JOB DESCRIPTION

1. Little Dixie C.A.A.  
2. Program: Housing

3. Reports To: Housing Director  
4. Title: Community Development Specialist

5. Grade: 6  
6. Date: June 2021

7. Approved By: Rebecca Reynolds  
8. Status: Non-Exempt

JOB SUMMARY:
A Community Development Specialist provides housing counseling to ensure that specialized aims, goals and objectives are accomplished with special emphasis on homeownership counseling; Homebuyer Education, Pre-Purchase, Post-Purchase, Foreclosure, Homeless, Rental and Fair Housing.

DUTIES AND RESPONSIBILITIES:
1. Develops and initiates structured Homeownership Counseling, HECM Counseling and Homebuyer Education programs in eight county areas.
2. Certified as a HUD housing counselor as required by the HUD Housing Counseling New Certification Requirements Final Rule.
3. Comply with HUD counseling handbook 7610-1.
4. Determines the need and eligibility of clients for appropriate agency programs.
5. Meet individually with clients on a one-one basis to deliver Home Ownership, Financial Education, Budgeting and Credit Counseling.
6. Develop a budget, action plan, activity log and provide follow up for each client and provide referrals when applicable.
7. Mange caseload of housing counseling clients interested in becoming first time homebuyers.
8. Knowledge of lending products and various homebuyer assistance programs.
9. Works closely with all applicable realtors, and lenders to maintain and support loan packing and procedure changes.
10. Certified packager for the USDA 502 Direct loan program.
11. Reviews USDA 502 loan packages submitted by certified packagers via the USDA 502 Intermediary Program to ensure completeness and accuracy as assigned.
12. Package loans for the USDA 502 Direct, USDA Section 504 Home Repair and USDA Guaranteed loan programs.
13. Attends training to maintain and satisfy the requests of funding source and grant obligations.
14. Provides assistance to applicants applying for loans to purchase a home. Including counseling to help applicant’s clear credit issues and develop budgets to bring debts into acceptable ratios to qualify for mortgage loans.
15. Maintain Counselor Max database associated with housing counseling and homebuyer assistance.
16. Maintain Weatherization Program files, applications and point system database. Working with clients to ensure applications are complete and all applicable requirements are met.
17. Coordinates Emergency Services in specifically defined geographic areas.
19. Work schedule is 40 hours per week, Monday-Friday.
20. Performs other duties as may be assigned by the Housing Director or Executive Director.

SUPERVISORY RELATIONSHIP:
The Community Development Specialist reports directly to the Housing Director and exercises no supervision over other employees.

QUALIFICATIONS:
1. High School Diploma/GED is required. College degree in business administration, social sciences or related field desired.
2. Must be knowledgeable of local area, community resources and residents.
3. Basic computer and Internet skills.
4. Ability to establish and maintain effective working relationships with others in office setting, in the field, and with the public.
5. Aptitude to assimilate input and from it determine and develop course of action as may be appropriate for client’s needs.

MENTAL AND PHYSICAL DEMANDS/ENVIRONMENTAL FACTORS:
1. Constantly must be able to sit/stand in a stationary position 50% of the time.
2. Frequently must be able to move about inside the office to access file cabinets, office machinery, etc.
3. Frequently must operate a computer and other office productivity machinery, such as a calculator, copy machine, and computer printer.
4. Frequently must communicate with staff and others who have inquiries about the program. Must be able to exchange accurate information in these situations.
5. Occasionally must move/carry items weighing up to 30 pounds.

I have read and understand the job description listed above. My questions have been answered. I am fully qualified for this position and can perform the duties as described. I understand that this is not an exhaustive list of all my duties and responsibilities. I understand that Management (and no other) reserves the right to revise this job description as deemed necessary.

Little Dixie Community Action Agency, Inc. is an Equal Opportunity provider and employer. The functions, qualifications, requirements, and physical demands listed in this job description represent the essential functions of the job, which the employee must be able to perform either with or without reasonable accommodation. As an equal opportunity provider and employer, LDCAA will make reasonable accommodations to enable individuals with disabilities to perform their job duties/functions. The listed job functions, duties and responsibilities do not necessarily include all activities that the employee may perform. Nothing herein restricts management’s right to assign or reassign duties and responsibilities to this job at any time. This position is non-exempt from the provisions of the Fair Labor Standards Act and its amendments.

I certify that I understand and accept the responsibilities and duties of this position.

Employee Signature _______________________________ Date _______________________________

Employee Name (Printed)