



**Job Title:** Bi-lingual (English/Spanish) HUD Certified Housing Counselor  
(or 3-month training as an Associate Housing Counselor provided to earn HUD Certification)

**Reports To:** Associate Director of Programs

**FLSA Status:** Exempt

**Status:** Full Time 40 hours per week

**Location:** 9010 S. Commercial, Chicago, IL 60617

**Schedule:** Monday through Friday – occasional weekends  
9:00 a.m. to 5:00 p.m. in office – 1 Remote day available per week after training and 2 rotating remote Fridays per month  
Schedule subject to change based on office needs.

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*Job description statements are intended to describe the general nature and level of work being performed by employees assigned to this job title. They are not intended to be construed as an exhaustive list of all responsibilities, duties and skills required.*

**Organization Mission:**

**SCH's Mission is to build generational wealth through housing counseling, financial education, and advocacy, by connecting low-to-moderate income households to resources that create housing stability, homeownership, and economic mobility.**

**Organization Summary:**

SCH has two locations to serve the North and South sides of Chicago and serves over 10,000 clients per year. SCH is a local and national leader in the housing counseling sector and continues to innovate its service delivery and expands its target market presence. We deliver quality programs and compassionate service to all residents in need.

**Position Summary:**

The Housing Counselor will focus primarily on Homeownership/Post Purchase Counseling and may provide Financial Counseling, Foreclosure Prevention Counseling and Rental Counseling if needed for future program demands. This position will provide comprehensive coaching and education services to individuals and families via telephone or through one-on-one in person consultations, personalized needs assessments, group education, support, and referrals to other community resources. The person in this position will provide accurate, relevant, and helpful information to assist clients and potential clients in developing solutions with their housing needs, money management.

**Homeownership/Post Purchase Counseling Responsibilities:**

- Individual will provide counseling and education on the buying process: mortgage qualification, homeowner responsibilities, credit management, budgeting
- Assist first time homebuyers on home purchasing and loan packaging
- Explain the terms and conditions regulating affordable housing programs from private sources and City or State programs to potential homebuyers

- Introduce and explain home buying and loan terms such as amortization schedules, income calculations, housing ratios, credit analysis, Condominium orientation, Landlord training, evictions, foreclosure procedures and prevention steps, and other loan steps
- Follow up regularly and directly with client throughout the buying process in case of problems or questions that arise during this time
- Submit completed package to government entity, Servicer, and/or Servicer attorney through assigned Service Portals and or fax or e-mail
- Facilitate monthly Homeownership classes to individuals and families
- Provide financial fitness workshops that focus on budget preparation, money management and the importance of financial responsibility
- Provides clients with options including, but not limited to bankruptcy, collection action, court judgment, credit education, credit reports, housing issues, consumer protection laws, student loans, wage attachments, etc.
- Assemble and maintain accurate files for clients
- Coordinate home ownership events in the communities, and develop and maintain partnerships with businesses and organizations.
- Distribute housing program materials to clients and market workshops

**Financial Education Counseling Responsibilities:**

- Provides information to clients including, but not limited to bankruptcy, collection action, court judgment, credit education, credit reports, housing issues, consumer protection laws, student loans, wage attachments, etc.
- Conduct and host Financial Education workshops at Spanish Coalition for Housing and other community based partner locations monthly in both English and Spanish.
- Do weekly outreach and canvassing. Must upkeep log of new partnerships and provide it to Manager weekly and monthly.
- Performs elements of on-going casework as needed to provide service and problem-solving assistance for client inquiries and account management.
- Educate, encourage and empower clients to take steps to rectify their current situation and move towards better financial fitness and self-sufficiency.
- Assume and manage a caseload of clients whose situations require intervention or negotiation with lender.
- Assess client's financial situation and prepare a budget based on information furnished by client.
- Submit completed package to Servicer, and/or Servicer attorney through assigned Service Portals, fax or e-mail.
- Document on client management system thoroughly each and every time there is activity with the case.

