

Homeownership Specialist- BCL of Texas Job Description

Location: 1322 Record Crossing, Dallas TX 75235

Reports to: Executive Director, Homeownership Director, Director of Corporate Strategies

Salary: DOE

Benefits: Health insurance plan, paid vacation, sick leave and holidays

Company Description: Established by community volunteers from the central Texas region in 1990, BCL of Texas is a not-for-profit community development corporation, which furthers economic development by promoting and assisting in the growth of small businesses in Texas. In addition to providing business with counseling and technical assistance, BCL of Texas originates, underwrites, processes, closes and services business loans to healthy, growing businesses. Its mission is to create long-term jobs through business development and ensure that local communities benefit by an increased sales and property tax base for the long term. Please visit our website at www.bcloftexas.org for further information.

Position Summary: The Homeownership Specialist will provide individualized counseling and educational services to customers. The Counselor will determine customers' potential for new homeownership or home retention and be responsible for compiling all necessary documents to complete Homebuyer Education, Home Retention Counseling, Mortgage packaging and Loss Mitigation workout packages. This will include interacting with the borrowers, lenders, community partners & housing agencies via email, telephone, and written communication.

Primary Tasks:

- Meet with customers to provide one-on-one counseling and education about their individual financial circumstance.
- Explain service flow chart, collect intake, pull credit reports, and review information
- Analyze customer financial status, cash flow, and credit to determine readiness or lack thereof for homeownership or home retention.
- Determine customers' ability to reach goals for homeownership or to retain their home.
- Create and implement an action plan and timeline to overcome obstacles.
- Determining eligibility for a various workout plans
- Be knowledgeable of all BCL's programs, partners, funders, as wells as all products, local programs, and assistance available in the private sector and help customers select those best suited for their needs.
- Create customer computer file and promptly input new client data into data collection systems. Add counseling information after each additional counseling session.
- Provide prompt response to customers' requests. Perform regular follow-up with customers.
- Review customer files with Homeownership Team members.
- Counseling and problem solving on credit and budget issues.

- Qualifying homeowners for loss mitigation options based on their unique financial and personal circumstances and needs.
- Determining the most appropriate resolution for a borrower's mortgage delinquency based on their unique financial and personal circumstances and needs.
- Coordinate with the foreclosing lender's loss mitigation representative to help the borrower expedite the resolution of their situation
- Review homeowner's documents, paperwork and other materials to accurately assess the borrower situation.
- Sell Borrowers on the benefits of housing counseling.
- Make Quality Referrals to agencies who can best meet the borrowers' non-foreclosure related needs.
- Maintain meticulous records and perform accurate client tracking to develop outcomes data
- Participate in presenting home buyer and home ownership classes on a as needed basis
- Input initial intake, HUD-1, and other program information in required program databases
- Assist in outreach focused on low/moderate income communities, churches and job sites, town-hall meetings
- Assist in the development of new BCL empowerment programs
- Other duties as assigned.

Qualifications:

- College degree preferred
- Knowledge of mortgage and loss mitigation procedures
- Knowledge of Homebuyer education procedures and practices
- Three years of related experience in housing, underwriting, lending, or real estate desired
- Strong communication, counseling, and computer skills a must.
- Mastery of spreadsheet software i.e., Excel.
- Ability to establish and maintain effective working relationships with co-workers, clients, lenders, funders, other agencies, and the public.
- Ability to communicate clearly and effectively, both verbally and in writing.
- Sensitivity to issues of low-wealth borrowers.
- Understanding on revenue generation
- Bilingual a plus but not required

The following are required and must be emailed:

- Resume including salary history
- Professional reference list with contact information
- Cover Letter (a letter that explains)
 - Your interest in working for BCL
 - The experiences you have had that you think are most relevant to the position

For more information regarding the position, please contact Raquel Valdez via telephone (512-383-0025) or email (rvaldez@bcloftexas.org).

We would be happy to discuss this job opening with you, and welcome your email or phone call to learn more. The position is open until filled.