



Job Announcement

Position: Housing Counselor	Department: Housing
Location: Hughesville, MD	Employment Status: Full-Time
FLSA: Exempt Grade: 14	Compensation: \$54,816 per annum
Weeks Worked: 52 Revised: 05/31/2023	Work Per Week: 40 + hours Monday – Friday, some evenings/weekends
Opening Date: January 25, 2024	Closing Date: Until filled

Summary of Job Description: The program provides comprehensive housing counseling services, which include housing workshops in the areas of pre-purchase, financial education, foreclosure, 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 Program Manager 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 processing or emergency rental assistance. Skills and proficiency using Microsoft Word, Excel, Outlook, or other software applications to retrieve data, create spreadsheets and reports. Must always maintain confidentiality. **Communication Skills:** Communicates effectively, appropriately, and professionally in written and verbal formats with coworkers, supervisors, customers, and vendors.

Responsibilities and Duties:

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

Provides accurate, relevant, and helpful information to assist customers in developing solutions in money management, credit-related, and housing issues via telephone or in a 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:

Required: Possess a valid Maryland Driver's License. Housing Counselor Certification within 90 business days of employment. **Recommended:** Certifications in Pre-Purchase Homeownership Education, Foreclosure Intervention/Default Counseling, Post Purchase Homeownership Education, Financial Capability.

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 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	
<u>Mail to:</u> SMTCCAC, Inc. - Human Resources Dept. P.O. Box 280 Hughesville, MD 20637	<u>Online at:</u> 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.	

An Equal Opportunity/Affirmative Action Employer