



Southern Maryland Tri-County Community Action Committee, Inc.
Promoting Self-Sufficiency

Job Announcement

Position: Housing Counselor	Department: Housing Counseling Services
Location: Charles County	Employment Status: Full-Time
Weeks Worked: 52	FLSA: Non-Exempt
Prorated Salary: N/A	Non-Prorated Salary: Negotiable
Opening Date: June 24, 2017	Closing Date: Until Filled

REQUIRED QUALIFICATIONS:

Bachelor's Degree in Social Work, Counseling, or Human Services related fields or two (2) years of job-related experience in housing counseling, budget/credit counseling, real estate, loan processing, underwriting. However, in lieu of the Bachelor's Degree, four (4) years of housing counseling or other related counseling experience may be considered. Skills and proficiency using Microsoft Word, Excel, Outlook, or other software applications to retrieve data, create spreadsheets, and reports. Must maintain confidentiality at all times. **Communication Skills:** Communicates effectively, appropriately, and professionally in written and verbal formats with coworkers, supervisors, customers, and vendors.

JOB SUMMARY:

The program provides comprehensive housing counseling services which include: housing workshops in the areas of pre-purchase, financial education, and post-purchase education. The Housing Counselor must be able to perform one-on-one counseling sessions in mortgage default, delinquency, financial management, student loan, pre-purchase, and post-purchase counseling. The Housing Counselor is directly responsible to the Director of Housing, Energy & Emergency Services for the satisfactory performance of the essential job functions.

ESSENTIAL JOB FUNCTIONS:

Conduct successful interviews with homeowners and renters to establish history and the cause of the default/delinquency.

Provides accurate, relevant and helpful information to assist customers developing solutions in money management, credit related and housing issues via telephone or in one-on-one consultation.

Explore workout options with the customers through a financial review and monthly budget.

Assist homeowners in preparing Loss Mitigation Packages to submit to lenders. Negotiate workout options as necessary with lenders, HUD, VA, etc. on behalf of the customer.

Assist student loan customers with loan analysis and provide advice on repayment options.

Conduct seminars and related one-on-one counseling sessions.

Prepares materials and enroll customers for housing workshops.

Answer questions about housing services and share program information, attend outside meetings with collaborating agencies.

Maintain customer records including documenting all contacts made with customers and all third parties according to SMTCCAC and HUD guidelines.

Utilize CAP60 and Home Counselor Online (HCO) tracking system for case management.

Refer homeowners and renters to other sources of assistance as necessary.

Audits the Housing files to insure compliance with current regulations.

Participate in special projects as assigned by management.

LICENSES OR CERTIFICATES:

Counselor must have at least one certification and must earn a second within six months of employment. Possess a valid Maryland Driver's License.

SPECIAL REQUIREMENTS:

The following are required before employment: State Criminal Background Check, National Sex Offender Public Registry Check, and a current Driving Record.

PHYSICAL DEMANDS:

Work requires limited physical effort.

APPLICATION PROCEDURES:

Interested candidates may apply on-line at www.smtccac.org or print and complete a copy of the application and submit a resume for each position and clearly identify the position for which you are applying. Mail the completed application and a copy of your resume to the:

SMTCCAC, Inc.
Human Resources Department
P.O. Box 280
Hughesville, MD 20637

Required Documents: For this Job Announcement the following documents are required: In addition to your application and resume please provide a copy of your degree and/or a copy of your college transcripts. **Applications and Documents submitted with missing information will not be considered. Do not send application's via Fax.**

In house candidates must complete an Internal Employee Transfer/Promotion Request application and submit a current resume for each position they are interested. To retrieve this form you can go to public network drive, click on the shared folder, and then click on the Human Resources Department folder.

SELECTION PROCEDURE:

Applicants that meet the position requirements, and are the most qualified will be selected for an interview. Due to the volume of applications that we receive, only those candidates selected for interviews will be contacted. Thank you for your interest in SMTCCAC, Inc.!

BENEFITS:

SMTCCAC, Inc. offers Full-Time and Part-time employees a complete benefits package including Annual Leave, Sick Leave, 12 paid Holidays, Health Insurance, Dental Insurance, Vision Insurance, Life Insurance, Voluntary Term Life and AD&D Insurance, Maryland State Retirement & Pension System, and 403B Pre-Taxed Annuities.

An Equal Opportunity/Affirmative Action Employer

Southern Maryland Tri-County Community Action Committee, Inc.
Post Office Box 280 - Old Leonardtown Road Hughesville, Maryland 20637

410.535.1010 301.274.4474 301.870.3770 301.475.5574 301.884.6103