

MHANY Management Inc. 1 Metro Tech Center North 11<sup>th</sup> Floor Brooklyn, NY 11201 Ph: 718-246-8080 Fax: 718-246-7938

MHANY Management Inc. is a not-for-profit housing organization that owns and manages over 1,500 affordable rental apartments in New York City. MHANY also provides free of charge counseling for first time home buyers and foreclosure prevention. The successful candidate must believe in the core values of the Mutual Housing Association of New York and be driven by the mission.

JOB POSTING:	First Time Homebuyer & Foreclosure Prevention Specialist
Job Category:	Exempt
Reports to:	HOMEOWNERSHIP PROGRAM DIRECTOR

Essential Knowledge Skills and Abilities:

- Detailed knowledge and understanding of and previous experience with the mortgage lending process, underwriting policies, loan closing procedures and foreclosure prevention processes highly desirable
- Experience with community outreach to identify homeowners at risk of foreclosure and potential first time home buyers; including but not limited to: conducting group intakes, presenting at home buying and foreclosure prevention workshops, budget and credit workshops; and providing accurate and clear information to the intended audience.
- Ability to participate in outreach events, including bank fairs, community meetings, real estate agent events, and homebuyer shows.
- Prior or related experience with Intake application process including: registering individuals seeking homeownership, related services; explaining the basic elements of the purchasing, refinancing or loss mitigation processes.
- Ability to assist applicants with assembly of financial documentations required to participate in housing counseling program. Create and maintain up-to-date applicant file for each household, analyze the information, develop an action plan and follow up regularly to achieve outcomes.

Special Projects and other duties as assigned.

- Counseling & Assessment:
  - Excellent analytic
  - o Excellent personal, verbal, written and communication skills
  - Respectful and non-judgmental
  - Experience in reviewing and analyzing credit reports, financial records including high cost credit cards, predatory loans, foreclosure scams, unnecessary expenses, and discretionary expenses.
  - o Able to keep all information confidential and approach each situation with an open mind.
  - Able to create a financial action plan for each applicant that accurately and clearly outlines steps needed to qualify for a loan, work out plan, loan modification, mortgage assistance application or other appropriate outcome or referral.
  - Communicate with and advocate for applicants to lenders, servicers and other necessary stakeholders.
  - o Detail oriented and able to continue follow up until the case has an appropriate outcome.



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- Reporting:
  - Computer literate and able to adeptly use Home Counselor Online (HCO), Hopeloanport and other databases used by MHANY to maintain client records.
  - Follow and meet all data reporting requirements for city, state and federal agencies, funding or partner organizations and others as determined by supervisor.
  - Submit accurate time sheets timely, complete lender referrals forms fully and correctly, provide other paper work to the Program Director on a timely basis, including reports as required by funding sources.

## QUALIFICATIONS/EXPERIENCE

- Bachelor's degree with 3 to 5 years' experience in home lending and/or foreclosure prevention counseling.
- Computer Literate with proficiency in MS office products (Word, Excel, PowerPoint and other data programs)
- Excellent organization skills, self-starter, detail oriented, ability to work independently and work with a sense of purpose and urgency
- Ability to multi-task and prioritize work duties
- Bilingual: English & Spanish a plus
- Public Speaking abilities or willingness to learn
- Adopt and incorporate the organizational mission in your work