



A 501(c)3 Nonprofit Organization

HUD-CERTIFIED HOUSING COUNSELOR POSITION

Title: HUD Certified Housing Counselor

Status: Full-time, non-exempt

Work Setting: In-person

Location: Los Angeles

Annual Salary: \$70,000-\$80,000

Reports To: Executive Team

About Us

At Haven Neighborhood Services, *our mission is to financially empower vulnerable communities in Southern California by providing no-cost financial/housing education and services to end their financial/housing crisis.* For over a decade, Haven Neighborhood Services, a 501 (c)(3) nonprofit organization has maintained an unwavering commitment to the financial health, housing security, and education of our community members. All services that Haven Neighborhood Services provides are FREE at no-cost to our clients. Our organization, founded during the aftermath of the 2008 Economic Recession, addresses financial and housing crises among economically vulnerable individuals and families.

Position Overview

Haven Neighborhood Services seeks HUD-Certified Housing Counselors to guide community members in defining and overcoming housing goals and associated challenges. Adhering to HUD Housing Counseling Handbook and National Industry Standards, Counselors address diverse housing issues, including tenancy, eviction, financial readiness, credit improvement, home purchasing, homeownership, refinancing, foreclosure prevention, and loss mitigation. Solution-oriented and non-judgmental, Housing Counselors serve as advocates and coaches, establishing clear boundaries and meeting customer service benchmarks. Hybrid work available for HUD-certified applicants.

Duties and Responsibilities

Counseling and Analysis:

- Provide financial counseling and analysis to borrowers.
- Assist in creating realistic household budgets.
- Inform borrowers about mortgage affordability and available workout options.

Pre-Purchase Counseling:

- Help community members assess credit and financial readiness for mortgages.
- Explain the entire home purchasing process.

Foreclosure Prevention:

- Collaborate with foreclosure prevention customers to prevent foreclosure or explore alternatives.
- Communicate with servicers and customers for successful case outcomes.

Post-Purchase Counseling:

- Assist current homeowners with non-delinquency issues.
- Address topics like insurance, refinancing, and home maintenance.
- Develop sustainable household budgets and action plans.

CalHFA Counseling:

- Conduct 30-minute counseling sessions for CalHFA buyers.
- Cover essential home purchasing topics and address queries.
- Handle follow-up emails, certificates, and log meetings in Salesforce.

We Systems Management:

- Utilize Salesforce, Setmore, DTG, and Sharefile proficiently.
- Maintain customer files, including data entry and notes.

Compliance and Standards:

- Ensure all customer records and digital files comply with industry standards and HUD.

Educational Responsibilities:

- Teach HUD certified first-time homebuyer workshops.
- Work flexible hours, including evenings and weekends.
- Develop class curriculum as required.

Documentation and Case Handling:

- Obtain identification and signed authorizations from borrowers.
- Assist in preparing required documentation for servicer evaluation.
- Submit completed Workout Request Packages electronically.

Follow-Up and Communication:

- Conduct follow-up communications with servicers and borrowers.
- Address deficiencies in packages and escalate as needed.
- Assist borrowers in understanding and implementing workout options.

Data Entry and Reporting:

- Enter case information into the client management data system promptly.
- Responsible for monthly and quarterly reporting.
- Support outreach activities, including events, workshops, and consultations.

Conflict Resolution and Support:

- Handle and resolve escalated files, calls, and in-person sessions.
- Participate in periodic meetings as requested.

Confidentiality and Miscellaneous:

- Maintain customer confidentiality and proper counseling file custody.
- Perform other duties as assigned.

Training

Candidates for the Housing Counselor position must comply with National Industry Standards for Homeownership Counseling and hold certification as a HUD Housing Counselor. Additional training, if necessary, will be provided at the discretion of the CEO. Applicants should either

possess a current HUD Housing Counselor certificate or attain certification within the initial two months of employment.

Minimum Qualifications

Successful performance in this role requires the satisfactory execution of essential duties, encompassing expertise in housing/credit counseling, mortgage servicing, or mortgage lending, including individual borrower financial/budget analysis and customer service. Bilingual proficiency in Spanish and English is preferred. A minimum of 1 year of HUD Counseling experience is required.

Benefits

We offer a competitive Benefits program, including:

- Retirement Plan with company contribution
- Paid Medical, dental, and vision plans
- Paid Life insurance
- Paid vacation and sick time
- Paid federal and state holidays
- Paid professional development and training.
- Paid two-week holiday break in late December based on performance.

Equal Opportunity Employer

At Haven Neighborhood Services, we are committed to creating a discrimination and harassment-free workplace for all employees.

Accommodations for Disabilities

We provide reasonable accommodations for individuals with disabilities during the application, interview process, and throughout their employment to enable them to perform essential job functions and enjoy the benefits of employment.

Disclaimer

Please note that this job description serves as a general guide and does not encompass all responsibilities, skills, and qualifications. Additional duties may be assigned as required.

To apply for this position, please submit your resume to Erika Toriz | Chief Executive Officer at Etoriz@havenservices.org Be sure to include "HUD Certified Housing Counselor-[Your Name]" in the subject line. **Deadline to submit your resume and cover letter is December 22, 2023.**