

HOMEOWNERSHIP SPECIALIST

DESCRIPTION:

Are you ready to join an organization where you can make an extraordinary impact every day? NCALL in Dover, Delaware is an established nonprofit leader working across Delmarva in the fields of affordable housing, community development and lending. With an outstanding history of achievements that spans more than four decades, a diverse staff of 40, and a budget of \$4.4 million, we are a charter member and star producer in NeighborWorks America's 250-member Network of Excellence. Over the years, we have had a regional impact of assisting over 32,000 households and leveraging over \$10 billion in housing and community financing. Our vision is "Affordable Homes and Thriving Communities for All!"

NCALL has an immediate opening for a skilled and creative professional who is bilingual in Spanish and has pre-purchase counseling or mortgage origination experience. This position is responsible for providing counseling and educational assistance to low and moderate income families to support them in understanding the home buying process and to become ready for a mortgage. The Pre purchase Counselor will utilize NCALL's curriculum and tips on budgeting, credit repair, savings, debt load, etc. to assist families in resolving financial issues and overcoming barriers to homeownership. This is a full-time position with occasional evening, weekend work and travel requirements.

Competitive salary and benefits, commensurate with qualifications and experience. Complete the application on our website <http://www.ncall.org/careers/> and attach your resume along with a persuasive cover letter that illustrates why you are the best qualified person for this job.

APPLICATION DEADLINE: Monday, July 13, 2020

SUPERVISOR: Consumer Services Director

LOCATION: Georgetown, Delaware

SUMMARY OF DUTIES AND RESPONSIBILITIES:

1. Carry out the daily operations and management of the housing counseling program as set forth by the Executive Director and Consumer Services Director.
2. Help maintain NCALL's homeownership education and counseling services in Georgetown, serving primarily Sussex County, Delaware.
3. Outreach to and inform social service agencies, major employers, civic organizations, Realtors, and lenders about NCALL's services and attractive mortgage and down payment/closing cost resources.
4. Conduct group educational workshops and training sessions for families who are interested in homeownership.
5. Counsel potential mortgage applicants on how to resolve problems and overcome barriers in order to become eligible for available mortgage financing.

6. Provide in-depth counseling on family budgeting, debt load management, credit problems, savings plans, goal setting, house and neighborhood selection, etc.
7. Be fully knowledgeable of the various special mortgage programs and other related housing assistance such as offered by Rural Development, Delaware State Housing Authority, and all down payment and settlement assistance programs.
8. Participate in development of training material and homeownership education and counseling curriculum updates.
9. Maintenance of client files in up-to-date, confidential, and secure manner.
10. Position requires occasional evening travel, meetings, and workshops in order to accommodate the needs of clients.
11. Become a HUD Certified Counselor within 12 months.

QUALIFICATIONS:

1. Associate degree in appropriate field, with bachelor degree preferred, or five (5) years of equivalent nonprofit, social service, or government agency experience as an educational substitute.
2. Minimum of two (2) years of work related experience.
3. Housing counseling, mortgage origination, lending, and/or credit report experience preferable.
4. Spanish-speaking skills essential.
5. Excellent verbal and written communication skills.
6. Good mathematics, budget, and economic skills.
7. Excellent interpersonal and professional skills in handling challenges and job performance
8. Proficiency in Microsoft Office and Internet applications
9. Courteous and professional manner in dealing with the public and co-workers.
10. Empathy and understanding for low-income people and the difficulty attaining decent, affordable housing.

BENEFITS:

As part of employment, NCALL:

1. Pays 95% of employee health insurance premium
2. Provides group life and disability insurance
3. Provides 401k retirement match
4. Provides professional development and tuition assistance

5. Provides paid leave and holidays
6. Reimburses business mileage and travel expenses
7. Provides a desktop or laptop computer

NCALL is an Equal Opportunity Employer. Diversity and inclusion apply to both our workforce and the communities we serve.