

MHANY Management, Inc.

Position Description – First Time Homebuyer & Foreclosure Prevention Counselor
Brooklyn, NY

MHANY Management, Inc. (“MHANY”), a mutual housing association, is a not-for-profit community and housing development organization that owns and manages over 2,000 affordable rental apartments throughout New York City and in Patterson, New Jersey. MHANY also provides free-of-charge counseling for first time home buyers and foreclosure prevention. The successful candidate must believe in the core MHANY values and be driven by its mission to provide quality affordable housing to low- and moderate-income individuals and families.

Position: First Time Homebuyer & Foreclosure Prevention Counselor
Job Category: Non Exempt
Reports To: Home Ownership & Counseling Program Director
Salary Range: \$45,000 to \$55,000

MHANY’S Loan Counseling Department consists of a Home-buying & Foreclosure Prevention counseling team that manages our First Time Homebuyer, Delinquency, and Foreclosure Prevention Counseling Program. The successful candidate must believe in the MHANY core values.

JOB RESPONSIBILITIES:

- **Counseling & Assessment:**
 - Provide clients with an overview of the home buying & foreclosure prevention process and timeline respectively; the homeowner's rights and responsibilities; and potential foreclosure scams
 - Review the client's financial records for high cost credit cards, predatory loans, unnecessary expenses, and discretionary expenses
 - Create a financial action plan for each client that accurately and clearly outlines the ability to qualify for a loan, a work out plan, loan modification, or other appropriate outcome
 - Communicate with lenders on behalf of clients
- **Reporting:**
 - Make reports to city agencies, organizations and other professionals as needed
 - Submit time sheets, lender referrals forms, and any other required forms to the regional supervisor on a timely basis, including reports as required by funding sources
- **Marketing:**
 - Conduct community outreach and marketing for foreclosure prevention and homeowner counseling; including conducting group intakes, presenting home buying seminars, predatory lending, budget and credit workshops; and providing accurate and clear information to the intended audience
 - Promote and participate in the Affordable Housing Corporation (AHC) outreach events, including bank fairs, real estate agent events, and homebuyer shows; and reach out to and regularly contact real estate agents and encourage them to refer potential buyers to the program
- **Client Intake:**
 - Register clients seeking home-related services; explain the basic elements of the purchasing, refinancing or loss mitigation processes and other programs available

- Collation of Documentation:
 - Assist clients with assembling financial documentation required for households participating in housing counseling program. Create and maintain an up-to-date client file for each household with required documentation and forms in the proper order; and monitor the client's progress
- Perform other duties as assigned by supervisor

SKILL SET:

- Excellent written and verbal communication skills including ability to communicate with various stakeholders which include clients, bank officers, and program funders
- Manage and track status of multiple client cases in assigned portfolio
- Highly organized and detail orientated with the ability to multitask and work well with minimal supervision
- Have exceptional customer service and phone skills
- Ability to work in a fast paced environment and maintain a positive attitude
- Able to quickly assess a situation, communicate timely and effectively with colleagues, supervisors, and/or leadership in order to take the necessary steps to implement the work in an expeditious fashion

SUPERVISORY RESPONSIBILITIES:

This job has no supervisory responsibilities.

QUALIFICATIONS:

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION AND/OR EXPERIENCE:

- Two years of college education or equivalent work experience
- Demonstrable experience working in affordable housing residential and/or housing counseling
- Ability to work extended hours
- Willingness to travel throughout NYC boroughs & Long Island
- Community based non-profit experience highly preferred
- Bilingual English/Spanish preferred