



Job Description

(October 2020)

Title: Housing Counselor

Reports to: Director of Community Services

FSLA Status: Non-Exempt

Job Status: Full time

Supervises: N/A

Summary: The Housing Counselor provides comprehensive education through one-on-one or group education counseling sessions. The target populations for these services are low to middle income families and individuals. These services include credit review and counseling, budget development, savings skills, as well as overcoming barriers that would prevent home ownership. The services provided are compliant with the Department of Housing and Urban Development Guidelines.

Possesses a strong commitment to the mission of Catholic Charities including the understanding of Catholic Social Teaching and ability to demonstrate the philosophy and values of the agency. The identity of the agency is clearly Catholic. As such, Catholic Charities' staff adheres to the social and moral teachings of the Catholic Church.

Essential Duties and Responsibilities

- Assesses clients' financial situation based on the information furnished by the client.
- Assists clients in developing a budget and setting financial goals. Develop a written action plan that promotes the clients' best interests or the clients' choice of action.
- Provides information and/or referrals 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.
- Explains credit report ratings and protections laws to clients and provides answers to clients' questions.
- Conducts client interviews to determine whether client has developed a general understanding of the information pertaining to homeownership. Completes an assessment, generates and distributes appropriate paperwork, and inputs data as required.
- Prepares materials for housing workshops.

- Audits the Housing files to insure compliance with the current regulations. Insures that Catholic Charities of Central and Northern Missouri policies are followed in the housing file.
- Participates in special projects as assigned by management.
- Represents CCCNMO on local committees and organizations.
- The above statements are intended to describe the general nature and level of duties and responsibilities but are not intended to be an exhaustive list for this position.
- Other duties as assigned by supervisor.

Special Working Conditions

- Must be able and willing to travel 25% of the time
- Must be able to lift up to 50 lbs.
- May be extended periods of standing, sitting, as well as some repetitive movements.
- Reasonable accommodations may be made to enable individuals with disabilities to perform the key components and primary responsibilities
- Ability and willingness to be deployed in the event of a disaster.

Qualifications:

Education, Licensure & Certifications:

Bachelor's Degree from four-year college or university; or 2-5 years related experience and/or training; or equivalent combination of education and experience.

Must successfully pass/complete certification as a Housing Counselor and/or Financial Counselor from a HUD approved training agency within 6 months of hire. Must complete webinars, continuing education training as required to maintain certifications. All training furnished by Catholic Charities of Central and Northern Missouri, including cost of certification(s).

Education and/or Experience

2-5 years' experience in the Humans Services Field or 1-2 years in the Financial Services Field, strong knowledge of local, state and national social service policies, procedures, and providers.

Knowledge of Catholic Social Teaching.

Skills, Knowledge and Abilities:

- Must have experience and a willingness to work in a fast-paced social service, faith-based environment serving individuals and families from low to impoverished backgrounds.
- Must be a self-motivated team player with excellent communication skills and able to build and maintain partnership internally and externally.
- Extensive knowledge of and competency in
- Strong speaking and listening skills
- Ability to work with people of diverse backgrounds
- Strong customer/client services orientation
- Sound judgment and decisiveness
- Excellent verbal and written communication skills

- Ability to read, analyze, and interpret general business periodicals, professional journals, and technical procedures or governmental regulations.
- Ability to write reports and business correspondence.
- Ability to effectively present information and respond to questions from groups of managers, clients, customers, and the public.
- Ability to work with mathematical concepts such as probability and statistical inference. Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations.
- Ability to solve practical problems and deal with a variety of concrete variables in situations where only limited standardization exists. Ability to interpret a variety of instructions furnished in written, oral, diagram, or schedule form.
- To perform this job successfully, an individual should have knowledge of Spreadsheet software and Word Processing software.
- Ability to work flexible hours as necessary to serve the need of the client.
- Bilingual abilities if applicable

Workplace Ethics

Treats people with dignity and respect. Inspires the trust of others. Works ethically and with integrity. Maintains and safeguards confidential information. Possesses a strong commitment to the mission of Catholic Charities including the understanding of Catholic Social Teaching and ability to demonstrate the philosophy and values of the agency. The identity of the agency is clearly Catholic. As such, Catholic Charities' staff adheres to the social and moral teachings of the Catholic Church.

Other Qualifications

Ability to successfully pass a child abuse registry check and criminal background check, and requires completion of the Protecting God's Children VIRTUS training session.

Licensed to operate a motor vehicle and ability to meet agency auto insurance coverage requirements.

The work of Catholic Charities serves as an expression of the ministry of evangelization of the Roman Catholic Church by serving the poor and most vulnerable in our society. Although staff are not to proselytize, they are, however, expected to be guided in every way by the teachings of the Catholic faith in their daily work. These include church teachings on abortion, sterilization, abstinence, and the sanctity of the family as well as fidelity to the Catholic ethical religious directive of the United States Conference of Catholic Bishops. In addition, all staff are invited to attend periodic Catholic Masses. As employees of Catholic Charities, it is further expected that staff will adhere to the Diocesan code of conduct. Employees are expected to not only perform duties consistent with the Doctrines of the Catholic faith, but outside of the workplace they are expected to refrain from publishing any communication in any form, electronic or otherwise, that affiliates them with Catholic Charities in a manner that is inconsistent with the doctrine of the Roman Catholic faith.