

Homeownership Program Administrator (Underwriting/Mortgage Compliance)

Full-Time Position

Reports to: Homeownership Manager

Salary Range: \$60,000 - \$65,000/year

OVERVIEW

Missouri Housing Development Commission (MHDC) is the Housing Finance Agency for the state of Missouri. MHDC is a mission-driven organization providing affordable housing opportunities for extremely low to moderate income Missourians with both federal and state funding. 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.

BENEFITS

MHDC strives to be an employer of choice and offers competitive pay, life balance including with generous time off, business casual dress code, downtown location with paid parking, and extensive benefits.

- Health Insurance with Immediate Coverage
- Flexible Work Schedule
- State of Missouri Pension
- Paid Covered Downtown Parking
- Prime Downtown Location
- Tuition Reimbursement
- Paid Professional Licensure / Fees / Continuing Education
- Paid Professional Development Opportunities

LEAVE TIME

Annual Leave and Medical Leave accrual begin immediately.

- 3 Weeks Paid Time-off (Annual Leave)
- 3 Weeks Paid Time-off (Medical Leave)
- 13 Paid Holidays (annually)
- 6 Weeks Paid Parental Leave

COMPENSATION

	Low Salary	High Salary
Annual Base Salary	\$60,000	\$65,000
Annual Benefits Value	\$48,391	\$51,218
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TOTAL COMPENSATION VALUE*	\$108,391	\$116,218

*Actual total compensation is based on benefit elections.

WORKING REQUIREMENTS

In-office - Downtown Kansas City, Missouri

ROLES AND RESPONSIBILITIES

Summary

MHDC is seeking a full-time Housing Program Administrator to assist with coordinating and overseeing 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 underwriting, compliance, and administrative support to the Homeownership Department (single-family mortgage lending) by handling information requests and performing clerical functions such as preparing correspondence, reviewing loan documentation, and coordinating new lender onboarding. The Housing Program Administrator will work with certified lenders to process loan reservations and loan files, review eligibility, assist with lender and borrower questions, and help to streamline process flows. The ideal candidate will have a good eye for detail and efficiency and can balance multiple tasks confidently.

Experience working with mortgage loans (esp. MHDC Down Payment Assistance programs), loan underwriting, real estate sales, or title companies is a plus.

Essential Duties

- Support and participate in the administration and compliance needs of the Homeownership Department, including preparing, processing, and storing documentation.
- Review, approve, or reject loan files according to 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 the IRS and lenders as needed or required.
- Respond to inquiries regarding the Homeownership Department, including but not limited inquiries received from potential homeowners, realtors, lenders, and bond counsel.
- Reconcile extension fees for the 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 onboarding.
- Assist lenders with explanations 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 the master servicer and process wire/ACH requests.
- Assist with the weekly reconciliation with Next Step loans pipeline.
- Assist in all lender training and lender certification webinars or in-person meetings.
- Assist lenders in the post-training grading and certification process.
- Competently utilize the Homeownership Department software systems.
- Travel as directed, including long distance travel and overnight and extended stays, if necessary.
- professionally conduct self 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 Preferences

- 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, 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, mortgage loan underwriting/closing, credit analysis and investigation, 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.