



Title: Housing Director
Reports to: Chief Operations Officer (COO)

Position Summary: ULEC's Housing Services Director is responsible for the management and administration of Housing Services, rental assistance, counseling, education, and mortgage programs. The Housing Services Director oversees the Housing Department; develops and implements strategic plans and works with the team to insure implementation and achievement of ULEC housing goals.

This position provides counseling and guidance to prospective homebuyers as well as services to families who are housing insecure. Must maintain a professional, cordial and helpful attitude towards customers and is knowledgeable on the entire homeownership process as well as rental support services. **The Housing Services Director must have HUD required certifications, including minimum of three of the four areas:**

1. Financial Literacy
2. Pre-Purchase Education and Counseling - MUST have Homeownership Counseling for Program Directors and Executive Directors
3. Post-Purchase Counseling
4. Delinquency and Default Education and Counseling

In addition, selected candidate, must sit for, and pass, **The HUD Housing Counseling Certification Examination.** Effective January 2020, this certification is required in order to provide housing counseling services through HUD Programs.

Responsibilities:

- Administers grants;
- Administer and coordinate affordable mortgage lending products and services;
- Ensures that income guidelines are met;
- Packages grant documents and sends file out for approval to appropriate agencies.
- Interfaces with Loan Officers, Home Inspectors, Realtors, etc. to facilitate a smooth grant process.
- Ensures education of prospective homebuyers through one-on-one counseling, Home Buyer Clubs and/or Educational Seminars.
- Provide comprehensive individual housing counseling sessions to clients in the community, including, but not limited to: financial literacy, post purchase counseling, homeownership education, and foreclosure prevention;
- Performs needs assessment: reviews clients' budgets, run credit reports, examine savings and composes Client Action Plans.
- Performs mortgage affordability analysis, determines debt to income ratios and overall affordability for customers.
- Conduct and coordinate all pre and post-purchase education programs and classes as needed;
- Conducts presentations and workshops internal and to outside organizations and also works on special projects such as Housing Expos etc. as needed.
- Promote the mission of ULEC and its many programs and services.
- Collaborate with local government, non-profit and other area agencies involved in affordable home ownership and neighborhood revitalization to maximize a positive impact in the community;

- Assists customers in finding emergency services that is best suited to the customer's needs.
- Help prospective home-buyers in their mortgage placement by helping to identify affordable mortgages for their properties.
- Interfaces with the Loan Officer and assists in getting the appropriate documentation to them so that the customer's mortgage can be processed in a timely fashion.
- Identify emerging needs, issues and trends among low- and moderate-income residents that impact home ownership and neighborhood revitalization;
- Assumes responsibility for administrative functions relating to homeownership facilitation, timely reporting and complete and accurate tracking.
- Maintain accurate records, produce timely written and verbal reports and effectively use CounselorMax to maintain a computerized tracking system, monitor participants and log progress;

Qualifications

Education and Experience:

A bachelor's degree from an accredited four-year college or university with major coursework in social or behavioral sciences, business, public administration, or a closely related field and five (5) years of progressively responsible experience in the administration of housing programs or other social service programs in a government or non-profit agency, and three (3) of which were in a supervisory capacity.

Knowledge of:

- Administrative principles and practices, including goal setting, program development, implementation, and evaluation, and supervision of staff
- Public agency budgetary, contract administration, administrative practices, and general principles of risk management related to the functions of the assigned area
- Direct experience in implementation, development, and/or management of federal, state, or local housing programs and initiatives.
- Demonstrated ability to work independently and as part of a team, problem solve and be persistent
- Willingness to work a flexible work schedule, including some evenings and weekends
- Excellent organizational skills and the ability to prioritize multiple tasks and duties
- Exceptional verbal and written communication as well marketing skills
- Strong communication, counseling, and computer skills such as spreadsheet software i.e., Excel
- Sensitivity to issues of low-to middle income populations
- Detailed knowledge of community development programs and resources
- Modern office practices, methods, computer equipment and computer applications
- Bilingual a plus, but not required

Ability to:

- Assist in preparing and administering large and complex budgets, allocate limited resources in a cost-effective manner
- Interpret, apply, and ensure compliance with Federal, State, and local policies, procedures, laws, and regulations.
- Select, motivate, and evaluate the work of staff and training staff in work procedures.
- Prepare clear and concise reports, correspondence, policies, procedures, and other written material.
- Establish and maintain a variety of filing, record-keeping, and tracking systems.

Job Type:

- Full-time