

Class Code: E32
City of Anaheim
Class Specification

Classification:
HOUSING LOAN PROCESSOR

DEFINITION:

Under moderate supervision, to conduct in-depth interviews; to interpret and explain program guidelines and regulations to clients; to review preliminary determinations of eligibility for participation in housing assistance programs; to assemble loan packages; and to perform clerical work of moderate difficulty in support of assigned programs.

EXAMPLES OF DUTIES:

Accepts, reviews, discusses and assists in completing applications for federally-assisted housing payment or loan programs.

Reviews and explains federal loan and home improvement programs and federally-assisted housing payment programs to owners and the general public.

Maintains and compiles data of federal loan financial records and prepares periodic reports.

Assembles and reviews loan files for completeness, accuracy, consistency, compliance with program guidelines and regulations and required documentation.

Conducts preliminary feasibility analysis including debt to income ratio and loan to value ratio.

Talks with customers in English and Spanish as required.

Communicates with state and federal officials and bank officials.

Researches various documents in verifying income status of customers.

Develops special files reflecting status of loan or grant applications.

Acts as a receptionist to the public, taking and responding to calls, taking messages, scheduling appointments and counseling with the public.

Answers questions requiring an understanding of loan and grant opportunities.

Operates a variety of office equipment, such as a typewriter, microcomputer, printer and calculator.

Types, files, records, computes and maintains confidential information regarding the private affairs of applicants.

Makes bank deposits and maintains records of deposits and expenditures.

Files materials into established filing systems.

Attends meetings, represents and disseminates information on programs and takes notes of business conducted.

Performs other job-related duties as required.

MINIMUM REQUIREMENTS:

Experience in: Performing journey-level clerical recordkeeping work involving public contact.

Knowledge of: Modern office equipment and procedures, business math, and recordkeeping methods. Knowledge of real estate practices is desirable.

Ability to: Operate modern office equipment, such as a microcomputer and calculator; type at a net corrected speed of 40 words per minute from clear copy; maintain accurate records and filing systems; read and speak Spanish fluently; interview applicants to obtain required information; understand pertinent procedures and functions quickly and apply them without immediate supervision; establish and maintain effective relationships with those contacted in the course of work.

Note: Must obtain Notary status within six (6) months of appointment.

Supervision Received: Works under technical supervision. Work in progress and completed work is reviewed periodically.

Career Ladder Information: Experience gained in this class may serve to meet minimum requirements for promotion to Housing Load Counselor or a related class.

NOTE: The above statements are intended to describe the general nature and level of work being performed by persons assigned to this job. They are not intended to be an exhaustive list of all duties, responsibilities and skills required of personnel so classified. All requirements are subject to possible modification to reasonably accommodate individuals with disabilities.

Unit of Representation
Revised 9/86 - W. Jerz
Revised 7/91 - V. Kilmurray
Former Job Class - Housing Eligibility Specialist
Doc: CS1127