

HABITAT FOR HUMANITY ST. TAMMANY WEST POSITION DESCRIPTION

POSITION: HOMEOWNERSHIP COUNSELOR

FSLA STATUS: NON-EXEMPT

REPORTS TO: DIRECTOR OF HOMEOWNER SERVICES

UPDATED: 9.10.25

HFHSTW Mission Statement: Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities, and hope.

Position Summary: The Homeownership Counselor is responsible for carrying out the affiliate's homeownership client intake, counseling, education, and closing process, with particular emphasis on either preparing applicants for successful partnership in HFHSTW's homeownership program or successful qualification with an outside lender, utilizing HUD compliant practices.

Employee Status: Full time

Responsibilities/Duties/Functions/Tasks

- **Homeownership Counseling Activities**
 - Pass HUD certification exam within 2 months of hire
 - Counsel clients and keep records in compliance with all HUD certification requirements
 - Orient clients to the St. Tammany Homeownership Center services and accept intake packet
 - Document household income, expenses, debt, and other required information
 - Identify potential loan programs for income level
 - Discuss underwriting criteria and pros and cons of Habitat and outside loan options
 - Collect credit report fee, run initial credit report, and review with homebuyer
 - Identify credit challenges
 - Facilitate analysis and modification of homebuyer household budget
 - Conduct calculations including affordability based on income and debt
 - Create written action plan for resolution of credit, budget, and/or other issues
 - Provide structured follow-up to written action plan
 - Document all activity in Counselor Max client management system
 - Screen/coordinate participants through available Individual Development Account Programs
 - Make referrals to other lenders or entities for additional services as needed
- **Homeownership Education Activities**
 - Teach/Facilitate the following:
 - Financial Fitness classes
 - Homebuyer Education classes
 - Additional classes as needed
 - Identify and engage subject matter experts for classes as appropriate
- **Loan Origination Activities**
 - Obtain and maintain requirements for Qualified Loan Originator status per Habitat for Humanity International requirements
 - Conduct regular income and credit verification throughout the partnership phase for HFHSTW homebuyers
 - Conduct final loan qualifying activities as HFHSTW acts of sale approach
 - Perform loan origination for HFHSTW closings using Calyx Point system
 - Work with outside lenders of non-Habitat clients, including packaging USDA 502 Direct loans
 - Obtain homeownership counseling and education certifications as required
 - Obtain USDA 502 Direct loan packaging certification

HABITAT FOR HUMANITY ST. TAMMANY WEST POSITION DESCRIPTION

POSITION: HOMEOWNERSHIP COUNSELOR

FLSA STATUS: NON-EXEMPT

REPORTS TO: DIRECTOR OF HOMEOWNER SERVICES

UPDATED: 9.10.25

- **General**

- Ensure all record keeping, tracking and reporting is complete, timely, and in compliance with appropriate guidelines
- Participate in community housing-related groups and coalitions
- Report non-routine matters to your supervisor timely
- Other duties as assigned

REQUIRED QUALIFICATIONS

- Commitment and willingness to advocate for HFHSTW's mission and Strategic Plan
- Sensitivity to the needs of, and ability to work well with, low-income and diverse family units
- Commitment to maintaining confidentiality of homebuyer information
- Proven ability to plan and organize, including the ability to anticipate tasks, set priorities, and meet strict time lines under considerable changes in priorities at times
- Capacity to develop and maintain successful and productive business relationships with Homebuyers, Volunteers, Board of Directors, co-workers, and outside entities
- Excellent communication, interpersonal, decision-making, and problem-solving skills
- Strong working knowledge of MS Word, Excel, Outlook, and PowerPoint
- Ability to maintain a professional manner in all situations
- Professional appearance – business casual applicable to the work of the day
- Strong commitment to professional development
- Ability to work in a fast-paced team environment
- Self-motivated – ability to work independently
- Comfort with public speaking
- Ability to organize time, thoughts and energy on the job
- Commitment to a Drug & Smoke Free workplace
- Commitment to OSHA safety and reporting requirements to interface with CEO's staff safety designee
- Commitment to follow any applicable pandemic protocols
- Ability to legally work in the United States

Education Requirements

- Four year degree, plus two years of experience in housing counseling/education/non-profit residential lending strongly preferred
- Five years of relevant experience may be substituted for the degree
- Current or recent housing counseling certification preferred

Special Position Requirements

- Availability outside of regular business hours, generally evenings
- Reliable insured transportation
- Ability to be insured by HFHSTW's automobile insurance carrier
- Valid Driver's License

HABITAT FOR HUMANITY ST. TAMMANY WEST
POSITION DESCRIPTION

POSITION: HOMEOWNERSHIP COUNSELOR

FSLA STATUS: NON-EXEMPT

REPORTS TO: DIRECTOR OF HOMEOWNER SERVICES

UPDATED: 9.10.25

Physical Requirements

- Ability to communicate and exchange information
- Ability to sit for extended periods of time
- Ability to stand for extended periods of time
- Ability to walk for extended periods of time
- Ability to use fingers to type, grab & manipulate
- Ability to identify, recognize, perceive, observe, and assess potential issues/concerns

Approval: _____
Shevelle McCrary, Director of Homeowner Services

Approval: _____
Terri Gage, President/CEO

XXXX,

Your signature below indicates that you have received a copy of the Homeownership Counselor position description. Further, your signature acknowledges that you have read, understand, and agree with the responsibilities and tasks outlined above.

In addition, to the above information you are expected to perform your job to the best of your ability and to exhibit the professionalism, honesty, and integrity expected of a HFHSTW employee at all times.

Employee's Signature: _____

Date: _____

Supervisor's Signature: _____

Date: _____