



**Job Title:** Housing Counselor

**FLSA Status:** Non-exempt

**Supervisor:** Housing and Education Director

**Direct Reports:** NA

**Minimum Qualifications:** Bachelor's Degree in education, counseling, business or related field; or high school diploma or equivalent and five years' of experience in financial, education or related field. Certified Credit Counselor, Certified Financial Educator or secure the certification upon employment is required. Strong interpersonal, communication, public speaking, and organizational skills required, as well as ability to relate to and maintain relationships with educators, clients, businesses, customers, creditors, other agencies, etc. Requires demonstrated skills with computer programs such as Microsoft Office Suite.

**Preferred Qualifications:** Bachelors' Degree and two years' experience in related fields. Real estate license, Spanish Bi-lingual and HUD certified housing counselor.

**Primary Role:** Provide Financial Counseling/Education regarding pre purchase counseling to individuals and families and provide an Action Plan with options for the goal of new home purchase and maintenance.

**Responsibilities:**

- Establish contact and develop a positive rapport with clients seeking education regarding home ownership;
- Deliver services by interviewing, analyzing and investigating client's financial situation in relation to available options;
- Assure timely follow-up of clients and adhere to policies and procedures relating to client file maintenance and documentation;
- When requested, provide educational presentations to interested groups and individuals;
- Provide one-on-one housing counseling that involves credit report review and analysis, development of an action plan, pre-qualification of prospective homebuyers and meeting of the underwriting guidelines for the appropriate loan products;
- Establish and maintain a positive rapport with, lenders realtors, mortgage insurance companies, brokers, and other housing service providers;
- Assist in marketing of the center and program services;
- Maintain intake system daily, monitor/track file system and prepare correspondence as requested;
- Enter data and update information as necessary to bring and keep the database(s) current;
- Participate in ongoing development of comprehensive homeownership program;
- Provide information and referral on housing options and loan resources;
- Maintains professional competency by participating in continued education, workshops, seminars, etc and personal growth experiences;
- Meet regularly with supervisor to discuss customer case needs, workload issues, shares concerns or suggestions for changes/new programs, etc.;
- Keep up to date on trends and information related to housing;



- Abide by the Counselor Certification requirements of the National Foundation for Consumer Credit and HUD and maintain such certification;
- Cooperate; with Housing and Education Director for reporting statistical data to partners, management, funding sources, etc;
- Assure confidentiality of information related to clients and other information of confidential nature;
- Perform other duties as assigned by supervisor.

### **Agency Responsibilities**

- Adhere to Agency policies and procedures, employee handbook;
- Assure confidentiality of information related to clients and other information of a confidential nature;
- Be sensitive to the needs and circumstances of the client and respect diversity among cultures, gender, age, etc;
- Promote a positive image of the program and agency by demonstrating an understanding of the services available and conducting oneself according to a professional code of ethics.
- Assist in furthering the mission of the organization;
- Maintain active professional competency by participating in training and workshops for professional growth in areas pertaining to responsibilities;
- Be a team player and maintain harmonious working relationships with agency staff, United Way, educators, business associates, customers, and other related service agencies by amenable and cooperative contacts.

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**Employee Signature**

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**Date**