



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 Coordinator

FLSA Status: Full Time, non-exempt

Department: Business Opportunity Center

Reports to: Financial Empowerment Supervisor

Pay Range: DOE

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:

The Foreclosure Prevention Coordinator will coordinate and provide comprehensive, culturally competent group education and one on one counseling services to homeowners at risk of mortgage delinquency or foreclosure, and work to support borrowers in need of a loan modification, refinance, or any other viable alternative to foreclosure option.

The foreclosure process includes but is not limited: outreach, meet and confer with participants, mediation, appeals and escalation, billing and reports to the partners & funders, files maintenance and any other activity related to the program.

This position reports to the Financial Empowerment Supervisor and will be supporting the financial and housing educational programs such as classes, one on one counseling to families, individuals, and small businesses on financial literacy and housing education. The objective of the area is to educate low- to moderate-income Latinos to foster their long-term financial stability and independence, provide, financial management, budgeting, and credit education to empower participants to achieve economic self-sufficiency and financial security, as well as first-time home ownership training.

ESSENTIAL QUALIFICATIONS:

Essential skills, education, and experience:

- B.A. Degree in a related Field
- Current Housing Counseling Certification. Training will be provided by ECDLR for the housing counseling certification. **The certification needs to be completed in 45 days after starting the new position.**
- Bilingual Spanish/English both written and oral fluency preferred.
- At least three to five years of work experience in a related field such as social service, customer service or in banking services. .
- Familiarity with Latino community and/or diverse communities.
- Superior verbal, written, analytical, and interpersonal communications skills.

ESSENTIAL FUNCTIONS:

- Manage the housing counseling clients who are interested in a loan modification, refinance, or any other viable alternative to foreclosure on their home.
- Provide foreclosure housing counseling and support services.
- 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, sanitary 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.
- Prioritize foreclosure-counseling services to Washington State homeowners in pre-foreclosure on their primary residences and/or facing a resetting of the interest rates on the mortgages of their primary residences.
- 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:
 - Interview participant in a private space and in a confidential manner to obtain basic information about the participant and the participant's housing challenge;
 - Identify resources within the counseling agency, the participant's community, HUD and other agency's administering applicable programs which might assist in resolving the participant's housing challenge;
 - Design a counseling plan with and on behalf of the participant, in which the participant and counselor must sign and date the plan;
 - Explain the counseling plan to the participant and obtain the participant's consent for the counselor to carry out the plan, including the actions the participant must take;
 - Monitor the participant's progress toward resolving the housing challenge;
 - Coordinate with HUD or other agencies which are the administrators of applicable programs, mortgages, lenders, and other public and private community organizations which are also working with the participant, in order to provide optimum service to the participant;
 - Refer participants, when reasonably appropriate, to other community service organizations;
 - Contact and work with the appropriate mortgagee to assist participants who are in default on their monthly mortgage payments, being considered under any loss mitigation program, or in financial difficulty or in default under a forbearance agreement; and
 - Provide counseling services that is accessible to persons with a variety of abilities.
- Make a reasonable effort to refer all participants who contact El Centro de la Raza's Homeownership Center to other community and national resources, when El Centro de la Raza is unable to serve the participant.
- 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.
- Process monthly billings for funders.
- Produce the relative reports that includes the numbers of borrowers in mediation, outcomes of foreclosures and information requested by partners and funders.



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- Comply with the requirements for record retention and access to records and maintain participant files.

- Assist with the preparation of monthly, quarterly, semi-annual, and annual housing counseling activity reports.
- Participate in staff meetings and one-on-one meetings with Financial Empowerment Supervisor as needed.
- Attend and participate in webinars and trainings locally, regionally, and nationally.
- Assist with outreach to the Latino community.
- Support the Financial Empowerment program with different activities assigned by Supervisor.
- Perform additional duties as assigned by Supervisor.
- Other duties and responsibilities as assigned.

SKILLS/TECHNICAL KNOWLEDGE:

- Valid driver's license required and automobile insurance
- Computer proficiency, including Microsoft Office Suite

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.

- Remote/hybrid work 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.

Foreclosure Prevention Coordinator is expected to work from Beacon Hill and Federal Way when there is back to work at ECDLR. Conduct outreach, and other activities as needed in person at different locations throughout the Greater Seattle Area and South King County.

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
- Ability to operate telephone, desktop 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.

Community Action Agency • United Way Agency • Affiliate of UnidosU
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www.elcentrodelaraza.org • 501c(3) Nonprofit Tax ID: 91-0899927

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 establish 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.

Employee Signature

Date

Supervisor Signature

Date

cc HR, personnel file