



A voice and a hub for the Latino community  
as we advocate on behalf of our people  
and work to achieve social justice.

## Job Description

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**Position Title:** Housing Counselor Foreclosure Prevention

**FLSA Status:** Full Time, non-exempt

**Department:** Business Opportunity Center

**Reports to:** Financial Empowerment Supervisor

**Pay Range:** \$28.85

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### MISSION STATEMENT:

As an organization grounded in the Latino community of Washington State, it is the mission of El Centro de la Raza (The Center for People of All Races) build the Beloved Community\* through unifying all racial and economic sectors; to organize, empower, and defend the basic human rights of our most vulnerable and marginalized populations; and to bring critical consciousness, justice, dignity, and equity to all the peoples of the world.

### JOB SUMMARY:

El Centro de la Raza seeks to hire a dedicated staff person with the technical ability to advance the growth we are experiencing and the opportunities that arise in the area of Foreclosure Prevention.

The Housing Counselor Foreclosure Prevention will coordinate and provide comprehensive, culturally competent group education and one on one counseling services to homeowners at risk of mortgage delinquency or foreclosure, and work to support borrowers in need of a loan modification, refinance, or any other viable alternative to foreclosure option. The foreclosure process includes but is not limited: outreach, meet and confer with participants, mediation, appeals and escalation, billing and reports to the partners & funders, files maintenance and any other activity related to the program.

This position reports to the Financial Empowerment Supervisor and will be supporting the financial and housing educational programs.

The ideal candidate has a strong work ethic, applicable educational and/or job experience, and an interest in serving low income and communities of color. They are detail-oriented and focused on team and client needs.

This job description is not designed to contain a comprehensive listing of all regular activities, duties or responsibilities that may be required. Duties, responsibilities and activities may change at any time with or without notice. Requires a 6 month evaluation period.

### ESSENTIAL QUALIFICATIONS:

#### Essential skills, education, and experience:

- Bachelor or Associate degree in areas such as economic development, business, real estate, finance, social work or education, with 3 years of related work experience.
- Current Housing Counseling Certification or available to obtain it after 3 months of starting in the new position.

- Bilingual Spanish/English both written and oral fluency.
- Familiarity with Latino community and/or diverse communities.
- Superior verbal, written, analytical, and interpersonal communications skills.

#### **ESSENTIAL FUNCTIONS:**

- Manage the housing counseling clients who are interested in a loan modification, refinance, or any other viable alternative to avoid foreclosure on their home.
- Assist individuals and families with a documented housing need or housing problem potentially resolvable under a program offered by the U.S. Department of Housing and Urban Development (HUD), another federal, state, county, or city program.
- Educate homeowners who face the possibility of foreclosure, or other circumstances that impair owner-occupancy of affordable, decent, safe, sanitary and accessible housing.
- Gain and develop knowledge about HUD housing programs, including Federal Housing Administration (FHA) programs, housing programs available in the community and the local housing market.
- Exercise diligence and best efforts in addressing the housing needs and housing challenges of participants in providing counseling to the participant by maintaining the following standards of service:
- Make a reasonable effort to refer all participants who contact El Centro de la Raza's Homeownership Center to other community and national resources, when El Centro de la Raza is unable to serve the participant.
- Utilize the current client management system that meets HUD's requirements and interfacing with HUD's databases for the collection and submission of participant-level data.
- Perform the billing process to the partners and funders.
- Preparation of monthly, quarterly, semi-annual, and annual housing counseling activity reports.
- Attend and participate in webinars and trainings locally, regionally, and nationally.
- Assist with outreach to the Latino community.
- Support the Financial Empowerment program with different activities assigned by Supervisor.

#### **SKILLS/TECHNICAL KNOWLEDGE:**

- Customer service experience.
- Social Work experience.
- Ability to track and complete multiple tasks and projects.
- Valid driver's license and proof of insurance required.
- Computer proficiency, including Microsoft Office Suite.
- Bilingual English/Spanish.

#### **WORKING CONDITIONS:**

Works in a general office environment and a classroom environment at EL Centro de la Raza. Works a minimum of 40 hours per week. May require a flexible schedule. May work different hours on different days.

- Remote work eligible: Yes, hybrid schedule. El Centro de la Raza reserves the right to change any or all conditions under which this position is permitted to work remotely or withdraw permission to work remotely with or without advance notice.



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Financial Empowerment Supervisor is expected to work from Beacon Hill and Federal Way offices at least two days per week, and attend meetings, events, conduct outreach, and other activities as needed in person at different locations throughout the Greater Seattle Area and South King County.

**PHYSICAL REQUIREMENTS:**

- Ability to sit, walk, stand, bend, squat, climb, kneel, and twist on an intermittent or continuous basis
- Ability to grasp, push, pull objects such as files, file cabinet drawers, and reach overhead
- Ability to operate telephone, desktop or laptop computer
- Ability to lift up to 25 lbs.

**Equal Employment Opportunity and Accommodation Statement:**

El Centro de la Raza provides equal employment opportunities to all employees and applicants for employment and prohibits discrimination and harassment of any type without regard to race, color, religion, age, sex, national origin, disability status, genetics, protected veteran status, sexual orientation, gender identity or expression, or any other characteristic protected by federal, state or local laws.

This policy applies to all terms and conditions of employment, including recruiting, hiring, placement, promotion, termination, layoff, recall, transfer, leaves of absence, compensation and training.

Qualified individuals must be able to perform the essential duties of the position with or without accommodation. A qualified person with a disability may request a modification or adjustment to the job or work environment in order to meet the requirements of the position. El Centro de la Raza will attempt to satisfy requests as long as the accommodation needed is a reasonable and no undue hardship would result.

**Covid-19 Vaccination Requirement:**

This position is subject to the City of Seattle and/or King County requirement(s) for contractors to be fully vaccinated against COVID-19. As a public entity interacting with the public, all our staff must be vaccinated. Failure to submit proof of vaccination will result in the withdrawal of a job offer.

**El Centro de la Raza offers the following benefits to full-time staff:**

- Medical and Dental Insurance with competitive employee and family rates.
- Basic Life insurance provided at no cost to employee; option to buy up for additional coverage.
- 401(k) plan with 5% employer contribution; eligible to participants after six months of employment; eligible for employer contribution after first year of employment with El Centro.
- 12 days of sick/safe pay time each calendar year (accrued by pay period); Eligible to take accrued leave after 90 days of employment.
- 15 days of vacation accrued by pay period; start accruing upon hire; eligible to take after 6 months of employment plus a floating holiday and birthday off.
- 9 days of paid holidays have been established by El Centro de la Raza + 5 days paid time off during the last week of December.

· Employment Assistant Program for all employees our EAP offers help with mental health, stress, grief and loss, illness or trauma, relationship conflicts, financial guidance, life adjustments, and more.

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Employee Signature

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Date

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Supervisor Signature

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Date

cc HR, personnel file

REV: 12/2021