

ECONOMIC JUSTICE ADVOCATE

COMPENSATION RANGE: \$15 to \$18+ per hour

FLSA: Non-Exempt

LOCATION: Offices and Locations Nationwide

CONTACT: jobs@naca.com or 617-250-6222 ext.1221

WEBSITE: www.naca.com

NACA

NACA is the country's preeminent non-profit homeownership and advocacy organization with more than three million Members and 47 offices nationwide. For more than three decades, NACA has established a proven track record earning not only respect for its operations but fear from predatory lenders. NACA's reputation is built on being the most effective organization in the country in providing affordable homeownership and for over thirty years being in the forefront of fighting against abusive and discriminatory lending. NACA is the organization for dedicated individuals wanting to fight for economic justice and willing to work hard. NACA provides unprecedented opportunities for staff to do well financially by doing good.

Started in 1988, NACA has won campaigns against some of the country's most powerful companies and individuals who engaged in predatory and discriminatory lending. NACA's success is a result of its aggressive, confrontational advocacy and state-of-the-art systems and operations. The purchase program provides comprehensive counseling as HUD's largest housing counseling agency (through its Neighborhood Stabilization Corporation subsidiary) with access to NACA's Best in America mortgage which requires no down payment, no closing costs, no need for perfect credit and always at a below-market, fixed interest rate. NACA has more than \$20 billion in mortgage commitments from Bank of America and other major lenders to support this program. Through NACA's HomeSave program for homeowners with an unaffordable mortgage, NACA is also the most effective organization in providing affordable solutions and has done so for more than 250,000 at-risk homeowners nationwide.

Built on this unprecedented track record of success, NACA is rapidly expanding across the country and is hiring many hard working, dedicated, exceptional new employees. NACA continues its aggressive advocacy in fighting for economic justice for low-to moderate-income people and communities. NACA also continues to fight for economic justice including eliminating student debt, increasing taxes on the wealthy, reducing income inequality, ending structural racism and mitigating climate change among other issues. Employees at NACA have a tremendous impact on the communities and Members they serve. For more information about NACA, its history and programs, visit www.naca.com.

ECONOMIC JUSTICE ADVOCATE (“EJA”)

The Economic Justice Advocate (“EJA”) provides counseling to tenants and homeowners and assists them in accessing government resources. There are over 700 entities providing rental assistance nationwide and many other providing mortgage assistance. Since there are no standard criteria and the process is extremely difficult, the EJA is critical in assisting tenants and homeowners as to where to go and how to navigate this complicated process. This “EJA” position involves counseling, outreach and advocacy. This is a temporary position, with duration dependent upon the ongoing need and scope of these services. Successful employees in this role will be considered for regular roles within NACA as warranted and available, and for which they are qualified. EJAs may also be required to become HUD certified in which case NACA would provide the training and support.

The EJA counsels and advocates for those at risk of eviction or foreclosure and assists them with accessing rental or mortgage assistance. NACA is currently contacting its more than three million members nationwide to identify tenants and homeowners needing this assistance. NACA is asking its Members to also encourage their friends, families, co-workers and neighbors to contract NACA for assistance. Thus, the demand for low- to moderate-income individuals is massive.

The EJA must become an expert on the rental and mortgage assistance programs in particular states including the specific programs and criteria. The EJA must make best efforts to work with the various programs to get the access the assistance and to advocate for tenants and homeowners who have submitted applications. If the tenant or homeowner is not able to obtain assistance and continues to be at risk, the EJA will continue to advocate for her or him. This would include actions against a non-cooperative landlord or lender. Such advocacy would range from outreach to demonstrating at their homes or other locations. The EJA would implement NACA’s policy of holding the decision makers (i.e., landlords or lenders) personally accountable for their actions and to do what is necessary in preventing the eviction or foreclosure.

The EJA spends most of her or his time working with tenants and homeowners. EJAs can be in a local NACA office or other locations nationwide. The EJA must be a problem solver, have a mind set to learn and be flexible. The EJA would utilize these skills to take the initiative in resolving tenant’s and homeowner’s issues and concern(s). The EJA should also be knowledgeable about NACA’s programs with a good understanding of NACA’s Policies and Procedures manual. The EJA works with the tenant or homeowner for as long as it takes to access assistance or achieve an acceptable solution. EJAs are required to document all issues, responses, and outcomes in the their narrative through our in-house Client Management System (i.e., NACA-Lynx).

