



## JOB DESCRIPTION

**TITLE:** Housing Counselor  
**DEPARTMENT:** Housing  
**REPORTS TO:** Director of Housing or Housing Manager  
**CLASSIFICATION:** Non-Exempt

### Purpose of Position

The Housing Counselor is responsible for providing professional housing counseling services, including Pre-Purchase Counseling, Foreclosure Prevention/Intervention, Financial Literacy, Financial Coaching, and Homebuyer Education. Housing Counselor ensures that potential program clients meet the eligibility requirements in accordance with NeighborWorks/HUD guidelines and/or Urban League rules and regulations. Interacts with lenders, servicers, community partners, and other stakeholders to advocate for clients, support sustainable housing outcomes, promote financial capability, assist prospective homebuyers, and help homeowners address housing challenges.

### Job Responsibilities and Competencies

- Responsible for developing, applying, and evaluating an action plan that addresses the client's risk of delinquency, default, and foreclosure.
- Provides counseling on all aspects of Housing Counseling pursuant to the HUD Handbook and National Industry Standards.
- Conducts one-on-one counseling sessions with clients to determine eligibility for assistance.
- Assumes and manages a caseload of clients whose situations require intervention or negotiation with the lender.
- Performs all data entry requirements related to the client's application for assistance and completes assessment documentation for each participant in CounselorMax.
- Originates participant's files and maintains records according to ULPBC, Palm Beach County DES, and Federal guidelines and regulations.
- Able to establish and maintain good working relationships with lenders, servicers, and other human and social services agencies in an effort to best address clients' needs.
- Responsible for acquiring and maintaining knowledge of housing industry trends and changes as they relate to counselors' ability to be effective in-service provision.
- Provides counseling and follow-up on all aspects of Housing Counseling.
- Provides information and/or referrals to clients about fair housing, credit, and protection laws.
- Identifies resources within the counseling agency, the community, HUD, and other agencies administering applicable programs which might assist in resolving the client's housing challenges.
- Ensures timely and accurate submittal of designated reports and assignments as assigned by the Housing Director and/or ULPBC management team.
- Monitors the client's progress toward resolving housing challenges.
- Assists and supports the coordination of services as it relates to the Urban League.
- Responsible for securing all Protected Personal Information according to Local, State and Federal guidelines and regulations.
- Responsible for recruiting individuals to attend seminars and workshops.
- Attends and participates in Homebuyer education workshops and first-time homebuyer seminars and other housing outreach events.

- Advises Housing Director of needs, trends and issues within area of responsibility and recommends activities to address them.
- Performs additional duties as assigned by management.

### **Standards for Measuring Performance/Requirements**

- Commitment to mission, respect for the work of our partners, and providing exemplary customer service to our clients.
- Able to work multiple cases and priorities in a fast-paced environment.
- Ability to work effectively with persons of all ages and diverse backgrounds, skills, and abilities.
- Ability to balance the needs and expectations of multiple constituents.
- Excellent organizational, oral, written, communication, and computer skills.
- Knowledge and ability to work with financial information.
- Positive and team-oriented attitude.
- Experience with Microsoft Office, including Word and Excel.
- Possession of a valid Florida Driver's License.
- Must be dependable, dedicated, and flexible in regard to working some evening and/or weekend hours.
- Ability to travel locally and occasionally attend regional or national trainings and conferences.
- Ability to understand and carry out directives.

### **Education/Experience**

Associate degree or equivalent experience in housing counseling, social work, real estate, mortgage financing, or equivalent combination of related training and experience. Experience providing housing counseling services in multiple areas, including Pre-Purchase Counseling, Foreclosure Prevention/Intervention, Financial Literacy and Financial Coaching, and Homebuyer Education preferred. **Bilingual (Spanish/English) and/or (Creole/English) competence preferred.**

**Training/Certification:**      **Active HUD Certified Housing Counselor certification required at the time of application. Candidates must maintain HUD Housing Counselor Certification throughout employment. Knowledge of HUD Housing Counseling Program requirements, National Industry Standards for Homeownership Education and Counseling, and housing counseling best practices required.**

**Physical Requirements:**      **Ability to perform the essential functions of the position, with or without reasonable accommodation. Ability to operate standard office equipment and computer systems. Ability to travel locally for meetings, outreach events, workshops, and training activities.**

*PLEASE FORWARD RESUME, COVER LETTER AND SALARY REQUIREMENTS TO:*

**Amarae Blyden-Richards-Sr.** *Director of Housing and Economic Development*

[ablydenr@ulpbc.org](mailto:ablydenr@ulpbc.org)

(561)833-1461 ext 3036