



**San Francisco Housing Development Corporation
FINANCIAL EMPOWERMENT CENTER**

JOB TITLE: Financial Empowerment Housing Counselor I or Housing Counselor II	LOCATION: Financial Empowerment Center/4439 Third Street * Western Addition Satellite Office 455 Fell Street * Virtual/Remote
	PAYGRADE: DOE, Salaried
IMMEDIATE SUPERVISOR: Director of Financial Empowerment & Economic Development	FLSA STATUS: Exempt, FT or PT available

ABOUT US:

We are a 32-year-old non-profit agency working to foster stability in low- and moderate-income communities of color in San Francisco through the development of affordable housing, the provision of holistic supportive social services, the facilitation of financial empowerment as well as homeownership, and the and economic revitalization of our community.

At the Financial Empowerment Center (FEC), our goal is to create well-informed and empowered consumers and default resistant homeowners. We provide no-nonsense, “no-holds barred” education, counseling, coaching, financial products, and tools that are based on outcomes which aim to build or restore credit, increase savings, reduce debt, and attain an array of personal financial goals, including securing an apartment, purchasing a home, building & sustaining savings, or starting a small business. The FEC Team is a cohesive, fun-loving group that works extremely hard yet maintains a balanced, supportive, and caring environment. As one of our Team Members recently said: “Team Work Makes The Dream Work!”

OVERVIEW OF RESPONSIBILITIES:

SFHDC’s Financial Housing Counselor provides comprehensive individual counseling services to renters, prospective homebuyers and existing homeowners. These sessions may cover a broad array of areas related to the skills, knowledge and confidence necessary to secure and maintain affordable housing, build financial capabilities, and buy, repair, maintain and keep a home. The Counselor’s main responsibility is to assess the Customer’s Mission, Vision, & Core Values, their immediate and longer term financial goals, as well as both the internal and external obstacles faced by the customer in the pursuit of their financial goals, and then to assist them develop and apply a corrective action plan which can function as the customer’s “roadmap to success.” The Counselor’s role is one of educator and coach: by utilizing tools relating to budgeting, debt reduction, credit re-building and consumer awareness, the Counselor helps facilitate the Customer’s progress towards their goals. The Customer’s role is to take the necessary action steps identified together by the Counselor and the Customer to accomplish the desired result.

The Financial Housing Counselor is also responsible for planning and facilitating motivating, educational workshops on a variety of topics including rental readiness, homebuyer education, credit building & repair, and basic financial planning and money management.

Workshops & Individual Counseling are currently offered virtually via Zoom and GoToTraining.

The Financial Housing Counselor also assists the FEC Director to develop systems to measure and track the success of our education, counseling & coaching services.

Our Bi-lingual Financial Housing Counselor is also responsible for reaching out to SF's mono-lingual and bi-lingual populations, especially in the Bayview Hunters Point and elsewhere in Supervisory District 10, as well as in the Western Addition and Sunnyside.

ESSENTIAL FUNCTIONS:

- Determines services and assistance needed by client through individual counseling;
- Determines client eligibility for specific programs;
- Assists client to develop goals and objectives;
- Create case files and monitors client progress
- Develops and maintains a network of referral agencies;
- Able to meet aggressive program and funders' goals;
- Provides information on housing programs to clients, other service providers and the general public;
- Conducts group workshops and training on homeownership, rental readiness, budgeting, credit repair, and financial management
- Develops and maintain effective partnerships with Realtors, lenders and developers
- Creates and maintains necessary files, documentation and data bases;
- Develop analytics to support program planning and development;
- Develops outreach activities to inform public about program;
- Represents SFHDC in various community forums
- Ready, willing & able to serve as a member of a highly-functioning team
- Capable of managing time effectively and working independently
- Performs other duties as required

KNOWLEDGE, SKILLS AND ABILITIES:

Financial Empowerment Housing Counselor I

Must possess a minimum of 2+ years' experience and working knowledge in ***at least one*** of the following areas:

- The techniques, principals and practices of
 - Rental counseling
 - Pre-purchase housing counseling
 - Post purchase housing counseling
 - Mortgage default housing counseling
- Pre and post purchase education techniques, practices, and principals;
- Federal, state and local housing programs & regulations;
- Activities and services of local and regional human service agencies.

In addition, must be able to demonstrate skills in generating and maintaining statistical information, quantitative and financial analysis, preparing technical reports, use of a personal computer and related software. The successful candidate will be able to convey complex information on an individual or group basis, to clients, other human services agencies and the general public, communicate effectively orally and in writing, and able to assess client needs, and able to work with details and information with a high degree of accuracy.

Must be able to understand and interpret laws, policies and regulations, plan and organize work, and establish working relationships with clients, civic and community organizations, and other human service agencies and co-workers.

