



## Community Development Corporation of Utah

JOB TITLE: HUD-Certified Housing Counselor

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

REPORTS TO: Lending Manager

FLSA STATUS: Salaried Position

PAY RANGE: \$52,000 to \$56,000 (DOE/Certification)

CONTACT: Please email resume and cover letter to [brayan@cdcutah.org](mailto:brayan@cdcutah.org)

### JOB SUMMARY:

CDCU is a non-profit organization and community development financial institution (CDFI) whose mission is to strengthen our communities by empowering all Utahns through access to affordable housing and financial security. CDCU offers a variety of products services including: financial and housing counseling and education, affordable homes for sale, real estate representation, homes for rent and federal and private: mortgage, consumer lending.

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.

This position will also be part of a team that is responsible for managing a statewide mortgage assistance program to be launched in October 2022. Responsibilities include: evaluating all client documentation, assessing need and severity of household situation, reviews credit and budget, meets with client to go over options and solutions either in person or virtually, and provides recommendations to underwriter for final decision. The Counselor will coordinate tasks with lending manager, housing counseling team, loan processors, underwriters and accounting department. The Counselor will also be responsible for working directly with mortgage lenders, homeowner associations, and similar entities. This is a salaried position with no commissions or bonuses, but offers excellent flexibility and benefits including health, dental, health savings account, 12 paid holidays, paid time off, and a retirement plan.

Applicants should have counseling experience but do not have to be HUD certified to apply. However, if awarded the position, the applicant will be required to become HUD certified within 60-90 days. CDCU will assist in the cost for the certification.

Because this is a federally funded program, it is estimated that it will operate for three to four years. Applicants should be aware that this position may be eliminated at any time due to the nature of the funding.

#### 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 workload, 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
- 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
- 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 mortgage grants, 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 mortgage assistance application package is complete and ready for underwriting and/or approval, as required by the specific lending program
- Work directly with mortgage companies, homeowner associations, and any other entities to complete payment
- 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 60-90 days 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 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.

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.