



Job Announcement

Position: Housing Counselor - HOPWA	Department: Housing
Location: Hughesville, MD	Employment Status: Full-Time
FLSA: Exempt Grade: 14	Compensation: \$54,816/\$26.35 per hour to \$82,224/\$39.53 per hour
Weeks Worked: 52 Revised: 06/09/2022	Work Per Week: 40 Monday – Friday, some evenings/weekends
Opening Date: January 27, 2023	Closing Date: Until filled

Summary of Job Description: This position involves both coordination of rental assistance program for HOPWA (Housing Opportunities for Persons with Aids) clients and providing direct housing counseling services. Counselor must re-certify rental assistance for HOPWA clients by reviewing the housing plan prepared by the case worker, assessing rent reasonableness, review housing quality standards, and calculate the amount of assistance. When a client moves, the TBRA Coordinator provides relocation assistance by identifying safe affordable housing.

Housing Counseling services 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 Housing Director to perform the essential job functions.

Summary of Requirements: **Required:** *High School Diploma*. **Preferred:** *Bachelor’s Degree* in Social Work, Counseling, or Human Services related fields. Two or more years of experience in housing counseling, budget/credit counseling, real estate, loan process. Experience with tenant based rental assistance, HIV/AIDS services, homeless services, or community development is a plus. Skills and proficiency using Microsoft Word, Excel, Outlook, or other software applications to retrieve data, create spreadsheets, and reports. The Employee must always be able to maintain confidentiality.
Communication Skills: Communicates effectively, appropriately, and professionally in written and verbal formats with coworkers, supervisors, customers, and vendors.

Responsibilities and Duties:

Re-certify rental assistance for HOPWA clients by reviewing the housing plan prepared by the case worker, assessing rent reasonableness, assess housing quality standards, and calculate the amount of assistance.

When a HOPWA client moves, the Housing Counselor assists them with identifying safe affordable housing.

Complete all monthly and annual reporting requirements.

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.

Provide senior citizens with Home Equity Conversion Mortgage (HECM) counseling.

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 ensure compliance with current regulations.

Participate in special projects as assigned by management.

Other duties as assigned.

Licenses or Certificates:

Certifications in Pre-Purchase Homeownership Education, Foreclosure Intervention/Default Counseling, Post Purchase Homeownership Education, Financial Capability, and Must obtain HUD certification within the first six months of employment. Possess a valid Maryland Driver's License.

Special Requirements:

State and Federal Bureau of Investigation Criminal Background Check, National Sex Offender Public Registry Check, Current Certified Driving Record, Physical, Tuberculin PPD Tine Test at the time of employment, and annually, or by physician requirement, thereafter, and Pre-Employment, Random, Post-Accident Drug, and Alcohol testing. Must be available to meet with customers on evenings or Saturdays as needed.

Physical Demands:

Work requires limited physical effort.

Applications Accepted By: Mail and Online	
Mail to: SMTCCAC, Inc. - Human Resources Dept. P.O. Box 280 Hughesville, MD 20637	Online at: www.smtccac.org
Required Documents: The following documents are required based on job: In addition to your application and resume please provide a copy of your high school diploma or degree and/or a copy of your college transcripts. Applications and Documents submitted with missing information will not be considered. Do not send applications via Fax.	

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