Must possess exceptional communication skills – writing and speaking, and possess strong interpersonal skills and enjoy working with people.

Must be willing to adopt and adhere to the National Industry Standards for Housing Counseling & Education

Financial Empowerment Housing Counselor II – In addition to the above stated knowledge, skills, talents and education requirements, at the senior level, the Financial Empowerment Housing Counselor possesses:

- A minimum of 6+ years' experience in real estate, mortgage lending, loan servicing, loss mitigation, financial counseling or housing counseling
- Excellent presentation skills and the ability to facilitate both small and large group educational workshops on a variety of housing related topics. May be expected to demonstrate abilities to develop new procedures and processes focused on improving delivery of services to SFHDC's clients.
- Excellent communication skills, both written and verbal
- Ability to negotiate successfully
- Possesses a passion for helping people
- Ability to calculate & verify income according to conventional underwriting guidelines
- Ability to analyze federal tax returns, profit & loss statements, household budgets, and income & expense statements
- Ability to assist clients with no experience complete federal tax returns, profit & loss statements, household budgets, and income & expense statements, and to create & understand such financial documents
- Ability to analyze bank statements to verify income and living expenses
- Ability to craft appropriate Action Plan to address basic financial management skills , including credit counseling for maximum results as determined by the clients' stated goals
- Ability to understand & interpret loan product qualification guidelines, for assisting clients with either modification or refinancing of their current loan(s), as well as applying for other appropriate financial products designed to help low to moderate income clients build credit, reduce debt or increase savings
- Ability to develop loss mitigation options & create various loan scenarios based upon clients' financial data, DTIs, and program guidelines
- Ability to analyze & explain the lender's perspective with regard to loan modifications and/or refinancing in the current economic market
- Ability to write concise, convincing & brief modification proposals based upon provided formats
- Ability to maintain appropriate boundaries with clients experiencing extreme stress & remain compassionately detached from the client's challenge and/or crisis
- Ability to think on your feet, be creative and innovative in finding solutions to assist the client
- Ability to say "no" or provide "bad news" when the client's case is "incurable" or client is ineligible for a particular program or product
- Ability to maintain accurate and complete files

EDUCATION AND EXPERIENCE:

- Minimum of 3 years of progressively challenging responsibilities in real estate or mortgage industries.
- Possess both Pre-Purchase and Foreclosure Counseling HUD certificates (Level II Counselor position)

- A combination of work experience and education may be considered in lieu of a bachelor's degree from an accredited college/university with major work in housing counseling, housing planning, real estate or related field and some experience in housing services.
- Familiarity with the San Francisco network of service providers, businesses, churches and philanthropic community, especially those serving the Bayview Hunters Point, Western Addition and/or Fillmore; and
- Bilingual Spanish, Tagalog, Vietnamese, Mandarin, and/or Cantonese IS A PLUS (must be able to read, write and speak fluently in ENGLISH **AND** either Spanish, Tagalog, Vietnamese, Mandarin, and/or Cantonese)
- **Bayview Hunters Point residents and/or Persons of Color are STRONGLY encouraged to apply**

SPECIAL REQUIREMENTS:

- Must possess a valid driver's license issued by the State of California.
- Must have reliable transportation.
- Must be able to work some evenings and weekends as appropriate.
- Must be able to work in a fast paced environment and still meet deadlines.
- Must be able to travel out of state for quarterly trainings & continuing education.

PHYSICAL CONDITIONS AND NATURE OF WORK CONTACTS:

Works typically in an office and classroom setting. Involves frequent walking or standing, as well as frequent contact with clients, outside agencies, private housing providers, financial institutions, Realtors and the general public. Operates a computer regularly; a high-level of competency required in the creation and maintenance of various data bases, reports, spreadsheets, and other documents.

During the current health crisis, services are being performed remotely from a home "office". Must have a quiet space at home where services can be provided with minimal distraction, and to protect clients' privacy and confidentiality.

SALARY AND BENEFITS:

Salary will be commensurate with experience. SFHDC offers a benefit package which includes up to 75% employer-covered health insurance, 13 paid holidays, flex time, paid sick leave and vacation time. We support and pay for ongoing continuing education and professional development.

SUBMIT RESUME AND BRIEF COVER LETTER TO:

ATTN: TIKILA MCDAVID, PROGRAM ASSISTANT
TIKILA@SFHDC.ORG OR FAX: 1-866-652-4077

FINANCIAL EMPOWERMENT CENTER
 SAN FRANCISCO HOUSING DEVELOPMENT CORPORATION
 4439 THIRD STREET
 SAN FRANCISCO, CA 94124

DEADLINE: Open Until Filled