



## HomeBuying Specialist Position Description

**Purpose:** Assist first-time home buyers in the home buying process.

**Supervisor:** The *HomeBuying Specialist* reports directly to Homeownership Program Manager. The *HomeBuying Specialist* also works closely with other Portland Housing Center staff and community partners to facilitate home buying transactions.

**SUMMARY:** The *HomeBuying Specialist* is responsible for preparation of first-time home buyers, navigation of customers through the home buying process, and assisting home buyers in overcoming barriers to home purchase.

### Major Responsibilities:

1. Assess home buyers through collecting and analyzing information regarding income, credit, assets, debts and other personal financial information.
2. Provide pre-purchase guidance, which includes interviewing and developing work and action plans with home buyers.
3. Assist home buyers in overcoming credit and other barriers to home purchase.
4. Counsel home buyers on the mortgage financing process.
5. Market Portland Housing Center loan products to qualifying home buyers.
6. Make appropriate referrals to and communicate with Realtors, lenders, housing professionals, and other community resources.
7. Conduct pre-closing meetings and document reviews with home buyers.
8. Maintain up-to-date entry of customer contact and status notes in relevant databases to reflect most current customer information.
9. Ensure that each customer contact is tracked in client management system.
10. Maintain customer files per HUD Housing Counseling requirements.
11. Provide home buyer readiness information and analysis to the appropriate agency staff.
12. Carry out appropriate client follow up per HUD Housing Counseling requirements, while implementing an internal "triage system" that moves mortgage ready buyers efficiently to lending staff.
13. Obtain documentation of client loan closings which includes follow up with lenders and title companies.
14. Ensure that data for monthly and quarterly production reports is entered in a timely manner.
15. Provide staff leadership on and assistance to a program advisory committee.
16. Participate in outreach activities and attend community meetings as appropriate.
17. Must be able to pass the HUD certified housing counselor examination within determined timeframe.

18. Carry out other responsibilities as assigned.

**Qualifications:**

1. Minimum of a Bachelor's degree or two years work experience in a mortgage lending, credit, and/or escrow environment
2. Experience assisting consumers in overcoming financial barriers.
3. Knowledge of mortgage underwriting criteria and financial management techniques and tools
4. Proficient computer knowledge and experience, including Microsoft Word, Excel and other spreadsheet programs, and data entry
5. Demonstrated analytical ability
6. Good written and verbal communication skills
7. Demonstrated commitment to affordable housing
8. Ability to complete NeighborWorks America home buying counseling trainings and to obtain appropriate certifications
9. Demonstrated commitment to working with underserved populations and communities of color

**Organizational Performance Measures:**

- Work cooperatively with agency staff to carry out organizational goals
- Adhere to organizational policies and procedures
- Promote the Portland Housing Center and its services
- Professional experience working with diverse populations

**Working Conditions**

Normal office environment. Ability to work frequent evenings and weekends. Travel to other training locations periodically required.

Portland Housing Center is an Equal Opportunity Employer; employment decisions are made without regard to race, color, creed, sex, national origin, religion, age, handicap, disability, sexual orientation, family relationship, marital status, political affiliation or any other reason prohibited by law.

Updated: March 2015- Exempt Position

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