



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

Position Title: Foreclosure Prevention Housing Counselor

FLSA Status: Full Time, non-exempt

Department: Human Services FM

Reports to: Financial Empowerment Supervisor

Pay Range: \$ 26.75 to \$28.85

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 ability to advance the growth we are experiencing and the opportunities that arise in the area of Foreclosure Prevention.

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

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

The ideal candidate shall have a strong work ethic, applicable educational and/or job experience, and an interest in serving low income and communities of color.

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 after 3 months of starting new position.
- Bilingual Spanish/English both written and oral fluency.
- Familiarity with Latino community and/or diverse communities.

- Good verbal, written, analytical, and interpersonal communication 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, 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 program to other community and national resources and/or other in-house services that El Centro de la Raza offers.
- 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.
- 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.

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.

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



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- Ability to operate telephone, desktop and/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.

El Centro de la Raza offers the following benefits to full-time/part-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.
- 10 days of sick/safe pay time each calendar year (accrued by pay period); Eligible to take accrued leave after 90 days of employment.
- Vacation accrued by pay period; start accruing upon hire; eligible to take after 6 months of employment.
- 8 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.

Contact Information

To apply for this job please send your resume, cover letter and our employment application to:

Sylvia Rubio, Human Services Interim Director, srubio@elcentrodelaraza.org

Please go to the El Centro de la Raza website to download a copy of our [Employment Application](#).

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