



JOB DESCRIPTION

Job Title	: Housing and Financial Coach
Reports To	: Financial Capability Services Program Coordinator
Classification	: Full Time / Non-Exempt
Schedule	: Monday through Friday / 8:00am to 5:00pm (Some weekends and evenings)
Salary Range	: \$16.93 - \$20.50/ Hourly
Date Revised	: January 2018

Summary:

The Housing and Financial Coach serves a dual role within two key components; the Housing program and the Financial Capability Services (FCS) program. The Housing and Financial Coach provides group and individuals coaching regarding financial issues, including thorough assessments and development of action plan to increase financial knowledge and obtain assets. The overall purpose of the position is to provide housing counseling and financial coaching to participants in assisting them to better understand, manage and take control of their finances in order to reach their individual goals and put them on the path to homeownership and self-sufficiency.

Essential duties:

1. Develop, organize, present and assist in preparing for homebuyer education workshops, financial fitness seminars, post-purchase and foreclosure classes, including room set up and distributing handouts
2. Provide one-on-one extensive financial counseling including sessions for action plan, budget development, debt management, review of credit report, emergency savings funds; that promote the client's best interest or choice in their effort towards home ownership
3. Pull, analyze and explain credit report summaries and ratings to clients
4. Monitor client caseload, which includes: developing strategies for addressing financial objectives. Interacting with clients, in a professional, responsive, helpful and positive manner within scheduled appointments as well as in follow-up calls, correspondence, and providing additional consultation and guidance on finance and housing issues
5. Conduct follow-ups via phone and/or email to determine whether or not the client is following their financial goal plan
6. Enter customer data into CounselorMax tracking software. Record all communications into the database for all events – update log after each meeting or conversation with client or lender. Ensure that information is kept up to date and current at all times
7. Update Outlook calendar with appointments for clients to ensure that client's information is updated on a monthly basis. Manage monthly counseling schedule to ensure appointment availability
8. File management: make sure client files are securely stored and complete with all required documents and forms including signed releases and any other documentation in compliance with current HUD regulations and the Housing National Standards

Revised January 2018

9. Agree to follow the National Industry Standards for Homeownership Education and Counseling National Industry Code of Ethics and Conduct for Homeownership Professionals by signing the Code of Ethics form
10. Provide production reports to the Program Coordinator and/or Program Manager on a monthly basis
11. Collect HUD-1 closing statements, prequalification letters from clients and update various production reports
12. Participate in staff, counselor meetings and training as scheduled.
13. Interact with staff, management, clients and others in a professional, helpful, and positive manner
14. Represent agency at events and seminars networking functions, as needed
15. Other duties as assigned

Financial Coach

1. Develop, perform and assist with coordination and presentation of financial workshops pertaining to the Financial Capability Services (FCS) program
2. Provide one-on-one extensive financial coaching including developing realistic spending, savings and debt management plans, improving or building credit, developing emergency savings funds and building assets
3. Develop short, mid and long-term realistic goals with clients and resources and tools to facilitate their individual plans
4. Deepen the relationship with participants through regular follow-ups to ensure that participants are on track in achieving their goals
5. Input and track all clients' progress and efforts in designated client database such as ETO, SAMIS and any other designated database to allow efficient tracking and accurate reporting to funders, update information after each meeting or conversation with client to ensure that information is kept up to date and current at all times
6. In the absence of the Program Coordinator, represent and promote the program with funders, partners and in and round the community
7. Maintain, and prepare all required documents that must be included in client files for contracts under the Financial Capability Services program
8. Assist in developing a marketing and recruitment plan to promote the program
9. Maintain all documents in clients' files as required
10. Other duties as assigned

Qualifications and Skills:

- Bachelor degree in the area of business, finance or related field with a minimum of three years of experience in housing counseling and/or financial coaching services.
- Must have excellent verbal and written skills
- Attention to detail and excellent internal and external customer service skills
- Fluency in English and Spanish a must, Creole a plus.
- Ability to work effectively with a team and balance multiple priorities
- Ability to maintain a professional appearance and relationship with clients and funders
- Ability to work with people of diverse backgrounds
- Ability to operate computer systems and software such as Microsoft Word, Excel, PowerPoint, Outlook and Internet

Additional Requirements:

1. Possession of or ability to obtain a valid Florida Driver's License is required
2. Independent travel is required
3. Available to work evenings, weekends and maintain a flexible work schedule
4. If selected, you will be required to pass a level 2 background check

Hispanic Unity of Florida is an Equal Opportunity Employer. In compliance with the Americans with Disabilities Act, the employer will provide reasonable accommodations to qualified individuals with disabilities and encourages both prospective and current employees to discuss potential accommodations with the employer.

I have read my job description and I understand my responsibilities.

Employee Signature _____

Date _____

Program Coordinator Signature _____

Date _____

Title _____

"This job description is not an employment agreement or contract. Management has the exclusive right to alter this job description at any time without notice".