



**THE
UNITY
COUNCIL™**

BILINGUAL HOMEOWNERSHIP COUNSELOR

Reports To	Homeownership Director
Department	Homeownership
Hours	9am-5pm or varies
Travel	Yes
Salary Range	60K
Employee Status	Exempt- Full Time
Supervises	N/A
Benefits	Medical and Dental benefits on the first of the month following 90 days of employment, two weeks vacation each year for the first five years, 403(b) voluntary contribution and employer matching plan

Program Summary The Unity Council is a non-profit community development corporation committed to enriching the quality of life of families primarily in the Fruitvale District of Oakland. Its primary focus has been to create a healthier and safer community for families and residents by implementing and managing integrated programs addressing the economic, social, and physical development.

Job Purpose:

The primary function of this position is to provide foreclosure counseling to clients. This entails meeting with the client, analyzing the client's individual situation, developing a plan of action, and implementing that plan with the client and lender. Negotiation with the lender on behalf of the client is a vital component of this position. The counselor's time will be spent doing individual counseling, preparing workout packages for the lender, and completing a workout with the lender. Attention to detail is required as all activity must be entered in an online reporting system, as well as documented in the client's file. The person who takes this position must be able to handle the stress of working with families in financial crisis. This position will require occasional Saturday and evening work. Specific training in Foreclosure Prevention & Intervention counseling skills will be provided.

Qualifications:

- MUST BE Fluent in Spanish and English, verbal, written & spoken
- Passion for helping people
- Background in one or more of the following: mortgage lending, loan servicing, loss mitigation, foreclosure, real estate
- Excellent communication skills, both written and verbal
- Able to negotiate successfully
- MS Office skills a MUST - Word, Excel and Outlook (PowerPoint a plus)
- Bachelor's Degree or equivalent experience
- Previous counseling/teaching experience
- MUST be able to work in a high stress, crisis environment and still meet deadlines
- Conduct community outreach and marketing for homebuyer education workshops;
- Register and notify residents of homebuyer training events;

- Organize workshops and facilitate homebuyer trainings;
- Prepare agendas and handouts and working materials;
- Secure and orient appropriate speakers for homebuyer trainings;
- Become familiar with local financing programs;
- Assess clients readiness to buy and set up pre-purchase individual counseling sessions;
- Maintain client and program files, monitor client progress, and assist in reporting to funders;
- Coordinate with the Unity Council staff on issues relating to homeownership counseling and lending efforts;
- California Real Estate License (or attainment of such within 2 months of hire);
- Community based non-profit experience;
- Strong public speaking and communication skills;
- Ability to use basic computer applications such as Word and Excel;
- Expertise in working with immigrant populations and people of diverse backgrounds;
- Perform additional duties as assigned by management.

Summary of Skills Needed:

- 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 completing federal tax returns, profit & loss statements, household budgets, and income & expense statements, 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)
- 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 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 in "incurable"
- Ability to maintain accurate and complete files
- Ability to utilize electronic client management system

**Application
Process**

Mail cover letter and resume to

The Unity Council
Attention: Human Resources
1900 Fruitvale Ave Ste 2A
Oakland, CA 94601
Fax 510-535-6923
E-mail dalvarez@unitycouncil.org

In your cover letter, identify the source of this job announcement, list familiarity with computer applications, and your salary requirement. Your application will not be considered if these prerequisites are not answered.

Interview Process

Because of the volume of anticipated responses, only those applicants who meet the required qualifications will be contacted for an interview.

**The Unity Council is an Equal Opportunity Employer.
Women and minorities are encouraged to apply.**