



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.

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 on expanding the growth of the Chicago Bilingual Landlord Association Program (CBLA). This position will provide comprehensive coaching and education services to property landlords via virtual, telephone or through one-on-one in person consultations and conduct a personalized needs assessment. The Counselor will provide accurate, relevant, and helpful information to assist clients and potential clients on compliance with city ordinances, provide guidance through the eviction process, and assist with identifying and accessing available housing resources. Responsibilities will include group education workshops in both English and Spanish, conduct outreach and network with current and potential community partners to expand and promote the program.

After acquiring a HUD Certification within 3 months of training, Housing Counselors will also train to specialize and acquire certifications in various areas of counseling to include: Post Purchase and Rental Counseling. Other certifications may be acquired if needed based on program needs in areas that include Financial, Homeownership and Foreclosure Prevention Counseling.

50% of time Dedicated to Chicago Bilingual Landlord Association (CBLA) which includes Post Purchase and Rental Counseling Responsibilities:

- Responsible for providing on-going advice and communication to property landlords and landlords associated with the Chicago Bilingual Landlord Association (CBLA) to gauge ongoing needs.
- Assure that landlords are compliant with city ordinances, provide guidance through the eviction process, and assist with identifying and accessing available housing resources.
- Informs landlord of their rights and responsibilities in addressing concerns and issues.
- Conduct landlord training for first time homebuyers.
- Prepare and explain eviction process for 5, 10, or 30 day eviction notifications.
- Counsel landlords on building code regulation to ensure property meets city building ordinances
- Maintain rental files in accordance with HUD regulations.
- Provide comprehensive screening i.e. criminal history record information and credit report
- Builds a network of resources for landlord association members to include grant programs, financial tool and resources, industry partners to include contractors, home inspectors, architects, etc..
- Coordinate and conduct CBLA outreach presentations as required to promote program goals and objectives.
- Collaborate with housing counselors at all sites to recruit landlords into the CBLA.
- Track and monitor outreach efforts to help ensure quota is reached monthly.
- Provide advice to landlords in financial crisis to seek other homeownership programs by completing and submitting Rental or Mortgage Assistance applications for CBLA members and their tenants based on program guidelines.
- Provide post purchase counseling that protects client's investment to include a review of home maintenance and repair issues, encouraging financial planning and money management, creating a realistic budget to lay a solid foundation to avoid default and foreclosure
- Review with client current property taxes and home insurance to identify if they qualify for additional savings
- Counsel on avoiding predatory lending and other attractive traps of available credit as a homeowner.
- Other duties as assigned.

50% of time Dedicated to Foreclosure and Financial Education Counseling for CBLA Program

Responsibilities Include:

- 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
- 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
- Submit completed package to Servicer, and/or Servicer attorney through assigned Service Portals, fax or email.

Financial Education Counseling Responsibilities for CBLA Program:

- 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.
- 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.
- 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.

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.

To Apply:

Visit us at www.sc4housing.org/careers