



CHATTANOOGA
NEIGHBORHOOD
ENTERPRISE

Job Description Effective July 2022

Homeownership and Financial Capability Coach

Summary:

Are you passionate about narrowing the wealth and income divide by strengthening the financial wellbeing of Chattanooga residents? Chattanooga Neighborhood Enterprise (CNE) is seeking a homeownership and financial capability coach who is passionate about providing financial education and coaching to help low- and moderate-income individuals achieve their financial goals and/or become homeowners.

Essential Job Functions:

Financial education and coaching

- Work directly with customers to provide high-quality financial coaching via one-on-one coaching and financial capability workshops, including the delivery of personalized financial action plans.
- Assist customers with goal setting, budgeting, credit building/rebuilding, debt repayment, savings, utilization for quality financial services, and asset development.
- Competently assess customers' current financial situations through review of their tax returns, accounts, credit reports, etc. Monitor customer's progress toward financial goals.
- Deliver financial education workshops, and as needed, follow up sessions on relevant topics
- Prepare new and refine existing written financial education materials as needed
- Organizes community outreach programs and coordinates special events that will influence public opinion or promote products, services, or ideas of the company with an emphasis on financial education in the community
- Create content on social media to develop followers and communicate information
- Conduct outreach/network with community organizations, the faith community, employers, city leaders, formal education programs, human service agencies, and other similar organizations and agencies to increase awareness of CNE's financial and homeownership products and services that support the local community
- Research financial products, consumer rights, and resources on an ongoing basis.
- Maintain files and databases for all customers including, but not limited to, the intake form, credit report, coach's appointment notes and analysis and action plan.
- Develop and conduct financial education classes.
- Document services and gather session data for program reporting and evaluation.

Homeownership education and counseling

- Accurately record customer data in the appropriate customer management system, effectively manage the confidential financial information of customers, and maintain case files for all customers in accordance with agency and HUD standards.
- Conduct homebuyer education workshops

- Conduct face-to-face homeownership counseling sessions, assisting customers in recognizing and removing all obstacles to homeownership.
- Perform mortgage-readiness assessments and identify customers' obstacles to homeownership.
- Perform home affordability analysis and counsel customers in down payment, purchase price and loan options leading to homeownership and refers mortgage-ready clients to loan originator for the arrangement of financing options.
- Develop written homebuyer work plans and corrective action plans leading to homeownership.
- Provide file documentation from applicable outside sources, including written verifications of employment, rent and other verifications.
- Participate in sponsored events, including neighborhood activities & community-building events
- Performs other related duties as assigned.

Knowledge, Skills and Abilities:

- Thorough knowledge of credit, personal financial management and household budgeting.
- Must have the ability to be a self-starter with strong project management, negotiation, and facilitation and change-management skills.
- Ability to interact and articulate effectively and confidently with individuals at all social and economic levels that access services, other members of the community and partners.
- Ability to work independently as a productive team member.
- Ability to be flexible, adaptive and positive in a constantly changing environment.
- Detail oriented with the willingness to learn new skills and techniques to promote efficiency and successful customer outcomes.
- Have the ability and knowledge to assist families solve their financial situations and accomplish their goals.
- Analytic and negotiation skills to assess the borrower's situation and develop solutions leading to favorable outcomes.
- Strong written, verbal, organizational and excellent interpersonal skills.
- Ability to use social media to convey information and generate interaction
- Ability to work effectively in both individual and group settings.
- Familiarity with the general underwriting guidelines for affordable lending products, the loan process and the home buying process in general.
- Demonstrated presentation skills with the ability to adjust style and pace to audience needs.
- Must have familiarity with pipeline tracking systems (CounselorMax and Sales Force).
- Knowledge of Windows Operating System and Microsoft Office.

Education and Experience:

Must have 3-5 years background in financial coaching, banking, asset development and/or a related economic development field. Preferred experience working with low-income families in one or more of the following areas: financial goal setting; budgeting; credit building/rebuilding and debt repayment; utilization of quality financial services; and asset development. Demonstrated ability to calculate financial health markers (debt-to-income ratio, net worth, etc.).

Preferred: U.S. Department of Housing and Development (HUD) Housing Counselor certified or the ability to be certified within six (6) months of hire.

To Apply:

Send cover letter and resume to cburke@cneinc.org

Position open until filled