



**Job Title:** HECM Housing Counselor  
**Job Classification:** Non-exempt full-time OR part-time position  
**Location:** Flexible/Remote  
**Reports To:** Counseling Manager

**Position Summary:** This position is responsible for supporting and enhancing existing business relationships relative to reverse mortgage counseling (HECM), in addition to performing the delivery of individual HECM housing counseling sessions.

**Qualifications:**

- HECM certified or acquire HECM certification (within 60 days of employment) and maintain certification
- Acquire HUD counseling certification within 30 days of employment
- Acquire and maintain NFCC certification as a Credit Counselor within 14 days of employment
- Sit for various State Exams, as applicable to perform counseling services
- Bachelor's degree (BS/BA) degree and/or 5-7 years' experience providing direct services to older consumers in financial or social services capacity. Knowledge of mortgage & consumer lending preferred.
- Ability to work independently and handle multiple tasks simultaneously
- Excellent critical thinking abilities

**Essential Functions:**

To perform this job successfully, an individual must be able to perform each of the following essential functions satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

- A reverse mortgage counselor must exhibit world-class professionalism and patience with clients in helping them understand the nuances of this government-insured program. Counselors must be able to tailor each counseling session to the client's pre-existing knowledge and level of financial sophistication.
- Counselors must confirm appointments in advance and ensure that their clients receive the HUD-required, pre-counseling paperwork prior to the session.
- Counselors are required to comply with HUD's counseling protocol as detailed in the HECM Counseling Protocol Handbook.
- The counselor will become familiar with the client's unique financial situation by reviewing a detailed budget, recording current income, exploring assets and liabilities, and discussing issues involving the client's current credit status.
- The counselor will input all required information into the secured computer system.
- The counselor will maintain the strictest level of confidentiality regarding the client's personal and financial information. The counselor is prohibited from discussing any aspect of the counseling session with a reverse mortgage lender and is also prohibited from steering the client to a specific lender.
- The counselor is expected to maintain professional objectivity throughout the counseling session and refrain from any suggestion to either proceed or withdraw from the reverse mortgage. The role of the HECM counselor is one of education so that the client can make an informed decision regarding the suitability of the reverse mortgage for his or her situation.
- Each HECM counselor is expected to stay current on all changes issued by HUD to the HECM program through a regular review of the Mortgagee Letters published on the [hud.gov](http://hud.gov) site.
- Attend and staff community outreach events, as appropriate



- Solidify partnerships, conducting follow-up where necessary
- Represent CCCSMD in interagency networking groups and participate in interagency initiatives.

#### **COMPETENCIES:**

To perform in the position successfully, an individual should demonstrate the following competencies

- **Credit/Lending/Financial Industry Knowledge** – Must possess solid knowledge of housing, lending, banking and credit policies.
- **Customer Service** – Professional manner. Responds promptly and effectively to meet Agency commitments. Ability to maintain composure under pressure and to handle stressful situations effectively.
- **Interpersonal Skills** – Ability to listen and obtain full picture of issues while maintaining composure and resolving conflicts in a calm manner.
- **Oral Communications** – Ability to interpret information and respond clearly to questions and concerns. Must present information that is clear to all parties.
- **Written Communication** – Able to read and interpret written information. Able to write effective business communication.
- **Problem Solving** – Identifies and resolves problems in a timely manner with minimal assistance; uses reason even when dealing with emotional topics.
- **Professionalism** – Approaches others in a tactful manner; treats others with respect and consideration regardless of their status or position; accepts responsibility for own actions; follows through on commitments.
- **Teamwork** – Balances team and individual responsibilities; exhibits objectivity and openness to others' views gives and welcomes feedback; contributes to build a positive team spirit; puts success of team above own interests; able to build morale and group commitments to goals and objectives; supports everyone's efforts to succeed.
- **Quality Management** – Supports the President/CEO to improve and promote quality; detail-oriented; demonstrates accuracy and thoroughness.
- **Computer Skills** – Proficient with Microsoft Outlook, Word and Excel. Internet savvy and able to manage the administration of the Agency's social media accounts. Able to create spreadsheets and reporting

#### **Physical Demands:**

There are no special physical demands required by this position. The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions

#### **Work Environment:**

The environment for this position is a standard office environment or remote home office work environment. The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

CCCSMD is an equal opportunity employer and is committed to enhancing diversity among its staff.

Please send your resume to Susan Fitz at [sfitz@cccsmd.org](mailto:sfitz@cccsmd.org) if interested.