



JOB DESCRIPTION

Job Title : HUD Certified Housing Counselor
Reports To : CWF Program Manager
Classification : Full Time / Non-Exempt
Schedule : Monday through Friday (some evenings and Saturdays)
Date Revised : September 2023

Summary:

The HUD Certified Housing Counselor plays a crucial role in assisting clients in achieving their housing and financial goals. This position involves providing expert guidance on a wide range of housing-related issues, including foreclosure prevention, rental assistance, homebuyer education, and financial literacy. The HUD Certified Housing Counselor's primary role will be to provide renters, potential homebuyers, and homeowners with financial assessments, develop action plans to increase financial knowledge, help clients reach financial goals, and put them on the path to homeownership and self-sufficiency.

Duties and Responsibilities:

1. Conduct comprehensive housing counseling sessions with clients to assess their individual needs and goals. Provide expert advice on housing options, including renting, homeownership, and affordable housing programs.
2. Assist with facilitating homebuyers' education workshops, financial capability seminars, and post-purchase and foreclosure classes, including room set up and distributing handouts
3. Provide one-on-one extensive financial coaching, including sessions for action plans, budget development, debt management, review of credit reports, and emergency savings funds, that promote the client's best interest or choice in their effort towards home ownership.
4. Assist clients in accessing down payment assistance programs and affordable mortgage options.
5. Offer guidance and support to clients facing foreclosure, helping them explore available options such as loan modifications, repayment plans, and refinancing. Provide information on government assistance programs, including HUD's foreclosure prevention initiatives.
6. Prepare and submit reports on counseling activities as required by HUD and other regulatory agencies.
7. Participate in community events, workshops, and seminars to promote housing counseling services and increase community awareness.
8. Monitor client caseload, which includes developing strategies for addressing financial objectives
9. Conduct phone and/or email follow-ups to determine whether the client is following their financial goal plan. The interaction with the client should always be in a professional, empathetic, responsive, helpful, and positive manner.
10. Record all communications and update the log after each meeting or interaction with the client or lender. Ensure that information is kept up to date and current at all times and enter customer data into RX tracking software.

11. Update Outlook calendar with appointments for clients to ensure that client information is updated monthly. Manage monthly counseling schedule to ensure appointment availability.
12. Ensure all client files are securely stored and complete with all required documents and forms, including signed releases and any other documentation in compliance with current HUD regulations and the Housing National Standards
13. Follow and enforce the National Industry Standards for Homeownership Education and Counseling National Industry Code of Ethics and Conduct for Homeownership Professionals
14. Collect HUD-1 closing statements prequalification letters from clients and update various production reports
15. Participate in staff counselor meetings and training as scheduled.
16. Represent the agency at events and seminars, networking functions as needed
17. Other duties as assigned by the program manager.

Qualifications and Skills:

- Bachelor's degree in business, finance, or related field or at least three years of experience in housing counseling and/or financial coaching services.
- Fluency in English and Spanish a must, Creole a plus.
- Strong knowledge of HUD programs and housing laws.
- Must have excellent verbal and written skills
- Ability to work remotely when needed.
- Attention to detail and excellent internal and external customer service skills.
- Ability to work effectively with a team and balance multiple priorities.
- Must maintain a professional appearance and relationship with clients and funders
- Ability to work with people of diverse backgrounds.
- Ability to operate computer systems and software such as Microsoft Word, Excel, PowerPoint, Outlook, and Internet.

Additional Requirements:

1. HUD Certification as a Housing Counselor.
2. Possession of or ability to obtain a valid Florida Driver's License is required.
3. Independent travel is required.
4. Available to work evenings and weekends and maintain a flexible work schedule.
5. If selected, you will be required to pass a level 2 background check.

Hispanic Unity of Florida is an Equal Opportunity Employer. In compliance with the Americans with Disabilities Act, the employer will provide reasonable accommodations to qualified individuals with disabilities and encourages both prospective and current employees to discuss potential accommodations with the employer.

I have read my job description and I understand my responsibilities.

Employee Signature _____

Date _____

Program Manager Signature _____

Date _____

"This job description is not an employment agreement or contract. Management has the exclusive right to alter this job description at any time without notice".

Revised September 6, 2023