

**Job Title:** HUD-certified Housing Counselor

**Department:** Housing Counseling Program (HCP)

**Reports to:** Deputy Director

### **Summary**

The HUD-certified Housing Counselor is a member of the Frayser CDC's HCP team, supporting achievement of the agency's mission: to work with the community to provide improved housing and stimulate economic growth. To meet this challenge Frayser CDC develops affordable housing, creates quality homes, and provides comprehensive housing counseling services to residents of the community. The Housing Counselor will work with potential homebuyers, homeowners and renters, in order to help them prepare for purchase of a home and the subsequent responsibilities inherent to home ownership and tenancy rights.

### **Responsibilities:**

- Facilitate housing education workshops; Home Buyers Ed, Post-Purchase, Rental Ed, Financial Literacy, etc.
- Manage a caseload of housing counseling clients who are working to attain or sustain housing goals.
- Work with clients 1:1 to deliver a variety of housing counseling services, such as; mortgage delinquency and default resolution, pre-purchase, rental housing, and financial management
- Develop and assist clients with action plans to achieve resolving their housing issues or attaining housing goals
- Conduct 1:1 orientation with every client to assess their needs/ goals and to provide follow up counseling
- Prepares a thorough current budget, provides a pre-qualification for a loan amount based on the clients monthly gross income, and works on a futuristic budget with client using mortgage payment client qualifies as well as other expenses that the client will have once he/she is a homeowner.
- Create, maintain and update client files on a regular basis
- Manage Housing Counseling Databases- collect and enter data; generate caseload activity reports
- Assists with program outreach/marketing
- Assist with outreach activities
- Perform additional duties as assigned by management

**Job Experience:** Minimum of two to four years of experience in related field. An equivalent combination of training and experience may be considered.

**Qualifications:** The ideal candidate will have the following experience, education, professional knowledge, skills, and personal attributes.

- Bachelor's degree in Human Services, business or related field. Comparable professional experience may meet this requirement.
- HUD Housing Counseling certification, or prepared/ready to take exam. Certificates or certifications from acceptable training sources; HUD or NeighborWorks America, others considered.
- Good working knowledge of the components of a housing counseling program.
- Knowledge of the home buying process
- Knowledge of the housing market and potential obstacles for home ownership.
- Knowledge of lending products and various homebuyer assistance programs.
- Ability to analysis financial information
- Ability to calculate loan rates/terms.
- Demonstrated ability to work with others in establishing goals and objectives
- Ability to communicate effectively both orally and in writing.
- Ability to effectively communicate and work with individuals from diverse backgrounds/experience.
- Demonstrated skill in organizing time and prioritizing workloads.
- Ability to perform duties in a confidential manner.
- Ability to follow oral and written instruction.
- Ability to perform multiple tasks with established timelines with minimal supervision.
- Possess good organizational skills and computer literate.
- Able to work with a variety of people.
- Highly motivated, independent and task-oriented individual who can learn new material quickly.
- Creative problem-solving ability.
- Must have friendly, patient and professional manner.

**Schedule:** This is a full-time position at 40 hours per week. Must be available to work flexible hours (some evenings and weekends). The Housing Counselor may be required to travel locally to meet with partners, facilitate workshops in community, etc.

**Salary:** Salary range for this position is \$35,000 - \$38,000, based on experience and qualification. The base salary is augmented with professional development opportunities and benefits.

- Paid time off, holidays, and sick leave as per Frayser CDC policy.
- Employer sponsored retirement contribution stipend 5% of base salary, subject to wait period.
- Employer-sponsored \$25,000 life insurance policy.
- Access to employer-sponsored health plan
- Access to voluntary benefits including dental, and vision

Interested applicants should email cover and resume to [cjackson@fraysercdc.org](mailto:cjackson@fraysercdc.org)