



Join Our Team!

Immediate Opening: Housing Counselor

The Housing Assistance Program of Essex County, Inc. is looking for a full time Housing Counselor. This position would be responsible for handling our Default/Foreclosure Intervention Counseling Program.

Desired qualifications: graduate from an accredited four-year college or university and/or graduate from an accredited two – year college with relevant experience. The candidate must be able to work with the public so must have solid verbal and written communication skills. HUD Certification required within 6 months of hire. Competitive salary and benefit package.

Interested applicants should email cover letter & resume to: info@hapec.org or mail to HAPEC, Inc. P.O. Box 157, Elizabethtown, NY 12932. Details at www.hapec.org/latest-news/. HAPEC is an equal opportunity employer.

CLASSIFICATION: Hourly, Full-Time Position

DEFINITION: This is a professional position responsible for providing homeownership counseling throughout the North Country. It specializes in default and foreclosure intervention counseling and services. The program coverage area included Clinton, Essex, Franklin, Hamilton, St. Lawrence, Saratoga, Warren, and Washington Counties. The program is currently funded by the Homeowner Protection Program through the NYS Office of the Attorney General. This position reports directly to the Housing Counselor Manager.

PRIMARY RESPONSIBILITIES INCLUDE:

- Delivering housing counseling in compliance with HUD guidelines
- Maintain National Industry Standards and Code of Ethics
- Understand Fair Housing Guidelines
- Maintain collaborative / cooperative relationships with clients, funders, community partners and other HAPEC departments
- Report regularly to funder and oversight agencies
- Maintain client information in a Client Management System (CMS)
- Assist approximately 60 households per year (including carry over clients)
- Respond to inquiries for assistance
- Triage new client applications for intake
- Analyze financial situation
- Assess client information to determine potential options
- Assist clients in developing action plans to help them achieve their housing goals
- Provide face-to-face default and foreclosure intervention counseling
- Help Clients in developing crisis budgets, when needed
- Assist clients in packaging loss mitigation applications, as needed
- Advocate for and assist clients in communicating with mortgage servicers, private mortgage holders, and county treasurer's office
- Attend judicial hearing and settlement conferences with clients, when necessary
- Perform post modification counseling, when needed
- Perform transition counseling, when needed
- Provide referrals to other services, when appropriate
- Deliver marketing and outreach through social media submissions and community presentations
- Acquire minimum 10 hours of Housing Counseling continuing education per year

DESIRED QUALIFICATIONS:

- Graduate of an accredited four-year college or university or graduate of an accredited two-year college with related work experience
- HUD Housing Counselor certification within **6 months** of hire
- NCHCEC Foreclosure Intervention and Default Counseling certification within 1 year of hire
- NCHCEC Financial Capability Counseling certification within 3 years of hire
- NCHCEC Homeownership Counseling certification within 3 years of hire

PREFERRED KNOWLEDGE / SKILLS/ ABILITIES:

- Familiarity with the mortgage industry and the NYS foreclosure process
- Basic understanding of standard loss mitigation options
- Knowledge of local referral resources
- Possess organizational skills, including the ability to maintain client files, prioritize tasks and meet deadlines
- Possess solid verbal, written and interpersonal, communication skills
- Possesses basic computer and technology skills, including data base management
- Ability to work independently
- Ability to manage a social services caseload and conduct structured interviews
- Willingness and proven ability to work with people of all ages and income levels
- Ability to serve as an effective advocate and community spokesperson; demonstrated public speaking skills