POSITION: HUD Certified Housing Counselor
REPORTS TO: Program Manager

CLASSIFICATION: Full Time – Non-Exempt
Monday to Friday (some Saturdays)

DEPARTMENT: Homebuyer/Homeowner Solutions

PRIMAR RESPONSIBILITIES:
The HUD Certified Housing Counselor is responsible for providing housing counseling and education to prospective first-time homebuyers, existing homeowners, and homeowners in distress. The HUD Certified Housing Counselor will focus on helping clients build financial capacity through credit counseling which includes financial capacity building for pre-purchase, post-purchase, and foreclosure prevention. Provide client assessments that enable the client to make informed decisions regarding their housing choices.

ESSENTIAL JOB REQUIREMENTS:
Duties and responsibilities include, but are not limited to the following areas:

▪ Responsible for day-to-day client scheduling and delivery of homeownership counseling and education in credit counseling, financial capacity building, pre-purchase, delinquency and foreclosure prevention counseling.
▪ Conduct financial analysis and affordability assessment based on information and documents provided by the client.
▪ Create an Action Plan that supports and builds client’s financial capacity.
▪ Perform on-going case management to provide service and problem-solving assistance.
▪ Assist management with facilitating homebuyer’s education, and post-purchase workshops
▪ Participate in group education workshops at least once a month in accordance with U.S. HUD standards. (always held on Saturdays).
▪ Represent Agency at events, seminars, and networking functions as needed.
▪ Record all communications, and update log after each meeting or interaction with client/lender for both (hard and electronic) file utilizing require client management system - CounselorMax.
▪ Conduct follow-ups via phone and/or email to determine whether or not the client is following their financial goal plan. The interaction with the client should always be in a professional, responsive, helpful and positive manner.
▪ Ensure all client files are securely stored and locked with all required documents and forms.
▪ Participate in staff meetings, and training as scheduled.
▪ Collect Closing Disclosure statements once a client fulfills homeownership.
▪ Prepare reports for management as required.
▪ Special projects and/or duties as assigned.

JOB EXPERIENCE AND EDUCATIONAL REQUIREMENTS:
The ideal candidate will have demonstrated skills, strong knowledge and experience in the following areas:

▪ Working experience with any aspect of the homeownership process: mortgage lending, realtor service, closing of mortgage loan, loan processing, and loan modification.
▪ Must hold a HUD Certified Housing Counselor certification
▪ Case management.
▪ Computer proficiency and the ability to learn new software and computer systems.
▪ Public speaking and communication skills (written and verbal).
▪ Ability to manage multiple tasks in a high-volume work environment.
▪ Ability to work with people of diverse backgrounds.
▪ Attention to detail with excellent internal and external customer service skills.
▪ Bilingual: English and Spanish proficiency is required - Creole a plus.
▪ Experience and/or certification as a housing counselor or financial educator is a plus.
▪ Minimum Associate Degree from accredited college, BA preferred
COMPENSATION:
Salary based on experience, and a possible increase after a 90-day probationary period. Benefits include: company paid health-insurance, long-term disability insurance, life-insurance, annual leave, sick leave, 12 paid holiday days, low-cost employee-paid dental plan, and employer contribution to a 403-B retirement plan is offered after one year of employment.

ADDITIONAL REQUIREMENTS:

1. Possession of or ability to obtain a valid Florida Driver’s License is required.
2. Independent travel is required.
3. Available to work some evenings, Saturdays, and maintain a flexible work schedule.
4. If selected, you will be required to pass a background check, and a drug test.

Please send a cover letter and resume to Bill Sevilla, Director of Community Development bsevilla@ccfcfl.org. Any submission without both items will not be accepted. No phone inquiries will be accepted. CCFC is an Equal Opportunity Employer.

“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”.