

Job Title: Financial Empowerment Coach (Bilingual)

Position Location: Charlottesville, Virginia

Reports to: Associate Director of Homeowner Services

Employment Type: Full-time - Frequent evenings or Occasional weekends expected

The Organization:

Habitat for Humanity of Greater Charlottesville (HFHGC) is a Christian based non-profit organization creating simple, decent, affordable housing in partnership with low-income families, volunteers and the community of Greater Charlottesville. Homes are built with a volunteer labor force including homeowner families, corporate, civic, and church groups. Habitat is an affiliate of Habitat for Humanity International (HFHI), a global ministry working to end housing poverty worldwide.

Habitat for Humanity is seeking a full-time, **bilingual Financial Empowerment Coach** (FEC) to provide direct services and support for applicants and Habitat homebuyers.

Summary of the Position:

The Financial Empowerment Coach (FEC) is part of Habitat's Department of Family and Community Partnerships, which provides direct services and supports for Habitat applicants, homebuyers, and homeowners. The Financial Empowerment Coach provides a variety of direct services for low to moderate-income individuals including conducting financial empowerment workshops, assessing individuals' and families' financial capabilities, and providing personalized one-on-one financial coaching sessions. Financial coaching involves an ability to engage and motivate clients, a strong understanding of personal finances, and the ability to teach that knowledge to others. The financial coach is responsible for assisting clients in developing plans of action that are intended to help individuals and their families reach their goals and achieve financial stability. This position reports to the Associate Director of Homeowner Services.

Qualifications for the Financial Empowerment Coach position include, but are not limited to:

- English and Spanish Fluency:
 - Ability to speak, read, and write Spanish in a professional capacity
 - Ability to speak, read, and write English in a conversational capacity
- A Bachelor's degree or equivalent work experience in relevant field
- Previous experience working with low-income population and/or the ability to provide services in a compassionate and culturally sensitive manner
- Experience in social services community, preferably affordable housing, is a plus
- Excellent interpersonal skills
- Excellent communication skills both oral and written
- A strong understanding of personal finances, particularly in the areas of budgeting, asset building, and credit building
- Ability to manage confidential material
- Ability to develop and maintain effective working relationships with volunteers, colleagues and Board members
- Ability to adopt flexible, creative approaches to helping low-wealth families achieve financial stability

- Demonstrated ability to multi-task, plan, organize, and implement multiple projects and meet deadlines
- Command knowledge of Word, Excel, PowerPoint, Google Drive and other common non-profit database software
- Positive, “can do” personality

Responsibilities:

- Provide one-on-one financial coaching to low-income families and individuals enrolled in Habitat’s programs
- Employ motivational interviewing techniques and strengths-based approaches to build effective, long-term relationships with program participants
- HUD housing counseling certification preferred, but not required (must take and pass exam within first 3-4 months of employment)
- Assist clients in resolving current financial situations, while providing a wide lens on their financial health to shift the approach to proactive financial management
- Work with clients to complete a detailed financial assessment and build a holistic plan of action that address barriers to financial stability and self-sufficiency
- Work with individuals to document a budget and build a spending/savings plan that supports their goals and values
- Access credit reports/scores and provide strategies for improving credit
- Provide direct services as well as referrals to community resources
- Understand services and resources offered in the community, such as employment services, child care supports, housing, counseling, and other critical social services and connect the clients to these resources
- Outcome tracking—track the stories and successes of program participants
- Use Outcome Tracker, a client management system, to document and report on client outcomes accurately and in a timely manner
- Conduct financial empowerment and homebuyer education workshops that cover topics such as: budgeting, savings, banking products, credit building, predatory lending, identity theft and more
- Develop workshop materials or tailor existing materials to meet the needs of families
- Develop relationships with local financial institutions and community organizations
- Work with mainstream financial institutions to understand the needs of the community so they can provide products and services that fit
- Create a network of referral organizations to help you assist the client meet his goals (e.g. local housing counseling agency, legal aid, etc.)
- Work with Homeowner Selection Committee to evaluate applications, conduct home visits, conduct financial interviews and make recommendations for partnership to the board
- Meet with applicants to assist them with the application process and discuss the Habitat program
- Monitor sweat equity, credit and income for partner families
- Administer surveys, collect data, enter data and provide information for various grant applications and reports

Employment Type: Flexible Work Hours; Frequent evenings or Occasional weekends expected

One of the Financial Empowerment Coach's key responsibilities includes meeting monthly with clients for personalized one-on-one financial coaching sessions. As many of Habitat's low to moderate-income families are employed 9-5 PM on weekdays, the Financial Empowerment Coach must have the flexibility to accommodate others' schedules. The Financial Empowerment Coach may creatively design their work schedule to better accommodate more frequent evenings or weekend hours as needed.

SALARY: The salary for this position ranges from \$40,000 – \$45,000 depending on experience and related housing counseling certifications. Please note that the Financial Empowerment Coach must pass an exam to become a HUD-Certified Housing Counselor within the first 3-4 months of employment.

Habitat for Humanity is an Equal Opportunity Employer and does not discriminate against any employee or applicant for employment because of race, color, sex, age, national origin, religion, sexual orientation, gender identity, status as a veteran, basis of disability or any other federal, state or local protected class. Women, minorities and protected individuals such as those covered by Section 3 are encouraged to apply.