

CITY OF CARSON

Title: REHABILITATION FINANCIAL COUNSELOR

Job Summary:

Under the direction of the Redevelopment Project Manager, perform a variety of specialized duties related to the renovation of properties within designated areas of the City; counsel and assist property owners in securing real estate and rehabilitation loans.

Essential Duties and Responsibilities:

(These functions are representative and may not be present in all positions in the class. Management reserves the right to add, modify, change or rescind related duties and work assignments.)

1. Interview property owners and review applications to determine eligibility for the Rehabilitation Assistance Program; determine scope of property rehabilitation.
2. Compile required financial information for securing real estate and rehabilitation loans; initiate credit and reference checks.
3. Counsel and advise property owners on debt consolidation, refinancing, financial management and the advisability of undertaking additional debt.
4. Respond to public inquiries and provide information regarding the Rehabilitation Assistance Program.
5. Assist property owners in arranging private financing and process rehabilitation assistance loans; draw documents for client signature and recording.
6. Refer qualified applicants to rehabilitation contractors in accordance with program guidelines.
7. Compile and analyze rehabilitation case histories; monitor lien cases to expedite financing or provide assistance.
8. Prepare and maintain a variety of records, files and reports related to loan and grant activities.
9. Communicate with contractors, title companies, financial institutions and City personnel; prepare correspondence, reports and other materials.
10. Monitor grant programs to assure compliance with State and Federal regulations and City policies.
11. Performs related duties as required.

Qualification Guidelines:

A typical way to obtain the requisite qualifications to perform the duties of this class is as follows:

Education and Experience:

Bachelor's degree in real estate, accounting or related field or equivalent. Three (3) years experience involving real estate financing and escrow services.

Knowledge of:

- . Objectives, policies and procedures concerning redevelopment and rehabilitation financing programs.
- . Financial accounting and auditing.
- . Conventional, FHA, mortgage loans and escrow procedures.
- . Contractual agreements required in real estate financing.
- . Modern office practices, procedures and equipment.
- . Record keeping techniques.
- . Correct English usage, grammar, spelling, punctuation and vocabulary.
- . Applicable laws, codes, regulations, policies and procedures.

Skill and Ability to:

- . Compile, analyze and evaluate data from various sources.
- . Prepare and process loan applications.
- . Counsel and advise rehabilitation loan applicants.
- . Interview property owners and determine program eligibility.
- . Communicate effectively both orally and in writing.
- . Maintain records and prepare reports.
- . Learn to interpret, apply and explain codes, rules, regulations, policies and procedures.
- . Establish and maintain cooperative and effective working relationships with others.
- . Work confidentially with discretion.
- . Analyze financial data and make appropriate recommendations.

Physical Requirements and Working Conditions:

Employee accommodations for physical or mental disabilities will be considered on a case-by-case basis. Positions in this class normally:

- . Require vision (which may be corrected to read small print).
- . Require the mobility to stand, stoop, reach and bend.
- . Require mobility of arms to reach and dexterity of hands to grasp and manipulate small objects.
- . Perform lifting, pushing and/or pulling which does not exceed 50 pounds and is an infrequent aspect of the job.
- . Is subject to inside and outside environmental conditions.
- . May be required to use personal vehicle in the course of employment.