Housing Counselor

Description:
PCDC’s mission is to protect, preserve, and promote Chinatown as an ethnic residential and business community.

PCDC is a HUD-approved housing counseling agency serving clients from across Philadelphia. Our program provides housing counseling, foreclosure assistance, rental assistance, first-time homebuyer assistance, energy assistance, and real estate tax rebates. Our expertise is in delivering bilingual counseling in English and Chinese.

PCDC is seeking a knowledgeable team member who is well-versed in housing counseling and serving low-income individuals, including seniors and persons with disabilities. Skill sets are required to help prepare clients to buy a home, assist renters and evictions, budgeting, foreclosure avoidance.

The housing counselor will expand homeownership opportunities for low and moderate-income residents and impart information to improve housing conditions. The counselor will attract people to the program through outreach and events. The counselor will record and enter data and produce reports on housing activities.

Position Summary:
PCDC is seeking a person who can inform and guide individuals to meet their housing goals, is well-versed in housing options and financial analysis, is a solutions-oriented and problem solver, and who is understanding and non-judgmental. This person is the client’s advocate; this can best be done by building relationships with lenders and other parties.

Responsibilities:
- The primary duty of a housing counselor is to determine a client’s (homeowner, homebuyer, renter) needs, develop goals, and objectives;
- provides high quality one-on-one housing counseling and group education workshops;
- maintains official records and documents, and ensures compliance with federal, state, and local regulations;
- maintains a working knowledge of significant developments and trends in the industry; and
- maintains confidentiality of client information as required by agency, local, state, and federal regulations

Programming & Administrative:
Group Education:
- Conducts community outreach and marketing for workshops (homebuyer education, foreclosure intervention, and budget and credit);
Conduct compliance requirements at workshops (intake, authorizations, and disclosures);
Register client seeking to purchase a home or other home-related services;
Be knowledgeable and teach curriculum; and
Be knowledgeable about financing programs and mortgage products.

One-on-one counseling:
• Complete comprehensive intake assessment that includes review of credit history, income, and savings to determine eligibility for housing and other programs concerning the requirements for buying, renting or saving their home;
• Assist clients to review spending habits and develop budget;
• Develop a client Action Plan that identifies the needs, goals, the steps necessary to meet the goals, and the timeframes;
• Complete mortgage and grant assistance applications;
• Perform pre-purchase, post-purchase and rental housing counseling in accordance national industry standards and best practices;
• Provide document activity and progress;
• Provide referrals when appropriate;
• Perform all case management system duties in RX Office which includes client intake, follow-up, billing and reporting; and
• Ensures client files are closed timely and in accordance with established procedures.

Other Duties:
• Work with banks, realtors, and lending institutions to meet the needs of our clients prior to settlement;
• Attend meetings, trainings, and housing-related events; and
• Produce promotional outreach activities.

Qualifications:
• Fluency in Chinese and English. Cantonese, Mandarin and English is preferred;
• Minimum 2-year associate degree with work experience in other fields;
• Must obtain housing counseling certification within 6 months of employment;
• Knowledge to assemble, analyze and report data and information in a clear, precise and objective manner;
• Excellent interpersonal, communication, public relations, and interviewing skills; and
• High degree of organizational and time/people management ability;
• Computer literacy and ability to learn new technology.

Interested applicants should send a resume to Program Manager Ping Ho Lee (plee@chinatown-pcdc.org) with the subject line PCDC Housing Counselor.