

## FORECLOSURE COUNSELOR JOB DESCRIPTION

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### **Agency Description:**

IMPACCT Brooklyn is a dynamic neighborhood-based organization. We combine community organizing tenant and homeowner services, affordable housing development and management, and economic development to improve Brooklyn.

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### **Job Description:**

IMPACCT now seeks an energetic and organized individual to assume the position of Foreclosure Counselor with an opportunity for growth in our expanding Homeowner Services Department. The Foreclosure Counselor's primary role will be to provide information and guidance to individuals that will enable them to meet their housing goals. This position reports to the Director of Homeowner Services.

### **Key Responsibilities Include:**

#### **FORECLOSURE:**

- Facilitate educational workshops on a broad range of subjects including predatory lending and keeping seniors in their homes
- Provide individual counseling to homeowners regarding loans and grants, repairs, refinancing options, tax arrears and assessments
- Make referrals to city agencies, organizations and professionals as needed
- Provide default and loss mitigation counseling to individuals facing foreclosure
- Package budgets and repayment plans and other loan or grant applications or restructurings to lenders and servicers
- Maintain electronic and hard copy files on all clients
- Prepare written reports, documentation and applications as required by funding sources
- Additional projects as needed

#### **FINANCIAL:**

- **Financial Coaching:** Provide one-on-one coaching for participants in Financial Literacy program. Assist participants with goal setting, budgeting, credit building/rebuilding, debt repayment, savings, utilization for quality financial services, and asset development. Monitor participant progress toward financial goals. Follow up with participants on referrals to other financial service professionals when applicable. Maintains files and database for all participants including the intake form, credit report, coach's appointment notes, analysis and corrective action plan.
- **Financial education classes/workshops:** Develop and conduct financial education classes. Oversee participant performance at onsite financial education classes.
- **Data collection and evaluation:** Collect and verify all required data from participants throughout the program, including Combined Financial Assessment and Financial Profile. Assist in program reports preparation
- **Resource development:** Identify and refer participants to other resources and services as needed to achieve their financial goal. Identify, cultivate, and maintain relationship with key community partners.
- **General program support:** Provide support, as needed, to other core programs including cross-training in other service areas.
- **Policy and Guidelines:** Adheres to all guidelines related to confidentiality. Follow regulatory and quality-control requirements. Works to ensure that satisfaction is a priority of the coaching program.

**Requirements:**

- Bachelor's Degree or equivalent experience
- Must be HUD Certified or be able to pass the exam within six months after hire
- Previous client counseling experience minimum 2 years
- Excellent interpersonal, organizational, and communication skills
- Experience with not-for-profit organization preferred
- Highly motivated self-starter
- Microsoft Office proficient, database entry experience
- Knowledge of CounselorMax a plus
- Spanish or French a plus

**SUPERVISORY RESPONSIBILITY**

None

**WORK ENVIRONMENT**

This job operates in a professional office environment and remotely. This role routinely uses standard office equipment such phones, photocopiers, filing cabinets and fax machines.

**PHYSICAL DEMANDS**

The physical demands described here are representative of those that must be met by an employee to perform the essential functions of this job. Prolonged periods of sitting at a desk and working on a computer. While performing the duties of this job, the employee required to be active, including standing, walking in the outside elements, hear, bending, lifting and/or arranging office products and supplies and may require employee to periodically climb stairs. The employee may be required to travel to other facilities.

**POSITION TYPE AND EXPECTED HOURS OF WORK**

This is a full-time non-exempt position (35hrs a week) and hours of work and days are Monday through Friday, 9:00 a.m. to 5 p.m. and as needed for evenings. Flexible hours considered.

**Compensation:** Commensurate with experience; Health, Dental, EAP, PTO and other fringe benefits

**If interested, please send resume and cover letter indicating salary requirements to:**

Email: [resumes@impacctbk.org](mailto:resumes@impacctbk.org)

PLEASE INDICATE “**FORECLOSURE COUNSELOR**” ON SUBJECT LINE

**IMPACCT Brooklyn and its affiliates are Equal Opportunity Employers**

IMPACCT Brooklyn is leader in community-based development work for 55+ years. As a comprehensive community development corporation, in addition to housing development, IMPACCT Brooklyn provides economic mobility programs and services in support of residents and small businesses including: community organizing, homeowner counseling & foreclosure prevention, financial capacity building and merchant services.