

CLASS SPECIFICATION

**Loan Portfolio Coordinator
Code Number:**

GENERAL PURPOSE

Under general direction, integrates, oversees, coordinates and independently performs activities related to management of the Commission's loan portfolio; supervises the unit's Loan Servicing Specialists and assigned support staff; provides highly responsible and complex loan portfolio analysis and loan program assistance to both internal agency staff/officials and external entities and property owners; and performs related duties as assigned.

DISTINGUISHING CHARACTERISTICS

This single-position class contributes professional oversight and analysis to the safe and prudent management of the SDHC loan portfolio. The incumbent assists the Lending & Compliance Manager in all aspects of loan program administration.

ESSENTIAL DUTIES AND RESPONSIBILITIES

The duties listed below are intended only as illustrations of the various types of work that may be performed. The omission of specific statements of duties does not exclude them from the position if the work is similar, related or a logical assignment to this position.

Guides, organizes, oversees and coordinates loan servicing and portfolio management operations/activities to ensure customer-focused service that leads to maximum affordable housing opportunities, while ensuring compliance with applicable laws, regulations, policies and procedures; participates in the development and implementation of loan management policies and procedures.

Plans, supervises, integrates and evaluates the work of assigned staff; with staff, develops, implements and monitors work plans to achieve section or unit goals and objectives; plans and evaluates the performance of assigned staff; establishes performance requirements and personal development targets; regularly monitors performance and provides coaching for performance improvement and development; recommends compensation and provides other rewards to recognize performance; subject to management concurrence, recommends disciplinary action, up to and including termination, to address performance deficiencies, in accordance with Commission personnel policies and Memoranda of Understanding.

Provides training and guidance to Loan Servicing Specialists; monitors the work flow, production, and output results of the loan servicing unit; reviews work processes and procedures. Conducts professional analyses of issues within the loan processing and underwriting unit; offers technical assistance to Loan Production Specialists.

Prepares statistical analyses and technical reports as assigned; develops requests for proposals; compiles quarterly and annual reports for the Commission Board and Housing Authority.

Represents the agency's interests on foreclosed properties; prepares recommendations and rationale for Commission action; bids at Trustee's Sales on all Housing Commission loans.

Oversees and monitors all Commission REO properties acquired through foreclosure; prepares public notice for sales of REO properties; responds to potential buyers' questions; shows REO properties; evaluates offers received and participates in recommending acceptance; prepares required Commission Board reports on offer acceptance; coordinates the sales transaction with escrow company, title insurance company and buyer.

Coordinates legal issues involved in loan servicing with the Commission's General Counsel; participates in negotiations resulting in settlement agreements and recovery of funds lost through foreclosure actions; serves as an expert witness on behalf of SDHC on matters relating to loan underwriting or servicing.

Reviews and presents nonconforming loans to the Commission's Loan Committee.

Responds to lending questions and concerns from the public.

Receives signature/loan approval authority as delegated by section manager.

OTHER DUTIES

Provides technical assistance for relocation and tenant assistance activities.

Reviews and signs subordination agreements and reconveyances.

Acts for the Lending & Compliance Manager in that individual's absence.

DESIRED MINIMUM QUALIFICATIONS

Knowledge of:

Federal, state and local affordable housing programs and their funding sources; principles of contract law; Commission administrative regulations, policies and procedures and applicable laws and regulations governing operations and administration of housing loan programs; principles and practices of real estate mortgage lending; techniques and practices of report writing and maintenance of public records; research methods, feasibility analysis and statistical analysis techniques; practices of computer-based loan recordkeeping and loan portfolio management; principles and practices of sound business communication; trends and practices in real estate lending and borrower compliance.

Ability to:

Analyze and make sound recommendations on complex loan portfolio management, lending operations and regulatory compliance issues; assist in administering a high-volume lending and compliance monitoring operation; understand, interpret, explain and apply Commission, local, state and federal policies and regulations governing the Commission's various loan programs; present recommendations clearly and logically, orally and in writing; represent the Commission effectively in dealings with other entities/partners on a variety of issues; evaluate loan portfolio management and lending operations practices and make sound recommendations for improvement; recommend new loan procedures and controls; prepare clear, concise and comprehensive correspondence, reports, studies and other written materials; guide, train and develop loan processing and servicing staff members; exercise sound, expert independent judgement within general policy guidelines; establish and maintain effective working relationships with all levels of management, borrowers, funding source representatives and other governmental officials, employees, the public and others encountered in the course of work; exercise tact and diplomacy in dealing with sensitive, complex and confidential issues with a highly diverse set of customers.

Training and Experience:

A typical way of obtaining the knowledge, skills and abilities outlined above is graduation from a four-year college or university with a major in finance, public administration, business administration or a closely related field; and at least three years of progressively responsible experience in affordable housing program funding; or an equivalent combination of training and experience.

PHYSICAL AND MENTAL DEMANDS

The physical and mental demands described here are representative of those that must be met by employees to successfully perform the essential functions of this class. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Physical Demands

While performing the duties of this class, an employee is regularly required to sit; talk and hear, in person, in meetings and by telephone; and use hands to handle and operate standard office equipment. The employee is occasionally required to walk and stand, stoop and reach with hands and arms.

Specific vision abilities required by this job include close and distance vision and the ability to adjust focus.

Mental Demands

While performing the duties of this class, the employee is regularly required to use written and oral communication skills; read and interpret complex data and documents; analyze and solve problems; observe and interpret people and situations; use math and mathematical reasoning;

learn and apply new information or skills; perform highly detailed work on multiple, concurrent tasks with constant interruptions; work under changing deadlines and interact with all levels of management, customers, funding source representatives and other governmental officials, employees, the public and others encountered in the course of work.

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this class. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

Employees work under typical office conditions, and the noise level is usually quiet.