are not limited to, homebuyer, foreclosure, financial literacy, post purchase, rental and home maintenance courses. Supplement curriculum when needed as determined by the organization. Manage class arrangements such as volunteers, sites, and materials. Maintains adherence to all guidelines related to the confidentiality. Input class participants into the appropriate database. Prepare certificates as needed. Follow all education policy and procedures of appropriate funding or reporting source.

Certification: The SWMHP is a HUD Certified Housing Counseling program. The expectations for this position is within one year of hiring you will receive certification.

Outreach and Marketing: Work with the other Homeownership Department staff to ensure that effective marketing tools are being developed regularly and utilized consistently to draw attention to homeownership programs and attract those least likely to utilize programs.

Data Management: Work with the Client Services Coordinator and other support staff to effectively capture and track trends and progression of homeownership programs.

Community Representation: Represent the Southwest Minnesota Housing Partnership in communities, counties, state and federal organizations, foundations, and all other public activities at the direction of the CEO, COO or the position's Supervisor.

Travel: Travel within the region frequently (daily), within the State Minnesota occasionally (monthly), and will travel out of state as needed for training and other staff development opportunities. Must be willing to drive company vehicles or personal vehicle as required.

Lifting: Lift more than 50 pounds on occasion.

Hours: Work primarily daytime office hours during the week but will be expected to work a flexible schedule including evening hours and weekends to accommodate customer needs and deadlines.

DISCLAIMER AND APPROVAL

The above statements are intended to describe the general nature and level of work performed by employees assigned to this position. They are not intended to be an exhaustive list of all duties, responsibilities, and qualifications. Management reserves the right to change or modify such duties as required. This position will perform other duties as assigned by the position's Supervisor and the Chief Executive Officer.

Employee Acknowledgment:

Signature

Date

Employer Acknowledgment:

Signature

Date