



---

## **Job Description**

Job Title: Loan/Credit Counselor  
Department: Transportation  
Reports to: Manager of EV Program  
FLSA Status: Fulltime, nonexempt  
Salary range: 55,000 to 65,000

### **About Community Housing Development Corporation**

Here at CHDC we strive to create vibrant communities by providing housing and supportive services. We aim to create a foundation for low to moderate income individuals, families, and seniors to thrive. Our goal is to promote self-sufficiency and improve the quality of life within the communities we serve. Community Housing Development Corporation is committed to building a staff that is rich in cultural, social, and experiential diversity.

### **POSITION SUMMARY**

Under the Supervision of the Manager of EV Program, the Loan/Credit Counselor will work closely with low-income and disadvantaged community members to provide financial counseling related to financial education services. The Loan/Credit Counselor will develop strategies and procedures that will support with advancing credit worthiness and expense management to assist applicants in purchasing an EV "Electric Vehicle" through loan, grant acquisition, and on-going counseling and case management.

### **Responsibilities:**

#### **Financial and Credit Counseling:**

- Meets with clients to accurately assess and analyze their credit and financial status.
- Assess clients by collecting and analyzing client information including income, credit reports, assets, debts, and other personal information.
- Provide credit counseling and guidance to customers.
- Develop strategies that are realistic and provide step by step achievable personal and financial goals that will ultimately result in attaining the best personal financial and future asset building.
- Advise clients on effective credit management, debt reduction, and financial planning.
- Develop written client work plans, make follow-up calls, and schedule additional counseling appointments as needed.
- Provide budgetary analysis and options.

#### **Financial Education:**

- Provide basic financial information to enhance clients' financial literacy.
- Provide clients with material that will educate clients on understanding the processes of financial management and the key requirements that must be fulfilled with lending institutions for successful financial stability.

#### **Loan and Vehicle acquisition assistance:**

- Assist clients in educating them on various loan options and provide program loan applicants with the various options available and the terms related to those options.
- Works to pair client with a partner Credit Union to ensure they have fair financing and a car note that aligns with their budget.
- Assist clients with getting them a loan pre-approval "as needed".
- Help clients navigate the process of purchasing an EV that fits both the client's needs and program requirements.
- Stay up to date with any changes in the electric vehicle industry by furthering knowledge of the business through educational opportunities, participating in business-related seminars, and professional networking.



### **Customer Service:**

- Has the ability to adequately explain the Joint Statewide program to eligible clients on a regular basis.
- Advise customers and assist them through various documentation needed for the program such as financial documents, credit histories and other financial documents required to fulfill the loan requirements.
- Advocate on behalf of clients to ensure fair and equitable treatment.
- Ability to handle customer complaints and questions about the program process and having the ability to resolve any lingering issues related to the application process.
- Make referrals to organizations that support families in crisis and work closely with the Program Director to coordinate and deliver quality resources, education, and counseling service.
- Other duties assigned.

### **Qualifications**

- Bachelor's degree and/or equivalent experience in related field of work.
- Demonstrated experience in the areas of consumer credit counseling/case management field regarding developing family budgets, spending plans, reading and interpreting consumer credit reports and experience with collections and loan processes.
- Demonstrated ability to achieve measurable results and capacity to excel in a results-oriented environment.
- Commitment to CHDC's mission and service to the community.
- Strong planning and organizational skills.
- Sensitivity to residents and community issues.
- Ability to work in collaboration with individuals and organizations.
- Excellent written and oral communication skills.
- Experience with Microsoft Office applications
- A background clearance is required.
- Proof of full vaccination is required from Covid-19.

### **PHYSICAL REQUIREMENTS:**

- Must be able to remain stationary for extended periods of time.
- Must be able to move throughout the office, access files, and meet with community stakeholders.
- Requires the mental acuity to perform the essential functions as outlined in an accurate and timely fashion.
- Must be able to lift at least 25 pounds.

### **How to apply:**

Please send application to [Rhuntley@communityhdc.org](mailto:Rhuntley@communityhdc.org)

### **Benefits:**

Medical Insurance, Vision Insurance, Life Insurance, AD&D insurance, Additional Life insurance, Pet Insurance, Paid Vacation, Paid Sick Days, 14 Paid Holidays, 403 (B) Plan with 4% matching gift.

### **[Equal Opportunity & Equity Statement](#)**

Community Housing Development Corporation is an equal opportunity employer that values diversity as central to our work serving the bay area. We comply with all applicable state and local laws governing nondiscrimination in employment. Our practices are in alignment with our commitment to workplace equity, diversity, and inclusion. We foster a work environment where our current and future staff feel welcomed without regard to race, color, religion, gender identity, national origin, sex, age, disability or sexual orientation.



