



Job Description – Financial Education / IDA Specialist

Job Title	FINANCIAL EDUCATION / IDA SPECIALIST	Department:	RESIDENT SERVICES
Reports To	DIRECTOR OF PROPERTY MANAGEMENT & RESIDENT SERVICES	Salary Range:	BASED ON EXPERIENCE: \$22.00 - \$25.00/HOUR
FLSA	NON-EXEMPT	Revision Date:	08/23/2023

ABOUT PCRI

Portland Community Reinvestment Initiatives, Inc. is a non-profit community development corporation with a mission “to preserve, expand and manage affordable housing in the City of Portland and provide access to and advocacy for services to our residents”. With over 800 units of affordable housing, PCRI’s unique mix of single-family homes, small multi-plexes and community apartments represents one of the last stable opportunities for low-income households to remain in their vibrant Portland neighborhoods. These homes and apartments are woven into the fabric of their neighborhoods and are a model for eliminating concentrations of poverty.

To accomplish PCRI’s goal of addressing involuntary displacement, PCRI established a displacement mitigation initiative, Pathway 1000, with the sole purpose and intent of slowing and reversing the involuntary displacement of long-term residents previously forced to move from N/NE Portland, and current residents at risk of displacement. Through the Pathway 1000 initiative, PCRI aims to build and create at least 1,000 homes in the next 10 years, many of which will be available to purchase. The homes will be located throughout the city of Portland, with the primary focus on the N/NE Portland neighborhoods where displaced families previously resided.

POSITION Summary:

The Financial Education / IDA Specialist provides coaching and resources to PCRI residents and program clients. Works closely with Homeownership Programs Coordinators in preparing PCRI residents and community members for homeownership. This position is responsible for client intake and scheduling, database entry and maintenance, filing and reporting. Knowledge of budgeting, saving, credit, debt, and financial services is essential.

The Financial Education / IDA Specialist determines the eligibility for entering homeownership, home repair, post-secondary education, or micro enterprise IDA savings program based on each individual’s financial situation and financial goals.

ESSENTIAL FUNCTIONS:

- Coordinate Financial Wellness program orientations, classes, and workshops.
- Provide one-on-one financial coaching, by appointment.
- Conduct outreach to PCRI residents to connect them with resources and assistance.
- Maintain full and accurate files and databases for all reporting purposes.
- Coordinate and lead meetings and workshops for clients.
- Attend program related meetings and trainings.
- Work one-on-one with current and future IDA accountholders including one-on-one orientations with new IDA clients to ensure understanding of the program requirements.
- Assist participants in opening and maintaining saving plan agreements and accounts.
- Support clients in setting and achieving financial goals, including goals for income, saving, spending, credit and debit.
- Maintain monthly contact with IDA clients, by providing counseling, education and support.
- Act as a liaison between CASA and the IDA client.
- Maintain clear records and financial tracking for IDA accountholders, review monthly data reports for accuracy.
- Create marketing materials to recruit clients for the IDA program.
- Work collaboratively with Partners to organize workshops and classes for IDA participants.
- Attend all required IDA meetings and trainings.
- Preserve client and program confidentiality.
- Provide support to Resident Services Department activities as needed. Work closely with Resident Services Coordinators at various centers to provide Financial Education to residents.
- Work as a team member and support the program goals and organizational mission.
- Assist with other duties as needed, as assigned by the Director of Property Management and of Resident Services.

JOB SCOPE:

The Financial Wellness program is one of several asset building programs in the organization and the Financial Education / IDA Specialist must be able to thrive in a relatively independent environment as well as work with a multidisciplinary team. The Financial Education / IDA Specialist is expected to maintain a high standard of professionalism and confidentiality.

EDUCATION AND/OR EXPERIENCE:

- High school diploma or equivalent required.
- Bachelor's degree or equivalent work experience in social science, business, public / non-profit administration or relevant field preferred.
- Experience working in real estate industry, financial services, and/or community development.
- Experience with community outreach and organizing; experience working with diverse populations (particularly low-income communities and communities of color).
- Experience working with city, state, federal regulations.
- Experience working in a non-profit organization.

QUALIFICATIONS:

- Excellent communication skills, organizational skills, and the ability to maintain client and public relationships.
- Attention to detail is critical for maintaining files, database programs, and scheduling appointments and events.
- Knowledge of financial statements and basic financial services.
- Ability to recognize problems, assess situations, gather relevant information from a variety of sources and respond effectively to identified problems.
- Experience with community outreach and organizing; experience working with diverse populations (particularly low-income communities and communities of color).
- Excellent communication, public speaking, and presentation skills.
- Ability to work as a team and balance multiple priorities.

SUPERVISORY RESPONSIBILITIES:

This position has no supervisory responsibilities.

CERTIFICATES, LICENSES, REGISTRATIONS:

HUD certification is a plus, willingness to obtain is required

COMPENSATION / BENEFITS:

Salary is commensurate with qualifications and experience. PCRI provides a generous benefits package that includes 10 days of paid Vacation after the completion of one year of employment that increase over time to 20 paid days. In addition to paid vacation, PCRI's annual benefits package includes 9 days of paid Sick Leave and 3 days of paid Personal Time Off, 11 paid holidays, employer-paid health coverage (medical, dental, vision) that requires a contribution for employee if dependents added to plan, Long Term Disability Insurance, 403(B) employer match contribution of up to 3% of employee's annual salary. Voluntary benefits include: Life Insurance, Short Term Disability insurance, critical and accidental insurance.

WORK ENVIRONMENT / COMPANY VALUES:

PCRI is a fast-paced, highly engaged work environment. We strive to communicate effectively and respectfully within the context of varying beliefs, behaviors, orientations, identities and cultural backgrounds. We actively seek opportunities for professional development for our staff and promote a willingness to change for continual improvement.

PCRI is an EEO employer committed to the inclusion of all people in our workplace and programs.

Finance / Accounting office is located on 3rd floor of office building with no elevator.

Undergoing and passing a pre-employment criminal background, drug test and physical exam is required.

REASONABLE ACCOMMODATIONS:

To perform this job successfully, an individual must be able perform each essential function and the physical demands satisfactorily. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

APPLICATION PROCESS:

Interested candidates should submit a resume and a cover letter addressing qualifications for the position, to the attention of Tiana Barnett, Office Manager / HR Assistant. PCRI, 6329 NE Martin Luther King Jr. Blvd, Portland, Oregon, 97211, by email at jobs@pcrihome.org, or fax to (503) 943-2844. This position is open until filled. Please note that only those candidates selected for an interview will be contacted.