



About Lawrence CommunityWorks

Lawrence CommunityWorks, Inc. is a community development corporation that weaves together community planning, organizing, and asset-building efforts with high-quality affordable housing and commercial development to create vibrant neighborhoods and empowered residents. By facilitating conversations and action on community priorities, LCW engages partners and a network of youth and adult residents in opportunities to move themselves and the city of Lawrence forward.

About Asset Building Department

The **Asset Building Department** provides financial, rental and homeownership strategies with the objective of helping low- and moderate-income residents achieve greater financial stability and long-term upward economic mobility. We accomplish this by delivering services that equip residents with financial knowledge and skills, provide ongoing social and community support, and present an empowering and motivating environment that fosters ongoing personal and community progress and success. The Asset Building Department provides homeownership, match savings, credit building and financial coaching services and programs to help participants improve their financial position, acquire and maintain assets and build wealth over time.

Job Description: Post Purchase/Foreclosure Counselor

As part of the LCW Homeownership Center programs, the **Post Purchase/Foreclosure Counselor** provides early intervention counseling for people that are behind in their mortgage and may be at risk for foreclosure. The Foreclosure Counselor delivers comprehensive and independent counseling, education, information and guidance with the goal of stabilizing participants' mortgages in order to avoid foreclosure. The Foreclosure Counselor provides financial assessments and guidance for participants to help them improve their financial position and connect to available financial assistance and public resources, and/or do loss mitigation with lenders to develop sustainable housing strategies. The services are currently provided primarily through virtual or phone meetings. When the office reopens they will also be provided through personal face-to-face counseling and group classroom education.

Job Responsibilities

- Perform initial intake for homeowners referred to the program
- Provide coaching and support homeowners that are at-risk of foreclosure and/or in need of post purchase services including:
 - Conducting a financial assessment and identifying cause of delinquency
 - Developing a personal budget and provide guidance to clients on stabilizing financial situation
 - Reviewing all possible options to cure homeowners' financial situation
 - Creation and tracking of an action plan for each participant
 - Maintain communication and follow-up with homeowners until status is resolved or concluded



- Maintain the highest level of confidentiality and security for all participant private information in order to protect client privacy.
- Maintain organized physical and digital files according to standards
- Act as the chief liaison between participants and lenders in negotiating loan modifications, refinancing, etc.
- Facilitate and instruct housing education workshops as assigned
- Communicate with Program Director on a regular basis
- Attend Foreclosure Prevention meetings, seminars, clinics and events
- Coordinate Foreclosure Prevention Orientations with team members, including guest speaker recruitment
- Research loan programs, grants, down payment assistance programs, credit counseling agencies and refinance programs and other resources beneficial to participants
- Foster partnerships with professionals in all aspects of the homeownership process such as realtors, bankers, lawyers, home inspectors and insurance agents.
- Participate in outreach and recruitment for the Homeownership Center Programs as well as other relevant programs and services offered by the organization.
- Conduct accurate and timely data entry for the purpose of ensuring data integrity and submitting periodic reports.
- Adhere to all program protocols and standards including but not limited to HUD Housing Counseling Program Guidelines, National Housing Counseling and Education Industry Standards and LCW program protocols.
- Other activities and responsibilities as assigned by Program Director
- Some limited travel required

Qualifications

- Associates Degree or higher.
- HUD Housing Counseling Certified or, must obtain the HUD Housing Counseling Certification within a reasonable timeframe post hire by passing the HUD certification exam. Preparation training and guidance will be provided.
 - <https://www.hudexchange.info/programs/housing-counseling/certification/>
- Housing counseling, especially in default/ delinquency counseling; foreclosure prevention counseling and training preferred.
- Exceptional customer service skills.
- Empathetic, motivating and empowering. Believes in the best self of others.
- Demonstrated ability to build and maintain multi-level relationships and networks – junior and senior, for-profit and nonprofit, and with diverse backgrounds.
- Strong understanding of housing, fair housing, and consumer laws and issues.
- Well-organized, able to multitask, work independent and is detailed oriented.
- Analytical, results oriented; strong math skills necessary; sound problem-solving and strategic thinking skills.
- Strong computer skills (MS Office or Google Suite, Email, web/internet video conferencing, Acrobat). Proficient with client management systems and record keeping.



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- Ability to respond to unexpected changes quickly, calmly and efficiently.
- Excellent interpersonal, verbal and written communications skills.
- Comfortable working both independently and in a team environment.
- Bilingual - Fluent in Spanish and English
- Must have transportation and able to travel occasionally
- Real estate or mortgage lending experience a plus.

Compensation and Benefits

This is a full-time salaried position with some evenings and Saturdays required. Some travel is also required.

Salary: commensurate with experience

Benefits: Health, Life, Dental, Retirement, Vacation, Personal, Sick

Please send cover letter and resume to:

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