REPORTS TO: Housing Assistance Coordinator
STATUS: Non-Exempt/Full Time
PAY GRADE: 5

EMPLOYMENT PERIOD: 52 weeks @ 40 hours per week

PURPOSE: As a member of the Economic Opportunity Team the Homeowner Assistance Counselor is responsible for the counseling, education, advocacy, and support of homeowners who are at risk of, or are, in default/foreclosure.

RESPONSIBILITIES:
- Conducts intake and assessment of York County homeowners in default/foreclosure.
- Delivers default/foreclosure counseling and processes mortgage payment relief as available to homeowners.
- Educates homeowners on options and how to implement action plan.
- Assists homeowners in preparation of budget and documentation to complete modification requests.
- Maintains knowledge and proficiency in industry standards of mortgage forbearance, workouts, modification, moratoriums, deed in lieu, short sales, disposition by sale, Maine Judicial Foreclosure process, Maine Foreclosure Mediation process, Chapter 7 and 13 bankruptcy as it pertains to foreclosure.
- Maintains knowledge and proficiency in various modification and forbearance programs such as the Home Affordable Modification Program (HAMP), FHA/VA/RD/Maine State Housing loss mitigation programs, Fannie Mae/Freddie Mac programs. Take appropriate online and classroom courses when required and available.
- Maintains borrower files on agency Client Management System (CMS).
- Maintains proficiency in use of agency CMS.
- Maintain HUD Housing Counseling Certification if already certified. If not certified upon hire, will be required to obtain certification within one year of employment.
- Maintains files in accordance with HUD, State and other regulations.
- Maintains necessary certifications required of job and attends required meetings and training.
- Maintains the highest level of confidentiality of those we serve.
- Supports the mission of the organization in supporting both the coordination and integration of services and programs.
- Performs other duties as assigned, or as necessary to fulfill the position.
Qualifications:
• High School diploma or GED required.
• Knowledge of home mortgages and default/foreclosure/loss mitigation processes and protocols.
• Ability to analyze credit reports and prepare budgets.
• Strong organizational and administrative skills.
• Ability to work well with the general public, and in particular with clients from diverse socioeconomic backgrounds and to maintain appropriate boundaries.
• HUD Certified Housing Counselor with certification in Foreclosure Counseling or required to obtain certification within one year of employment.
• The ability to communicate effectively both verbally and in writing with clients, agency personnel and community partners.
• Strong general math skills.
• General computer skills, including knowledge of major word processing and spreadsheet programs and ability to use the internet.
• Capacity to function effectively as part of a team and also able to work independently.
• Must not have an active record on the System for Award Management (SAM) website.

Qualifications and responsibilities are essential functions of the job. Essential functions (EF) are the work tasks that employers do not have to change when making reasonable accommodations.

Responsibility for Safety and Health:
1. Follow established standard and safety precautions in the performance of all duties.
2. Report to the Deputy Director any hazardous condition or equipment immediately.
3. Attend required safety trainings.

Physical Requirement:
Physical Essential Functions of the position

<table>
<thead>
<tr>
<th>Bending</th>
<th>O</th>
<th>Sitting</th>
<th>F</th>
<th>N (Not applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Carrying</td>
<td>O</td>
<td>Standing</td>
<td>O</td>
<td>O (Occasionally) on/off up to 3 hrs. per day</td>
</tr>
<tr>
<td>Driving</td>
<td>O</td>
<td>Talking</td>
<td>F</td>
<td>F (Frequently) on/off up to 6 hrs. per day</td>
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<tr>
<td>Handling</td>
<td>O</td>
<td>Walking</td>
<td>O</td>
<td>C (Constantly) all the time, over 6 hrs. per day</td>
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<tr>
<td>Hearing</td>
<td>F</td>
<td>Lift/Carry</td>
<td></td>
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<tr>
<td>Keyboarding</td>
<td>O</td>
<td>20 lbs. or less</td>
<td>O</td>
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<tr>
<td>Kneeling</td>
<td>O</td>
<td>Push/Pull</td>
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<tr>
<td>Reaching</td>
<td>O</td>
<td>12 lbs. or less</td>
<td>O</td>
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</tbody>
</table>

May 2021
No job description can define completely all aspects of a particular position. This job description in no way states or implies that these are the only duties that you will be required to perform. The omission of specific statements of duties does not exclude them from the position if the work is similar, related, or is an essential function of the position.

I have read this job description and fully understand the requirements set forth therein. I hereby accept the position of **Homeownership Assistance Counselor** and agree to abide by the requirements set forth and will perform all duties and responsibilities to the best of my ability.

I further understand that my employment is at-will. I understand that my employment may be terminated at-will by the facility or myself with or without notice. I further understand that should I desire to resign a two (2) week notice is necessary, and that failure to work through that notice would lead to a loss of eligibility for rehire at York County Community Action Corporation.

Employee (print) name: ________________________________

Employee Signature: ________________________________ Date: ________________