

**HOMESFUND  
POSITION DESCRIPTION**

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**CLASS TITLE: Homeownership Program Counselor/Lender/Educator**

**CLASS CODE: Non-exempt  
DATE: 11/2024**

**REPORTS TO: Executive Director**  
**PAY SCALE: \$28-\$30/hour**  
**LOCATION: On-Site at the HomeFund office**  
**HOURS: Full-time 40 hours per week**

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**THE ORGANIZATION:**

HomesFund is a 501(c)3 nonprofit organization with the mission of building diverse and resilient communities by supporting the development of affordable housing programs and empowering residents with the financial resources and educational tools to achieve homeownership in Southwest Colorado. HomesFund provides a comprehensive Homebuyer Assistance Program that includes homebuyer education classes, pre-purchase housing counseling, and downpayment/mortgage assistance. Since 2008, HomesFund has graduated 2,850 households from homebuyer education classes, provided pre-purchase housing counseling to 1,931 households, and provided downpayment/mortgage assistance of \$19.2 million to 429 households who otherwise could not afford to buy a home in our high-cost market.

HomesFund is a small organization with 5 full-time employees and other part-time positions.  
HomesFund is located at 150 E. 9<sup>th</sup> Street, Durango, Colorado  
The HomesFund service area includes La Plata, Montezuma, Archuleta, San Juan and Dolores Counties.

**JOB SUMMARY and FUNCTIONS:**

The **Homeownership Program Counselor/Lender/Educator** is responsible for:

- **Homebuyer Education**
  - Manage Volunteers, Teach and Facilitate Homebuyer Education Classes
  - This position will require the applicant to work 6-8 Saturday's per year and periodic travel to Pagosa Springs, Cortez or other municipalities within the HomesFund service area.  
Additional support of Homebuyer Education Classes through the following:
    - Assist in preparing and distributing advertising for the Homebuyer Education Classes
    - Provide support to other employees preparing for a Homebuyer Education Class
- **Homeownership/ Pre-Purchase Housing Counseling**
- **The applicant will need to become a HUD Certified Housing Counselor within 90 days of hire date**
  - Meet clients in a one-on one setting (or Zoom) to provide housing advice
  - Assist clients with developing a budget and setting financial goals
  - Develop strategies for meeting financial or homeownership objectives
  - Provide information regarding Fair Housing
  - Provide information about local housing programs and lending programs
  - Provide information regarding credit reports and credit scores to clients
  - Prepare written Action Plan for client
  - Make referrals to other area agencies for other community services, if needed
  - Provide ongoing motivation and regular follow-up regarding Action Plan for clients
  - Maintain counseling files in compliance with HUD standards
  - Maintain databases and files associated with Housing Counseling
  - Track and report on program outcomes

- **Down Payment Assistance Loan Officer**
- **The applicant will need to obtain a National and State of Colorado Mortgage Loan Originator License within 120 days of hire.**
  - This position will originate, process, underwrite, monitor, and close down payment assistance loans, in accordance with the established policies and procedures for each program.
  - Develop and maintain relationships with local mortgage lenders and local realtors
- **Outreach, Advertising, and Marketing**
  - Outreach to clients, employers, partners, and community members
  - Provide assistance with marketing events or outreach sessions
  - Provide outreach, advertising, and marketing support for the Homebuyer Education Classes and other HomesFund programs
  - Maintain professional collaborative relationships with lenders, Realtors, and other community partners

**Work Location:** The position will work primarily at the HomesFund office in Durango, Colorado. Certain activities will require travel to sites throughout the 5-county service area of Southwest Colorado.

This position will require occasional weekend or evening work shifts to teach homebuyer education or provide expertise at an after-hours outreach or marketing session.

**Other Duties:** As a small and dynamic organization, HomesFund is seeking an individual that is flexible and adaptable, and who can take on additional duties, outside of those listed above, as required.

**EXPERIENCE, KNOWLEDGE, SKILLS, AND ABILITIES DESIRED:**

- A bachelor’s degree AND at least two years’ experience in real estate, mortgage lending, counseling or related area OR
- At least four years’ experience in real estate, mortgage or commercial lending, housing counseling, or related area OR
- An equivalent combination of training and experience

**Knowledge and Skills:**

- Knowledge of mortgage lending, real estate, and the Southwest Colorado housing market.
- Strong computer skills, including the ability to work with Microsoft Office, Excel, PowerPoint, Calyx (or similar loan origination software).
- Housing Counseling and Personal Finance best practices
- Elements of a credit report and components of credit scoring
- Calculations and comparisons of financial information, including income calculations and ratio analysis
- Basic knowledge of loan documents, real estate disclosures and title commitments
- Knowledge of nonprofit or governmental agencies is beneficial
- Valid drivers license and reliable transportation required
- Bilingual Spanish/English is beneficial, but not required

**Skills, Character and Attitude:**

- Effective verbal and written communication
- Ability to work with individuals/households from diverse backgrounds
- Ability to organize detailed information, track progress and outcomes
- Ability to organize time and prioritize workload and manage interruptions
- Strong customer service ethic
- Unquestioned integrity – note that this position requires background check and credit report
- Credit report should reflect responsible financial management and ability to provide sound credit and financial advising
- Proven ability to work effectively with community organizations, clients, and public officials
- Strong spreadsheet and financial analysis skills

- Ability to read and interpret financial statements and credit reports

**Licenses and Continuing Education:**

- Position requires obtaining a HUD Housing Counseling Certification within 90 days of hire
- Position requires acquisition and maintenance of National and State of Colorado Mortgage Loan Originator Licenses within 120 days of hire
- Annual Continuing Education as required by HUD

**Benefits and Compensation:**

The position will pay \$28-\$30 per hour, DOE

The benefit package for this position includes:

- 100% paid health, vision and dental insurance for the employee
- 100% coverage for long-term disability insurance for the employee.
- Up to 3% match on a Simple IRA
- Access to a company sponsored Flexible Spending Account for childcare and medical bills

The HomesFund observes all Federal Holidays

Vacation time is accrued as follows:

0-4 years	.0846 hours PTO per hour worked
5-9 years	.1038 hours PTO per hour worked
10+ years	.1231 hours PTO per hour worked