JOB RESPONSIBILITIES:

The EJA must accomplish the following tasks on a day-to-day basis:

Main Responsibilities:

- Counseling – Provides appropriate counseling including creating a budget for the tenant or homeowner and follow-up counseling.
- Submission Review – Access NACA’s Client Management System (i.e., NACA-Lynx) to review the submissions from tenants and homeowners. Determine the provider of the assistance and their criteria.
- Follow-up – Contact the tenant or homeowner and request the required information and/or documents and follow-up with the provider of assistance.
- Provider Communication – Contact the assistance provider to facilitate the submission. Encourage them to accept a bulk submission instead of having each person submit individually.
- Advocate – If there are delays or denials in accessing the assistance, involve politicians, community leaders and others in advocating for the tenants and homeowners.
- Actions in Support – Coordinate and participate in actions to hold the landlord or lender accountable. This includes obtaining information on the landlord to hold them accountable and encourage them to assist their tenants.
- Calls - Answer incoming calls from the National Queue concerning at-risk tenants and homeowners in an effective and professional manner. Ability to defuse tense situations and ease caller’s frustrations.
- Resolve Issues - Work with tenants and homeowners to resolve issue(s). Review their file in NACA-Lynx. Document all issues and resolution(s) in their narrative in NACA-Lynx.
- Timely Response: Address calls in an effective and timely manner.
- Web-file Assistance - Assist tenants and homeowners with access to their Web-file including password issues.
- Outgoing Calls - Call out to tenants and homeowners as needed.
- Email Responses - Answer all emails from the assigned lists.
- Frequently Asked Questions – Stay up to date with documentation of Frequently Asked Questions (“FAQ”) and appropriate consistent responses.
- Outreach - Assist in advocacy and outreach campaigns by calling NACA Members, church leaders, businesses, politicians, and community leaders.
- Other duties - As assigned.

TYPICAL DEMANDS:

The EJA must be able to meet the demands of the job which typically consists of 40 hours a week with some opportunities to work less than 40 hours a week (i.e., part-time). The EJA must be flexible in their work hours, which will depend on NACA’s Events, changing demand for NACA services and other factors. NACA reserves the right to modify an EJA’s work hours by increasing hours, reducing hours, changing shifts, and/or requiring weekend work. Such modifications may occur on short notice including during an existing shift. Typical working hours are: 8:30 a.m. to 5:30 p.m. weekdays with no or limited need for overtime unless required or approved. During NACA’s Events (which occur primarily over five days each including weekends) and other campaign activities, EJA’s may be required to work the increased hours, subject to NACA’s discretion.

COMPENSATION:

The salary range is between \$15 and \$18+ per hour with overtime based on experience and responsibilities. The candidate's performance evaluation and future compensation is largely based on meeting the Job Responsibilities, Competencies and Skills stated herein. The EJA as a temporary employee is not eligible for benefits.

PERFORMANCE:

- Flexible, ready and willing to address other functions, campaigns and activities as required by NACA, including travel.
- High work efficiency by spending more than 85% of their time in NACA-Lynx or as adjusted by management ("Work Efficiency"), since nearly all NACA's activities require work in NACA-Lynx.
- Not to engage in any time theft. During working time, the EJA is to be working and not engaging in non-work discussions and activities. Non-work activities are done off site or in designated areas at times approved by management and not paid.
- Adheres to NACA's standards of customer service and to be always professional including appropriate dress attire.

PHYSICAL DEMANDS / WORK ENVIRONMENT:

An EJA provides assistance to tenants and homeowners by phone from NACA's National call queue and/or local offices. An EJA must be able to perform the following tasks to perform the job responsibilities.

- Sit for extended periods of time
- Read computer screen/monitor for extended periods of time
- Read complex documents
- Answer a high volume of telephone calls, with a headset, for extended periods of time

JOB QUALIFICATIONS:

NACA seeks leaders with a positive attitude, a strong work ethic, relentless commitment to success with attention to detail, and ability to meet aggressive deadlines and ambitious goals. An EJA is expected to have a high level of core competencies and skills included in one's personal characteristics and professional experiences in the following areas: communication, organizational skills, professional skills, professionalism, customer service, time management, positive leadership, computer skills and being mission driven. The **Core Competencies & Skills** are described in detail at www.naca.com.

Education:

- B.A. or B.S. – Preferred
- High School Graduate or Equivalency – Required
- Mortgage and/or real estate courses – Highly Preferred

Experience:

At least two years demonstrating some or all of the following:

- Experience and knowledge of NACA's Home Save and Purchase Programs.
- Call center experience
- Counseling or social work, such as school guidance
- Mortgage brokerage, origination and/or processing
- Education (i.e., teaching)
- Loss mitigation

APPLICATION PROCESS

Applicants must complete the application at www.naca.com.

NACA is an equal opportunity employer. Minority and bilingual individuals, particularly those who speak and write in Spanish, as well as second chance applicants are strongly encouraged to apply. To follow-up and for inquiries regarding this and other positions contact NACA's HR Department at jobs@naca.com or call 617-250-6222 ext.1221.

This job description is solely for descriptive purposes with NACA reserving the right to make unilateral changes to this job description including the compensation for all staff or on an individual basis. NACA may also change the compensation during campaigns, activities and events at its discretion. This does not constitute a contract for employment. Nothing herein shall limit NACA in its sole discretion from terminating an employee for any reason or no reason with employment on an "at-will" basis.