



## **HOUSING FINANCIAL ADVISOR**

If you are willing to take on challenging and diverse assignments with a commitment to performance and quality, then Arundel Community Development Services, Inc. wants you to join its team!

Arundel Community Development Services, Inc. (ACDS) is a private, nonprofit corporation established by Anne Arundel County to create and retain affordable housing opportunities, as well as to ensure the efficient delivery of community development services to those most in need. ACDS oversees and manages the expenditure of the Homeownership Counseling Program, Mortgage Assistance Program, Foreclosure Prevention Counseling Program, Property Rehabilitation Program and Accessibility Modifications Programs for Anne Arundel County.

### **Summary**

ACDS is seeking a professional Housing Financial Advisor (HFA) whose responsibilities include assisting individuals and families in obtaining financing for home rehabilitation or purchasing, conducting homeownership counseling sessions, and processing, underwriting and conducting loan settlements on secondary mortgage loans. With the Property Rehabilitation Program, the HFA is responsible for assisting current homeowners with obtaining rehabilitation loans. Working with clients in the Homeownership Counseling Program, the HFA will review clients' finances, help resolve credit problems, assist clients in preparing household budgets and guide them through the purchase of a home. HFA's are responsible for processing, underwriting and conducting loan settlements on secondary mortgage loans. The position offers a tremendous opportunity for professional growth in the housing and community development field.

### **Job Description**

General responsibilities include processing and evaluating applications for funding assistance, conducting preliminary interviews with potential and existing clients for various programs, and ensuring compliance with all program guidelines. Specific responsibilities include analyzing clients financial information to help determine their strategies and program qualifications and to inform and educate clients about available programs.

**Location:** Annapolis, Maryland

**Scheduled Hours:** Full-time 40 hours (salary exempt position)

## **Qualifications**

The Housing Financial Advisor position requires a Bachelor's Degree in Finance, Real Estate or a closely related field with relevant work experience or any equivalent combination of; training and experience which provides the necessary knowledge, skills and abilities. Successful candidates will have demonstrated knowledge of the underwriting process, credit counseling, home buying process, settlement procedures, and real estate finance options. Applicants must have strong communication skills, with the ability to make public presentations. Limited evening and weekend hours may be required.

## **Compensation**

Salary ranges from mid 50's to low 60's depending on experience. ACDS offers an excellent benefits package including competitive Health Insurance Plans, Dental, Vision, 403(b) Retirement Plan, Long Term Disability Benefits, Life Insurance and Flexible Spending Accounts. Other compensation opportunities include an Incentive and Recognition Programs.

## **How to Apply**

Please send cover letter to:

Human Resources  
Arundel Community Development Services, Inc.  
2666 Riva Road, Suite 210  
Annapolis, MD 21401  
Or, email to [hrresumes@acdsinc.org](mailto:hrresumes@acdsinc.org)  
Or, Fax (410) 222-7619

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