



Homes and Community Renewal

Job Opportunities at New York State Homes and Community Renewal

Build a career while building a better community. Rewarding careers in Public Service start here!

Loan Analyst - Originations **Single Family Programs**

New York State Homes and Community Renewal (HCR) fosters the creation and preservation of high-quality affordable housing, while working strategically to revitalize neighborhoods and communities throughout the Empire State. Under the leadership of Governor Andrew M. Cuomo and Commissioner RuthAnne Visnauskas, **HCR** is a vibrant, innovative agency that integrates and leverages New York State's housing resources. We have offices in New York City, Albany, Buffalo and Syracuse, and employ a diverse workforce of professionals who are hard-working and committed to serving low- and moderate-income families. Our mission is far reaching, encompassing single and multifamily housing finance, home improvement, rent regulation, housing subsidies, and community development. We partner regularly with a variety of public and private stakeholders.

Achieving this mission requires a wide range of skills and backgrounds in public policy, administration, real estate, architecture, finance, law, and many other areas of expertise. We seek to provide a workplace environment that is productive, flexible, accountable, ethical, and caring. Our employees are empowered to make a difference where they live and work. We offer competitive pay and a comprehensive benefits package, including paid leave, health, dental, vision, retirement, and family-friendly policies.

HCR's Mission and Goals:

- Partner to improve and preserve New York State's homes and communities.
- Finance and leverage resources to create and preserve safe, decent, and affordable housing for the States low-moderate income individuals and families.
- Support the revitalization and economic growth of the State's distressed communities and neighborhoods.
- Increase compliance with rent laws and regulations to protect the legal rights and obligations of tenants and owners: and
- Proactively enforce rent regulations and identify potential fraud.

New York State Homes and Community Renewal (NYSHCR) consists of all the major housing and community renewal agencies of New York State, which were recently merged and integrated under a single management structure.

The **State of New York Mortgage Agency (SONYMA)** is one of several HCR agencies. SONYMA's programs provide mortgage financing to assist low- to moderate-income, first-time homebuyers in the purchase of a one-to-four-unit residences that are required to meet eligibility criteria established by the Agency and by applicable Federal law. This position will report to the Single-Family Programs unit of SONYMA. The Single-Family unit reports to HCR's Homeownership and Community Development.

Job Summary: Employee would be responsible for review-of loan file submissions for adherence to program guidelines; regulatory compliance; and other requirements as set forth under the SONYMA Bond Program.

Essential Duties / Responsibilities:

The primary responsibilities of the position will be to:

- Perform pre-closing and post-closing analysis of loan files for compliance with federal tax law and Agency procedures, policies, and guidelines.
- Provide feedback to newly onboarded lenders regarding loan documentation required and data integrity.
- Once file is reviewed, notify lender of decision (Approved, Suspended, or Declined) and of conditions, as applicable.



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- Update status of loan file and other relevant information in SONYMA's computer system.
- Prepare and send appropriate communication of loan status to lender.
- Review Pay History and Loan Purchase Advice for accuracy and completion. Prepare loan file for purchase by the Loan Purchase department.
- Correspond and communicate daily with participating lenders.
- Perform regular follow up on suspended files. Contact lenders for documentation requested until receipt of same. Once received, process the file accordingly.
- Track and compile summaries of all newly onboarded SONYMA Express® lender's noting omissions and conditions required.
- Daily, complete the Loan Reviewer Daily Production Report, indicating the number of loan files or documents for suspended loan files which were received for review, reviewed, pending review, review decision and lender rating for loan quality of submission.

Other Responsibilities:

- Assist Loan Analysts and Lenders as needed or assigned to.
- Assist with Internal Control reviews, as needed or assigned to.
- Log in to the 800-room automated call distribution system during all assigned hours to take incoming calls from the public. Assist with questions/provide requested information to callers as needed.
- Complete required annual professional training and other training as required.
- Any with special projects and other reasonable functions or duties as may be designated or assigned.

Qualifications:

- Prior experience as a processor/underwriter of residential mortgages or equivalent.
- Knowledge of Federal and State mortgage regulations, including, TRID requirements.
- Excellent oral and written communication skills.
- Minimum 2 years college education or equivalent

This job description is not intended to be all inclusive and employee will be expected to perform other reasonably related duties as assigned.

What We Offer:

- Exciting opportunity to be part of New York's resurgence to greatness.
- Extensive benefits package including paid leave, excellent health, dental, vision and retirement benefits.
- Promotional opportunity for dedicated professionals.

TO APPLY, please send resume and cover letter to: jobopportunities@nyshcr.org

New York State is an Equal Opportunity Employer (EOE)