City of Portland Job Code: 30001369

CLASS SPECIFICATION Housing Loan Compliance Analyst II

FLSA Status: Exempt

Union Representation: AFSCME - Housing

GENERAL PURPOSE

This is the second level in a class series responsible for monitoring loans within the City's publicly funded residential and commercial housing loan portfolio to insure compliance with a wide variety of terms and requirements. Positions in this class: perform complex financial and real estate analysis of multi-family, commercial and mixed-use properties to insure compliance with loan terms and requirements; produce monthly and quarterly financial and loan portfolio analysis reports; generate and manage complex program related databases; audit documents and loan requests submitted to the Loan Committee; support the work of other loan compliance analysts on more complex loans or projects; and perform related duties as assigned.

DISTINGUISHING CHARACTERISTICS

This is a journey level professional classification and involves a high degree of complexity due to the diverse and technical nature of inquires and projects, and political sensitivities. Incumbents perform difficult and responsible work in monitoring and insuring multi-family, commercial and mixed-use loans comply with terms and requirements associated with publicly funded housing projects. Incumbents manage complex and program critical databases and reports necessary to track and monitor the performance of the City's loan portfolio. Work requires strong organizational, interpersonal, analytical, communication and negotiations skills, and technical knowledge of loan monitoring and compliance, and technical databases and financial reporting criteria and processes. Positions operate within broad interpretations of applicable laws, governmental guidelines and city policy. Duties are performed independently under general supervision, and incumbents work collaboratively with other staff in work unit.

Housing Loan Analyst II is distinguished from other financial or housing classifications by its responsibility for monitoring and servicing housing loans, and managing related databases and reports.

Housing Loan Analyst II is distinguished from Housing Loan Analyst III by the formers classifications duties for monitoring and servicing loans for publicly funded multifamily and commercial housing projects; and the latters responsibility for monitoring commercial housing loans with complex repayment terms.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Any one position in this class may not perform all the duties listed below, nor do the listed examples of duties include all similar and related duties that may be assigned to this class.

- 1. Performs a variety of complex financial and real estate analysis of multi-family, commercial, and mixed-use properties to determine project risk, reserve funding, debt service coverage and cash flow payments due to ensure compliance to loan requirements and correct receipt of funds.
- 2. Compiles, organizes, generates, tracks and manages the monthly Loan Activity Report, quarterly Approved Financial Assistance Report, and other financial activity reports.
- 3. Assists other work teams by tracking the financial requirements of multi-family cash flow loans.

- 4. Audits content of Loan Committee submissions prior to Loan Committee meetings to ensure consistence, quality and accuracy of data; works with project managers if edits are needed.
- 5. Manages, tracks, and compiles data; works with staff to develop and integrate new program reports, including customized reporting; assists in developing methodology for defining and using database fields throughout the department; maintains a tracking system to ensure compliance reviews are done on an annual basis.
- 6. Analyzes and recommends opportunities for improved program delivery, system efficiencies, and customer service.
- 7. Investigates loan customer's property tax status using Multnomah County Assessor's website to compile and maintain a delinquency report for management twice a year.
- 8. Assists in the development of the framework, creation and management of a Loan Portfolio analysis report which identifies and examines the performance and value of the City's portfolio for reporting to bureau managers.
- 9. Maintains complete and accurate documentation on client-related correspondence and communication.

OTHER DUTIES

- 1. Works collaboratively with Asset Management and other operating departments and support staff on special projects.
- 2. Provides back up to other level financial analysis staff.

MINIMUM QUALIFICATIONS

Knowledge of:

- 1. Multi-family housing property management, operations and reserve requirements.
- 2. Loan programs, loan servicing guidelines, and real estate transactions.
- 3. Database development and management
- 4. Methods, procedures and standards for compiling, organizing, generating and managing complex reports.
- 5. Evaluation of financial data, documents, statements, and performance reports associated with multifamily housing projects to determine risk, ensure compliance and correct receipt of funds.
- 6. Principles and practices of sound business communication.
- 7. Uses and operations of computers and standard business software.

Ability to:

- 1. Analyze financial statements and review and understand credit reports, analyze customer annual statements and proforma documents that comply with City program requirements.
- 2. Develop and manage complex databases.
- 3. Compile, organize, generate and manage complex reports.
- 4. Analyze and identify work related problems or issues, apply creative problem solving techniques, evaluate alternatives, and reach sound, logical, fact-based conclusions and recommendations.
- 5. Collect, evaluate and interpret appropriate and applicable data and documents.
- 6. Work collaboratively with other staff in work unit.
- 7. Communicate detailed and technical information clearly and accurately in writing, by phone and in person to both internal and external program stakeholders
- 8. Understand, interpret, explain and apply laws, regulations, ordinances and policies applicable to assigned work.
- 9. Prepare clear, concise and comprehensive reports, correspondence and other documents appropriate

to the audience.

- 10. Ensure the maintenance and confidentiality of all required information, files, records and documentation.
- 11. Work effectively under pressure and within time constraints.
- 12. Organize tasks, set priorities, meet assigned goals and deadlines.
- 13. Exercise independent judgment and initiative within established guidelines.
- 14. Exercise tact and diplomacy in dealing with difficult and sensitive people, issues and situations.
- 15. Establish and maintain effective working relationships with bureau managers and staff, staff of other bureaus, representatives of other agencies, developers, investors, the public and others encountered in the course of work.

Training and Experience:

A typical way of obtaining the knowledge, skills and abilities outlined above is graduation from a fouryear college or university with a degree in business, finance, or a closely related field; and three years of experience in commercial real estate lending; or an equivalent combination of training and experience.

Licenses; Certificates; Special Requirements:

A valid state driver's license may be required for certain work assignments.

PHYSICAL AND MENTAL DEMANDS

Persons with disabilities may be able to perform the essential duties of this class with reasonable accommodation. Reasonable accommodation will be evaluated on an individual basis and depends, in part, on the specific requirements for the job, the limitations related to disability and the ability of the hiring bureau to accommodate the limitation.

Class History:

Adopted: 04-01-10

Revised: 04-27-11 – Changed Union Representation from Nonrepresented to AFSCME- Housing