



Native American Youth and Family Center

5135 NE Columbia Blvd, Portland, OR 97218 | p 503.288.8177 | f 503.288.1260 | nayapdx.org

The Mission of NAYA Family Center is “...to enhance the diverse strengths of our youth and families in partnership with the community through cultural identity and education”.

Position Description

Position:	Homeownership Counselor
Department/Program:	Community Development Department, Homeownership Program
Compensation:	\$21.64 - \$26.44 hourly or commensurate with experience
Benefits:	NAYA recognizes twelve paid holidays per calendar year. NAYA also provides medical, dental, vision insurance and Life Insurance. Employees may enroll in a 401K retirement plan after 3 months of employment.
Employment Status:	Regular, Full-Time, Non-Exempt
Hours:	General working hours are 9am-6pm; flexible work schedule available upon approval; evenings and occasional weekends, as assigned.
Supervision:	No supervisory requirements
Reports To:	Homeownership Coordinator
Job Location:	Portland, OR
Created/Revised:	March 2020/January 2022

Position Description:

The Homeownership Counselor supports program participants by providing holistic, culturally specific, and one-on-one financial coaching and housing counseling with an emphasis on foreclosure prevention. This position will engage, educate, and motivate participants path to better understand their finances as well as build/protect any assets. The Homeownership Counselor will provide information, resources, and technical advice to clients based on individual need regarding topics including, but not limited to financial wellness, foreclosure processes, resources available, timelines, and other housing matters.

Essential Functions:

- Conduct one-on-one counseling sessions for clients in a confidential setting who are seeking assistance in pursuing financial betterment and homeownership/or looking to prevent foreclosure on a home.
- Work with clients to complete a comprehensive financial assessment by creating a budget or expense tracking mechanism, calculating household budget surpluses or deficits and ratios, and explaining housing ratios and affordability
- Review credit reports with clients to understand and support them reach their financial goals, and discuss possible debt restructuring options
- Discuss the importance of savings and developing a savings plan that includes emergency and other longer-term savings as necessary
- Educate clients on understanding various mortgage terms and terminology and why they matter
- Create individual action plans, provide ongoing support, and follow up to help participating households reach their financial goals
- Create and maintain comprehensive and confidential client records and files in accordance with the Department of Housing and Urban Development (HUD) and Oregon Housing & Community Services (OHCS), and comply with City, State, and Federal funding requirements

Additional Homeownership Counselor Duties:

- Manage a caseload of clients while conducting follow up and closing out cases per HUD's guidelines
- Assist with clients in answering basic questions and general correspondence, scheduling appointments, orientations, and workshops, and making any referrals as needed
- Coordinate and conduct workshops (including some Saturdays) relating to homeownership and conduct or participate in other NAYA-sponsored group education or outreach efforts
- Meet multiple deadlines and workload demands by applying strong organizational systems and efficiently managing time
- Other duties as assigned by Homeownership Coordinator
- Additional NAYA Family Center Duties:
 - Understand and adhere to confidentiality
 - Coordinate wraparound services effectively with other NAYA Family Center programs and staff
 - Input data, and maintain NAYA and/or contractually required information database systems to track client information in several databases: Efforts to Outcomes, Servicepoint and Outcome Tracker
 - Participate in trainings and/or meetings to ensure program outcomes are achieved
 - Represent NAYA with the utmost professionalism at community events and other public relations opportunities
 - Work as an active member of departmental team
 - Participate actively in cross-departmental team projects
 - Contribute to fostering a safe and secure environment for community members and staff

Qualifications:

Education & Training:

- High School Diploma or GED is required, Associate's, Bachelor's degree is preferred; a combination of equivalent education and experience may be an acceptable substitute
- Adhere to all aspects of the National Industry Standards for Homeownership Education and Counseling

Certifications/Credentials:

- HUD-Housing Counselor Certification (or ability to certify) within first six months of being hired
- Certification (or ability to certify) and ability to maintain certification in Cardio Pulmonary Resuscitation (CPR), 1st Aid and Automatic External Defibrillator (AED)

Experience:

- Experience working within diverse populations (specifically with the urban and reservation Native American population, including working within a tribe, board, or other organization) strongly preferred
- Knowledge of Native American history, an understanding of the diversity of the local American Indian/Alaskan Native community and issues surrounding the Urban Indian experience required
- Experience with self-guided project management and planning
- Demonstrate a genuine enthusiasm for and working with the low-to-moderate income clients
- Demonstrated experience maintaining manual and computerized filing and record-keeping systems

Skills:

- Ability to read financial statements and familiarity with analyzing and interpreting data from several sources
- Ability to compute basic financial calculations including front and back-end ratios
- Ability to handle multiple tasks, work with minimal supervision, be creative and resourceful, self-motivated, able to meet deadlines and able to handle confidential information appropriately as required.
- Ability to deal with different people and situations appropriately, including effective communication with people from diverse backgrounds
- Communication skills, active listening, verbal and written, including public presentation skills
- Proficient computer skills including:
 - Web-based research
 - Word Processing
 - MS Excel

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Skills continued:

- Database use
- Email

Work Environment: 90% office/classroom, 10% outside office including travel time.

Physical Requirements:

- The employee may be required to sit for extended periods of time.
- The employee must occasionally lift and/or move up to 30 pounds.
- Specific vision abilities required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.
- *Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.*

Equipment Used: Computer, phone, fax, copy machine.

Safety Considerations: Some travel may be required.

Other Requirements:

1. Valid Oregon or Washington State Driver License or must be able to obtain one upon hire (must be eligible to be an insured driver under NAYA Family Center's liability insurance policy)
2. Successful completion of a background investigation (including a fingerprint criminal history check; see https://www.pps.net/cms/lib/OR01913224/Centricity/Domain/60/Forms%20-%20Fingerprinting/Disqualifying_Convictions_2015.pdf for more information)
3. Must be fully vaccinated for COVID-19 (two weeks after a two dose or one dose regiment) before start date.

Application Procedures:

Interested candidates should submit:

1. A Cover Letter addressing your qualifications for the position and why you are interested in joining the NAYA Family Center team
2. A current Resume
3. A completed NAYA Application for Employment Form

Application forms and additional information about employment at NAYA Family Center can be found at <http://www.nayapdx.org/about/jobs>.

Application Deadline: Open until filled

Attention: Incomplete applications will not be considered. Electronically submitted applications are preferred. Due to the sheer number applicants, only those applicants selected for an interview will be contacted. Please respect our no phone calls policy. This job description does not constitute an employment agreement and is subject to change by the employer due to changes in grants and funding sources.

Please send application materials to:

Attn: Human Resources
Native American Youth and Family Center
5135 NE Columbia Boulevard
Portland, OR 97218
Fax: (503) 288-1260
E-mail: hr@nayapdx.org