

Make an impact that transforms lives by helping low-income families and individuals realize their dream of owning a home. Housing Opportunities of Northern Kentucky (HONK) is a faith-based non-profit organization with over 25 years of experience helping people become homeowners. We build and rehab homes to create the opportunity, while preparing clients for ownership through our supportive lease-to-own program.

Housing Opportunities of Northern Kentucky Position Description and Duties

Mission Statement

The mission of Housing Opportunities of Northern Kentucky is to help low-income families and individuals reach the goal of stable homeownership through programs of education and support.

Position: Housing Counselor

Reports to: Executive Director

Job Description Summary

The Housing Counselor:

- prepares clients for homeownership
- tracks clients progress on and holds them accountable for action steps toward homeownership
- coaches clients through the home financing process
- works with each client through the intake, application and interview process
- coordinates staff efforts with the Client Selection & Support Committee
- plans & implements group learning experiences
- follows up with clients after purchase

Detail

The Housing Counselor welcomes and recruits clients into HONK's lease-to-own homeownership program; assists with initial client contact, the application and interview process; reviews and translates credit report; prepares summary report for presentation to Client Selection & Support Committee; advises candidate of application status, presenting suggestions for candidates not accepted to improve chances of future success.

Upon clients' acceptance, the Housing Counselor prepares clients for homeownership by working one-on-one to address basic financial literacy needs, to help create and maintain a realistic household budget, to address savings/credit/debt management needs, and otherwise assist clients in overcoming barriers to homeownership. The Housing Counselor plans and implements group learning experiences for current, past and prospective clients; coordinates with other agencies for referral; tracks clients' progress on and holds them accountable for completing action steps to homeownership; coaches clients through the mortgage loan process to help them achieve sustainable terms; follows up with HONK homeowners after purchase; maintains client files and documents each stage of client interaction and decisions made from first phone call to post-purchase follow-up.

The Housing Counselor will work some evenings and weekends as needed. The Housing Counselor stays on top of housing counseling industry standards and trends, as well as current programs and lending products available to benefit potential homeowners. The Housing Counselor performs additional tasks as needed to assist HONK

Job Descriptions

Updated August 2018

in its mission and to improve client success, while exercising the highest moral and ethical practices as a representative of HONK and its faith-based foundation.

Knowledge, Skills and Abilities Required

- Effective communication and motivational skills
- Strong organizational and documentation skills
- Effective and prudent interviewing skills
- Strong math and budgeting skills
- Proficient in Microsoft Office, including MS Word and Outlook
- Valid driver's license, reliable transportation and proof of auto insurance required
- Understanding of credit scores and the mortgage loan process are preferred

Organizational Responsibilities

- To support HONK objectives, principles, and values
- To interact effectively with HONK staff and volunteers
- To adhere to HONK policies and procedures
- To act in a professional manner
- To suggest ways to improve organizational success

This position is full-time
Salary: \$34,000-\$42,000
Retirement Plan available

Additional program info can be found at www.honkhomes.org Send resume and cover letter to: David Hastings at Housing Opportunities of Northern Kentucky (HONK), 502 Fry Street, Covington 41011 or via e-mail to dhastings@honkhomes.org