



Housing Initiative Partnership, Inc.

35+YEARS of Housing Security | Financial Stability | Community Success

POSITION DESCRIPTION

JOB TITLE:	Housing & Financial Counselor
DEPARTMENT:	Housing Counseling & Services
FLSA STATUS:	Exempt
REPORTS TO:	Program Manager
SUPERVISES (DIRECT):	None
REVISED:	May 22, 2026

HOUSING INITIATIVE PARTNERSHIP:

Housing Initiative Partnership, Inc. (HIP) develops innovative affordable housing, revitalizes neighborhoods, and equips people to achieve their housing and financial goals. Our vision is that every person lives in high-quality affordable housing in a thriving community. HIP maintains offices in Hyattsville in Prince George's County, and in Germantown and Gaithersburg, in Montgomery County Maryland.

POSITION SUMMARY:

The **Housing & Financial Counselor** is part of HIP's Housing Counseling & Services team. This full-time position provides housing counseling and financial coaching services to low- and moderate-income households, with approximately 80% of time dedicated to housing counseling activities and 20% dedicated to financial coaching and financial capability services.

The Counselor provides rental, pre-purchase, foreclosure prevention, post-purchase, and financial capability counseling to clients. The position also provides one-on-one financial coaching to assist clients with budgeting, debt reduction, credit improvement, savings strategies, and achieving short- and long-term financial goals. The Counselor must maintain accurate and timely client records within HIP's client management systems and provide high-quality, client-centered services that support housing stability and financial empowerment.

ESSENTIAL DUTIES AND RESPONSIBILITIES:

Housing Counseling Responsibilities (Primary Duties)

- Secure and/or maintain HUD Housing Counselor Certification.
- Provide rental counseling, pre-purchase counseling, foreclosure prevention counseling, post-purchase counseling, and financial capability counseling to clients.
- Counsel homeowners and tenants regarding available protections, responsibilities, and resources to avoid foreclosure or eviction.
- Engage lenders and landlords on behalf of clients to negotiate agreements that support housing stability.
- Meet one-on-one with prospective homebuyers to help them become mortgage ready and prepared for successful homeownership.





Housing Initiative Partnership, Inc.

35+YEARS of Housing Security | Financial Stability | Community Success

- Conduct pre-closing counseling sessions for homebuyers preparing to finalize a home purchase.
- Stay current on housing industry trends, affordable housing resources, lending products, and available assistance programs.
- Support HIP's efforts to maintain compliance as a HUD-certified housing counseling agency.

Financial Coaching Responsibilities

- Secure and maintain Financial Counseling Certification required under CFE's Financial Empowerment Center model.
- Assess client financial needs and develop individualized financial action plans.
- Provide one-on-one financial coaching sessions, including follow-up sessions designed to help clients achieve financial goals.
- Assist clients with budgeting, money management, debt reduction, credit building, savings strategies, and identifying safe and affordable financial products.
- Integrate referrals and wraparound services, including benefits access, tax preparation, and other community resources, as appropriate.
- Successfully complete required financial counseling certifications and ongoing professional development trainings, as applicable.

Administrative & Program Responsibilities

- Maintain accurate, timely, and complete client files and data entry within required client management systems.
- Support the Gaithersburg Financial Empowerment Center (FEC) in partnership with the City of Gaithersburg, including data entry and outcome tracking within FEC program management systems.
- Prepare required reports and documentation requested by supervisors and funders.
- Prepare workshop materials, folders, presentations, and program resources as needed.
- Participate in team meetings and provide updates on activities and client outcomes.
- Be available to conduct occasional evening or weekend workshops, outreach events, or client sessions.
- Participate in outreach activities and community events, as needed.
- Perform other duties and special projects as assigned.

QUALIFICATIONS, KNOWLEDGE & SKILL REQUIRED:

- Bachelor's degree strongly preferred or equivalent combination of education and relevant experience.
- Minimum of two (2) years of experience in housing counseling, financial counseling/coaching, lending, social services, real estate, underwriting, or related fields preferred.
- HUD Housing Counselor Certification preferred or willingness to obtain certification within a required timeframe.
- Financial counseling or coaching certification preferred or willingness to complete required training.
- Bilingual fluency in English and Spanish strongly preferred.



Housing Initiative Partnership, Inc.

35+YEARS of Housing Security | Financial Stability | Community Success

- Knowledge of housing counseling principles, financial capability coaching, budgeting, credit, debt management, and community resources.
- Strong counseling, advocacy, and problem-solving skills.
- Excellent interpersonal, written, and oral communication skills.
- Ability to work effectively with diverse clients, community partners, and stakeholders.
- Strong organizational skills and attention to detail.
- Self-starter with the ability to manage multiple responsibilities and deadlines.
- Proficiency in Microsoft Office Suite and client management databases.
- Comfortable providing services both in person and through remote platforms such as video conferencing.
- Passion for HIP's mission and commitment to serving low- and moderate-income households.

ADA SPECIFICATIONS:

This position is primarily sedentary and based in HIP's Maryland offices with hybrid work opportunities, as approved. The position may require occasional bending and lifting, regular local travel to outreach events and meetings, and occasional evening or weekend work. Occasional overnight travel for conferences or trainings may also be required.

SALARY AND BENEFITS:

Salary range: \$63,000-\$66,000 annual salary based on experience. HIP offers a competitive benefits package including retirement, health insurance, long-term disability, generous vacation, and sick leave.

LOCATION AND HOURS:

This is a full-time position at 37.5 hours a week. This is a hybrid position requiring regular in-office presence and participation in outreach events, workshops, and off-site meetings, as needed. The position will be based in HIP's Gaithersburg and Germantown offices, depending on program needs.

HOW TO APPLY:

Please email a cover letter and resume to Carmen Castro, Associate Director of Housing Counseling & Services, at ccastro@hiphomes.org.

Housing Initiative Partnership is an equal opportunity employer and does not discriminate against any applicant or employee because of race, color, religion, sex, national origin, disability, genetic information, age, veteran status, sexual orientation, gender identity, or any other protected status in accordance with applicable federal, state, and local laws. HIP also provides reasonable accommodations to qualified individuals with disabilities in accordance with applicable laws.