Job Title: Housing and Financial Counselor

Job Type: Full-Time
Location: Paterson, NJ
Salary: Competitive; Commensurate with Experience
Reports To: Executive Director

Organization Overview

Paterson Task Force for Community Action, Inc. is a nonprofit organization committed to empowering the residents of Passaic County through education, support services, and access to vital resources. Our mission is to help individuals and families achieve housing stability, financial independence, and long-term self-sufficiency.

We are currently seeking a dedicated and knowledgeable **Housing and Financial Counselor** to join our team. The ideal candidate will be passionate about serving low- to moderate-income communities and possess the skills necessary to guide clients toward achieving their housing and financial goals.

Position Summary

The Housing and Financial Counselor will provide comprehensive housing and financial counseling services to individuals and families throughout Passaic County. This role involves offering support in areas such as rental assistance, homeownership preparation, foreclosure prevention, and financial literacy. The counselor will work closely with clients to develop personalized action plans and provide education, guidance, and resources that foster financial empowerment and housing stability.

Key Responsibilities

Rental Counseling

- Assist clients in locating and securing affordable rental housing.
- Educate individuals on tenant rights, lease agreements, and rental budgeting.
- Provide guidance on resolving landlord-tenant disputes and preventing eviction.
- Help clients access rental assistance programs.

Financial Counseling & Education

- Conduct one-on-one financial counseling sessions and group workshops on topics such as budgeting, debt reduction, and credit improvement.
- Assist clients in developing actionable financial plans to achieve stability and long-term goals.
- Educate clients on saving strategies and planning for future homeownership.

Homeownership Support

- Provide pre-purchase counseling for first-time homebuyers.
- Offer guidance on mortgage readiness, credit repair, and available financing options.

- Educate clients on the responsibilities of homeownership and connect them to homebuyer resources.

Case Management & Compliance

- Maintain accurate, confidential client records in accordance with HUD and organizational guidelines.
- Document all counseling sessions, client progress, and outcomes.
- Ensure compliance with federal, state, and agency-specific regulations.

Community Engagement

- Build relationships with local housing authorities, lenders, and community-based organizations.
- Participate in outreach activities, including housing fairs, community events, and workshops to promote available services.

Qualifications

Education & Experience

- High school diploma or equivalent required; Bachelor's degree in Social Work, Human Services, Finance, or a related field preferred.
- Minimum of two (2) years of experience in housing counseling, financial education, or related services.
- Experience working with low- to moderate-income populations preferred.

Certifications & Skills

- **HUD Housing Counselor Certification** required.
- Knowledge of New Jersey's housing market, affordable housing programs, and tenant/landlord laws.
- Strong communication, counseling, and interpersonal skills.
- Ability to work effectively with diverse communities.
- Proficiency in Microsoft Office and case management or housing counseling software.

Additional Requirements

- Bilingual (English/Spanish) preferred but not required.
- Must be able to work in an office environment and conduct occasional client visits in the community.

How to Apply

Interested candidates should submit a **resume** to:

Darien M. Allen
Executive Director
dallen@patersontaskforce.com

Equal Opportunity Statement

Paterson Task Force for Community Action, Inc. is an equal opportunity employer. We value diversity and are committed to fostering an inclusive workplace. We encourage individuals from all backgrounds to apply.