



2871 North Main Street • P.O. Box 7284 • Hazard, Kentucky 41702  
Phone: (606) 436-0497 • Fax: (606) 436-0598  
[www.hdahome.org](http://www.hdahome.org)

---

## Housing Counselor (Specialist I)

### About Us

Housing Development Alliance, Inc. (HDA) is a well-established nonprofit housing provider serving southeast Kentucky. HDA operates an affordable homeownership program, a home repair program, develops and manages rental units and operates an on-the-job training program for people in recovery. In response to the July 22 floods, HDA is striving to double our production to meet the pre-existing affordable housing crisis as well as flood-related housing needs.

Our team at HDA reflects the strength and ingenuity of the communities we serve—where resilience through problem-solving and resourcefulness through ownership are not just values we admire, but qualities we practice every day. We build on these qualities by encouraging both autonomy and collaboration, ensuring every team member has an opportunity to contribute uniquely while working together toward our shared mission.

We look forward to the impact we'll make with you on our team!

### Position Summary

The Housing Counselor is a highly client-focused position that supports families in HDA's New Home Program pipeline. The primary focus of this role is direct client engagement—scheduling and leading phone calls and in-person meetings, completing follow-ups, collecting and reviewing documentation, and providing ongoing coaching to help applicants meet homebuyer readiness milestones. The role provides client-centered education, credit/financial guidance, and readiness tracking, supporting the Financing Review and Credit Review phases by completing required credit-file documentation and collaborating with the New Home Specialist and Program Manager to determine counseling needs and next steps.

### Responsibilities

- Supports the Financing Review and Credit Review phases in the New Home Program pipeline, ensuring timely progression to the next phase
- Review proposed financing with applicants and provide guidance on affordability, eligibility, and program alignment
- Obtain signed credit report authorizations as well as order and maintain credit reports per program SOPs
- Conduct credit reviews in alignment with USDA-RD 502 Direct Loan credit review standards, including documenting eligibility determinations and applicable exceptions



*This institution is an equal opportunity provider.*



- Request, collect, and verify required documentation (e.g., income, assets, debts, identity, and other eligibility documents) and ensure completeness for compliance and funding requirements
- Classify applicants as needing short-term or long-term counseling using SOP definitions
- Collaborate with the New Home Specialist on routing decisions, RFA referrals, and shared client action plans
- Communicate applicant status, documentation gaps, and readiness milestones to the Program Manager in support of program reporting and funding compliance
- Refer applicants to Redbud Financial Alternatives (RFA) when referral criteria are met; support warm handoffs and document referral outcomes
- Document counseling outcomes, readiness milestones, and applicant progress against action plans; follow up to support timely completion of required steps
- Maintain accurate, compliant, and well-organized client files across spreadsheets, case management systems, and physical files; reconcile discrepancies promptly
- Perform other duties as assigned

## **Qualifications**

### **Education and experience**

- Associate's degree in a related field (human services, finance, business, or similar) or equivalent combination of education and experience preferred
- 1–2 years of experience in customer service, housing counseling, credit counseling, financial coaching, case management, or nonprofit programs

### **Skills and competencies**

- Experience working with client or case management systems and maintaining accurate, compliant records
- Ability to interpret credit reports and debt-to-income metrics
- Knowledge of or ability to learn mortgage lending basics, credit-building strategies, and homebuyer readiness requirements
- Experience handling confidential financial and credit data with strong documentation and compliance discipline
- Comfortable working with spreadsheets used for compliance tracking
- Ability to explain complex financial concepts in plain language and coach applicants toward readiness milestones
- Strong communication and interpersonal skills, including working effectively across cultural and socioeconomic differences
- High attention to detail and ability to organize and maintain both digital and physical files
- Proficient with Microsoft Office and willingness to learn new tools and reporting systems.
- Trauma-informed, client-centered service delivery and ability to maintain professional boundaries.

### **Preferred:**

- Familiarity with HUD income limits and housing or income eligibility documentation.
- Experience working with low- and moderate-income households and providing coaching through complex systems.

- Knowledge of affordable housing, home repair, or community development work.

### **What We Offer**

\$16 starting hourly rate, with excellent benefits and growth potential

### **Ready to Apply?**

Great! Interested applicants should submit a resume, cover letter, and three references to [taylor@hdahome.org](mailto:taylor@hdahome.org). We look forward to hearing from you.

All qualified applicants will receive consideration for employment without regard to age, race, color, religion, sex (including pregnancy, gender identity, and sexual orientation), national origin, citizenship, disability, military leave or veteran status, genetic information, or any other status protected by applicable federal, state, or local law.