

## Homeownership Program Administrator

Full-Time Position

Salary Range: \$55,000 - \$62,500/year

### OVERVIEW

Missouri Housing Development Commission (MHDC) is the Housing Finance Agency for the state of Missouri. MHDC is responsible for administering numerous federal and state affordable housing-related programs targeted to Missourians with extremely-low to moderate incomes. MHDC works with many partners and stakeholders throughout the state of Missouri to fulfill MHDC's mission and goal to increase the availability of affordable housing through three main programmatic areas of affordable housing supply and demand needs: (1) Affordable Housing Development; (2) Single Family Homeownership; and (3) Homelessness Assistance.

### CULTURE

MHDC is a mission-driven organization providing affordable housing opportunities for extremely-low to moderate income Missourians. The organization offers a rewarding career in public service by providing the opportunity for dynamic, impactful and fulfilling work serving individuals and families across the entire state. MHDC is a relatively small organization with fewer than 150 staff and maintains a high staff retention rate. In recent years MHDC has embraced the transformation in the way work is completed and how organizations function. MHDC values staff input throughout exciting organizational improvements.

### BENEFITS

MHDC strives to be an employer of choice and offers competitive pay, flexible scheduling, life balance including time off, casual dress code, downtown location with paid parking, and extensive benefits. In addition, MHDC is a governmental employer, which may provide qualifying employment for the Public Service Loan Forgiveness Program (PSLF). Below are just some of the benefits that MHDC is able to offer to full-time employees:

- Hybrid Teleworking-eligible position after 90 days (minimum 2 days a week in office)
- Telework Technology and Equipment Provided
- Health Insurance with Immediate Coverage
- Flexible Work Schedule
- State of Missouri Pension
- Paid Covered Downtown Parking
- Prime Downtown Location
- Tuition Reimbursement
- Immediate Time-off Accrual and Use
- 3 Weeks Paid Time-off (annually)
- 3 Weeks Paid Time-off (medical)
- 13 Paid Holidays (annually)
- 6 Weeks Paid Parental Leave
- Paid Professional Licensure / Fees / Continuing Education
- Paid Professional Development Opportunities

### COMPENSATION

	Low	High
Annual Base Salary	\$55,000	\$62,500
Annual Benefits Value	\$44,987	\$49,228
<b>TOTAL COMPENSATION VALUE:**</b>	<b>\$99,987</b>	<b>\$111,728</b>

\*\* Actual total compensation is based on benefits elections.

## **WORKING REQUIREMENTS**

- Hybrid Teleworking-eligible position after 90 days
- In-office (up to full-time) in the Kansas City, Missouri office

## **ROLES AND RESPONSIBILITIES**

MHDC is seeking a skilled full-time Homeownership Program Administrator to assist with the coordination and oversight of MHDC's homebuyer programs. MHDC's homebuyer programs give prospective Missouri homebuyers the edge in a competitive market by offering lower interest rates and down payment assistance. This role will provide high-level administrative support to the Homeownership Department by handling information requests, and performing clerical functions such as preparing correspondence, reviewing loan documentation, and coordinating new lender on boarding. The Homeownership Administrator will work with certified lenders to process loan reservations and loan files, review eligibility, assist with lender and public questions, and help to streamline process flows. The ideal candidate will have a good eye for detail and efficiency and have the ability to confidently balance multiple tasks at once.

## **ESSENTIAL DUTIES**

- Support and participate in the administration and compliance needs of the Homeownership department including preparing, processing and storing of documentation.
- Review, approve or reject loan files following regulations associated with the First Place Loan Program, Next Step Loan Program, and Mortgage Credit Certificate (MCC) Program.
- Support the MHDC "lock-desk" position to ensure lender loan reservations are successful
- Maintain knowledge of Mortgage Revenue Bond (MRB), to be announced (TBA) and MCC rules and regulations.
- Produce reports to IRS and lenders as needed or required.
- Respond to inquiries regarding the Homeownership department, including but not limited to, inquiries received from potential homeowners, realtors, lenders and bond counsel.
- Reconcile extension fees for First Place loan Program, MCC, and Next Step loan Program with business partners.
- Review new lender applications to ensure they meet program requirements and assist new lenders with the onboarding process.
- Assist lenders with explanation on general program information, as well as any prior approval scenarios as needed.
- Calculate fees when applicable and assist with reservation extensions.
- Balance down payment assistance (DPA) Reimbursement accounts with master servicer and process wire/ACH requests.
- Assist with the weekly reconciliation with Next Step loans pipeline.
- Assist with the production of quarterly and yearly MCC reporting to IRS and Participating Lenders.
- Assist in all lender training and lender certification webinars or in-person meetings.
- Assist in the post-training grading and certification process for lenders.
- Competently utilize the Single-Family Lending Department software systems.
- Travel as directed, including long distance travel and overnight and extended stays, if necessary.
- Conduct self in a professional manner and project a positive image of the agency at all times through communications, attitude, and appearance.
- Perform other related duties as assigned.

## **DESIRED QUALIFICATIONS**

### **Education and Experience**

- A minimum of 2 years' experience in a related field such as mortgage lending, underwriting, realty, finance, or program administration OR

- A Bachelor's degree from an accredited college or university with a minimum of 15 earned credit hours in one or a combination of the following, Finance, Accounting, Economics, Business or Public Administration, Sociology, Psychology, Community or Economic Development, or a closely related field.
- One or more years of technical or professional experience in housing management, banking real estate, accounting, community or economic development, loan or mortgage administration, credit analysis and investigation, social services/social welfare, mental health, or a closely related area.
- Experience working in government a plus.

**Skills**

- Innovative.
- Critical thinking and problem solving.
- Utilize Microsoft office systems proficiently.
- Project management and organization.
- Critical thinking and problem solving.
- Ability to operate well as part of a team or independently.
- Demonstrate excellent written and oral communication skills.
- Close attention to detail.
- Speak competently to large and small groups.
- Openness and adaptability to quickly changing workloads and deadlines.

To be considered for the position, please submit your resume and cover letter online.