**Foreclosure Prevention Counseling Responsibilities:**

- Provides clients with options including, but not limited to bankruptcy, collection action, court judgment, credit education, credit reports, housing issues, consumer protection laws, student loans, wage attachments, etc.
- Adhere to the guidelines set forth in the SCH Housing Counseling Procedures Manual in providing client services
- Assume and manage a caseload of clients based on assigned programmatic demands and counselor goals.
- Assess client's financial situation and prepare a budget based on information furnished by client.
- Prepare Modification application and other document submission needed to negotiate appropriately with lender for retention or dignified exit of property.
- Submit completed package to government entity, Servicer, and/or Servicer attorney through assigned Service Portals and or fax or e-mail.
- Document client management systems thoroughly each time there is activity with the case.

- Performs elements of on-going casework as needed to provide service and problem-solving assistance for client inquiries and account management.
- Review current program guidelines with clients and provide assistance from application to closing.

### **Rental Counseling Responsibilities:**

- Perform client intake and assessment according to HUD standards and SCH Housing Procedures Manual
- Provide information to clients on fair housing laws, housing care and maintenance and connect clients with resources in their community according to their need
- Assume and manage a caseload of clients based on assigned programmatic demands and counselor goals
- Assess client's financial situation and prepare a budget based on information furnished by client
- Facilitate the screening, application and documentation for families and individuals at risk of homelessness to stabilize their housing situation through various City and State programs
- Document client management systems thoroughly each and every time there is activity with the case
- Performs elements of on-going casework as needed to provide service and problem-solving assistance for client inquiries and account management

### **Qualifications:**

- **HUD Certification training as an Associate Housing Counselor to pass within 3 months of employment.**
- Associates degree or one (1) year of experience; Or equivalent combination of education and experience
- Proficiency in Microsoft Office Suite including Microsoft Word, Excel, PowerPoint and Outlook.
- Mandatory participation of occasional weekend events per year hosted by employer and/or affiliates of sponsoring agencies
- Must be dependable, dedicated and flexible in regards to working some evening and/or weekend hours
- Speaks clearly and persuasively in positive or negative situations; listens and gets clarification; responds well to questions
- Ability to collect and analyze data and make sound decisions to complement data
- Motivated and self- directed to continuously build knowledge and skills
- Ability to work with mathematical concepts such as probability and statistical inference
- Ability to perform duties in a confidential manner
- Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists
- Possess clear and concise verbal and written communication, excellent customer service and presentation skills
- Highly motivated, independent and task-oriented individual who can learn new material quickly
- Able to work with multiple cases and priorities in a fast paced environment
- Must have friendly, patient and professional phone manner
- Possess experience in housing counseling a plus
- Working with restricted income populations and affordable housing a plus
- Knows how to manage difficult or emotional client situations; provide follow-up and feedback to customers for service and assistance
- Training at times may require travel outside the state and or to cities outside of the Chicago area
- Reliable transportation
- **Bilingual (Spanish and English) reading, writing, and speaking required.**

### **Compensation:**

- Compensation is based on experience for HUD Certified Housing Counselors.
- Excellent compensation package; affordable health insurance, dental, vision and life; employer-matching 401K contribution.
- Positions will require a Non-Compete Policy agreement. More information regarding policy will be provided during interview.

**Physical Demands and Work Environment:**

- The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. The employee must occasionally lift and/or move up to 30 pounds. While performing the duties of this job, the employee is regularly required to use hands and talk or hear. The employee is frequently required to stand; walk; sit; reach with hands and arms balance, stoop, kneel or crouch.
- The workplace is a smoke and drug free environment.

*SCH is an equal opportunity employer and seeks to employ qualified individuals based on individual merit. SCH does not discriminate against any individual with respect to the terms and conditions of employment based on that individual's race, sex, age, religion, color, national origin, disability, genetic information, marital status, veteran status, sexual orientation, gender identity or expression, housing status, or any other non-merit factor protected under state, local or federal laws. Equal Employment Opportunity applies to all personnel actions such as recruiting, hiring, compensation, benefits, promotions, training, transfer, termination, and opportunities for training. SCH is committed to a fair and equitable workplace where everyone is a respected and valued member of the team.*

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**To Apply:**

Visit us at [www.sc4housing.org/careers](http://www.sc4housing.org/careers)