

Education & Counseling Associate One Roof Community Housing

Department: Education & Counseling **Reports to:** Housing Services Manager
Weekly Hours: 32-40 **Exempt/Non-exempt:** Non-exempt
Date Reviewed: 6/18/2024

Position Overview:

The **Education & Counseling Associate** is responsible for assisting with the coordination and implementation of education and counseling activities regarding One Roof's homebuyer education and counseling department. This position also assists with community outreach and organizational administration.

Principal Duties and Responsibilities:

General Duties:

- Ability to obtain & maintain necessary education & counseling certifications, including becoming certified in HUD Housing Counseling program's six areas of competency.
- Demonstrated ability to establish & maintain trusted relationships with One Roof clients, particularly clients who represent historically and currently disenfranchised populations.
- Understanding of Fair Housing requirements and ability to assist a client in filing a Fair Housing complaint.
- Obtain Privacy Act Training and maintain client confidentiality.
- Ability to maintain compliance with HUD Housing Counseling Program guidelines, Minnesota Home Ownership Center Program Standards, and National Industry Standards for Homeownership Education.
- Ability to track client participation across all programs in Homekeeper. Includes maintaining detailed client files in both digital and hard copy formats.
- Demonstrated ability to maintain a positive working relationship with administrators of city, state and private loan/grant programs, realtors, lenders and other resources available to One Roof Community Housing clients.

Homebuyer Education & Counseling:

- Conducts monthly homebuyer workshops following the Home Stretch curriculum.
- Develops and updates training materials to reflect the changing market.
- Recruits and schedules local professionals to volunteer/present at workshops.
- Performs one-on-one counseling and develops customized actions to assist individuals and families in becoming successful homeowners. Tasks include reviewing the 4 C's of credit as well as collecting & analyzing client financial information to help determine mortgage readiness, affordability, and what programs are available to help clients reach their homeownership goals.
- Screen and enroll eligible clients in Credit Builder and Repair programs.
- Assists buyers in finding a mortgage suitable for their situation by assessing the buyer's financial situation and needs.
- Performs & documents client follow-up in accordance with HUD guidelines.
- Provides supportive community referrals to clients when appropriate.

Supervision Received:

The Housing Services Manager supervises this position and supervision is regular.

Supervision Exercised:

The Education & Counseling Associate does not supervise any positions.

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Qualifications & Skills:

REQUIRED:

Minimum qualifications for the position include:

- Must be HUD certified counselor or be able to obtain HUD certification within 90 days of hire. One Roof provides access to training and time spent preparing for certification is paid time.
- Certified Housing Counselor to meet Minnesota Homeownership Center requirements, or eligible to be certified within 12 months of hire. One Roof provides access to training and time spent preparing for certification is paid time.
- Mission-Oriented: Committed to our mission of enriching lives and communities one home at a time and our vision of communities where everyone has access to sustainable and affordable housing.
- Commitment to Equity and Inclusion
- Desire to work alongside underserved and marginalized populations.
- Excellent record keeping and organizational skills.
- Excellent interpersonal skills and ability to work with others in problem solving and goal planning.
- Basic math skills needed to assess client's financial situation.
- Ability to handle conflict and work with clients in crisis.
- Excellent oral and written communication skills.
- Ability to manage multiple projects/tasks at the same time.

PREFERRED:

Other desired qualifications include:

- Cultural Responsiveness and Experience with Underserved Communities: Experience working with underserved communities including low-income families and/or individuals. Cultural self-awareness and a demonstrated ability to work across cultural differences with empathy and sensitivity.
- Bachelor's degree with coursework in social work, counseling, economics or related field.
- Experience providing housing counseling or other one-on-one client-based counseling/coaching.
- Experience working in mortgage lending industry or other finance related background
- Understanding of not-for-profit agency operations.
- Experience in working with private, state, and federal housing programs.
- Experience in real estate.

Travel may be required for occasional training opportunities but is not a regular requirement for this position.

This position is subject to a background check. Information obtained from the background check process, including information from professional and personal references, will be used by One Roof only as part of the employment process and will be kept confidential by Human Resources.