

## **Housing Counselor**

### **POSITION SUMMARY** (Short summary of the essential purpose of the job)

This position provides one-on-one foreclosure intervention counseling to clients facing mortgage default. Individual conducts workshops for clients on issues such as foreclosure prevention, home buyer education, financial literacy, and post purchase.

### **ESSENTIAL DUTIES AND RESPONSIBILITIES** (Duties that occupy a major portion of time and importance in the job)

- Conducts intake interviews/assessments and completes the appropriate Housing Department application for each applicant
- Secure and maintain individual certification as a housing counselor
- Advocate for and guide clients on homeownership
- Complete face-to-face interviews with homeowners, first time homebuyers, and credit
- Helps customers by offering knowledge of all loss mitigation options and exploring new options to prevent default and/or foreclosures
- Conduct advanced negotiations with mortgage companies and servicing companies
- Helps customers in developing crisis budgets for mortgage delinquency issues.
- Provide clients with an action plan to achieve goals
- Becomes familiar with and make appropriate referrals to in-house and community resources
- Be current and educated on the subject of predatory lending and be able to counsel people to avoid such loans
- Lead intensive 8-hour group workshops on home ownership
- Able to work occasional evenings and Saturdays
- Performs other duties as assigned

### **QUALIFICATIONS, KNOWLEDGE SKILL REQUIRED** (Minimum education and experience needed to perform the job adequately)

- Associate's Degree or a combination of education, training, and work experience in lieu of degree requirement will be considered
- Certifications in Housing Counseling (Pre-Purchase), Foreclosure Prevention, and Financial Literacy
- Familiar with and exhibit UCAP'S standard housing counseling practices and procedures
- Excellent communication skills the ability to comprehend and explain the application and approval process, as well as the relevance of each document to the applicant
- Able to work a flexible schedule and possess reliable methods of transportation
- Experience working with a diverse population
- Bilingual speaking
- HUD Certification is a plus



ADA SPECIFICATIONS\* (Physical demands that must be met in order to successfully complete the essential functions of the job)

This work is primarily sedentary and may require some lifting (up to 15 lbs.) and includes occasional travel to off-site meeting/sponsor locations.

Job Type: Full-time

Salary: From \$40,000.00 per year

Benefits:

- 401(k)
- 401(k) matching
- Dental insurance
- Health insurance
- Life insurance
- Paid time off
- Vision insurance

Schedule:

- 8-hour shift
- Monday to Friday
- Weekends as needed

Supplemental pay types:

- Bonus opportunities

Ability to commute/relocate:

- Capitol Heights, MD 20743: Reliably commute or planning to relocate before starting work (Required)

Work Location: In person

**Please send resumes to Deborah Terry at [dterry@ucappgc.org](mailto:dterry@ucappgc.org)**