



Community Development Corporation of Utah Job Description

JOB TITLE: HUD-Certified Housing Counselor/Loan Processor

LOCATION: 501 E. 1700 S., Salt Lake City, UT 84105

REPORTS TO: Lending Manager

FLSA STATUS: Non-exempt, Full-Time

PAY RANGE: \$18.25-\$20.67 (DOE/Certification)

JOB SUMMARY:

The Housing Counselor is responsible for providing pre-purchase counseling, foreclosure prevention/intervention counseling, financial capabilities coaching, homebuyer education, and budget and credit group education workshops. Conduct client intake reviews to determine what services are suitable for the prospective clients. Support other internal programs that require counseling education. Perform outreach to communities to promote counseling and education services (i.e., presentations, booths, fairs, etc.)

This position will also be part of the lending team and responsible for supporting the various lending program operations. The loan processor will be a key player in administering the HomeFit Upgrade renovation loan program, consumer loan programs, down payment assistance and any new loan programs that are introduced. Functions include: intake, processing, origination, underwriting, compliance, closing, and servicing in a timely and accurate manner. The Loan Processor will coordinate tasks with lending manager, housing counseling team, real estate team and other staff in the organization. This is an hourly position with no commissions or bonuses, but offers excellent flexibility and benefits including health, dental, health savings account, paid phone bill or credit, 12 paid holidays, paid time off, and a generous retirement plan.

PRIMARY DUTIES/RESPONSIBILITIES:

Including but not limited to:

- Provide individual counseling on home purchase, homeownership, budget, credit and foreclosure issues along with regular client follow-up

- Adhere to all guidelines related to the confidentiality of client records and information and requirements per the HUD Housing Counseling Handbook and National Industry Standards for Homebuyer Education and Counseling
- Proactively manage work load, calendar and client appointments to help meet the goals of the organization and serve clients effectively
- Coordinate and assist in monthly homebuyer education and SmartStart financial education workshops
- Conduct reviews of client Homestart Assessments on a regular basis
- Document and complete case files in hard and soft copies following HUD guidelines
- Assist with timely client tracking and grant reporting using Salesforce & HomeKeeper
- Collect and organize counseling data for funding partners
- Refer clients to other agencies as appropriate
- Build collaborative relationships with colleagues, partners and customers representing diverse cultures, races, ages, genders, religions, lifestyles, and viewpoints
- Provide quality customer service with a great attitude
- Actively participate in HUD webinars to maintain credentials and increase expertise
- Respond to phone call and email inquiries, assisting potential customers to determine if they may qualify for counseling services and/or lending programs and how to apply
- Process loans, adhering to the specific program policies and procedures
- Coordinate the gathering, ordering, copying, and confirming accuracy of all relevant information and necessary supporting documentation to ensure a loan application package is complete and ready for underwriting and/or approval, as required by the specific lending program
- Work directly with borrowers to gather information, explain irregularities, cure loan conditions, follow-up, etc.
- Order all types of verifications, appraisals, title reports, visual inspections, environmental reports etc.
- Perform data entry, assist with reporting, billing, compliance and file management
- Generate and issue statements and provide servicing support for our second mortgages portfolio as well as renovation loans and consumer loans as needed
- Other duties as assigned

ESSENTIAL QUALIFICATIONS/REQUIREMENTS:

EDUCATION/ EXPERIENCE:

- HUD Certified housing counselor strongly preferred OR demonstrated ability to receive applicable training to obtain such certification within 6 months of employment
- Spanish bi-lingual strongly preferred
- Bachelor's degree in personal finance, counseling, or related field
- Two or more years of real estate, mortgage lending, title/escrow, or financial services experience also acceptable
- Two or more years of education or on the job training in counseling and education; housing, poverty/low income services, and financial coaching

KNOWLEDGE/SKILLS:

- Knowledgeable in credit, money management, housing finance, loss mitigation, lending practices, personal financial management, computer data entry, and record keeping
- Required computer proficiency in Microsoft Office Suite, Salesforce CRM and ability to learn new software programs
- College level English, great math aptitude and comfortable with numbers
- Communicate professionally and effectively – written and orally
- Positive attitude, trustworthiness, personal integrity and honesty
- Desire to help others, ability to encourage and empower clients
- Non-judgmental, respectful and able to work individually and on a team
- Counseling, teaching, exceptional interpersonal skills, public speaking (presentation to individuals, groups, and professionals)
- Learn and present a defined curriculum in a manner understandable and relatable to clients, provide ideas to improve curriculum
- Problem solving, organization, case and time management skills
- Demonstrated ability to be detailed oriented, plan, prioritize, organize, multi-task and meet deadlines in a fast paced environment

WORK ENVIRONMENT:

PHYSICAL/MENTAL DEMANDS: Office environment with some travel

HOURS: 40 hours/week. Mon-Fri 8-5. Some evenings and Saturdays required.

This job description in no way states or implies that these are the only duties to be performed by the employee incumbent in this position. Employee will be required to follow any other job related instructions and to perform any other job-related duties requested by any person authorized to give instructions or assignments.

This document does not create an employment contract, implied or otherwise, other than an “at will” relationship.