



## Job opportunity | Program Analyst

The Massachusetts Housing Partnership (MHP) is a statewide public non-profit affordable housing organization that works in concert with the Governor and the state Department of Housing and Community Development to help increase the supply of affordable housing in Massachusetts. MHP focuses its efforts in three main areas: Community Assistance, Rental Development, and Homeownership – through the ONE Mortgage Program.

ONE Mortgage is a mortgage loan product with a successful 25-year history that is offered by participating Massachusetts banks and credit unions. Along with its predecessor, the SoftSecond Loan Program, it has helped more than 21,000 low- and moderate-income families buy their first home with over \$3.5 billion in private financing. MHP administers the program, and manages a network of partner lenders and non-profit homebuyer education and counseling agencies.

The **Program Analyst** will provide technical support, oversight, and analysis to various operational aspects of MHP's first-time homebuyer program, the ONE Mortgage.

### **Responsibilities:**

- Oversee the process of receiving, interpreting and uploading monthly portfolio reports from our partner lenders into our loan management system.
- Assist in the quarterly portfolio reporting process as related to loan delinquency, subsidy recapture, and/or Registry of Deeds research.
- Monitor loan pipeline and perform outreach to partner lenders for missing loan closing packages.
- Manage the process of recapturing unused interest subsidy from our partner lenders by proactively compiling outstanding invoices and coordinating repayment with partner lenders.
- Assist in preparation of quarterly billing for HomeSafe post-purchase homebuyer education and counseling program.
- Assist in compiling and reconciling borrower loan closing documents, and in processing the bi-weekly interest subsidy wire.
- As needed, process homeowner requests for mortgage discharges and subordination requests; including receiving information, coordinating counselor referrals, repayment calculations, invoicing borrowers, documenting recapture of funds, and discharging subsidy mortgage in a timely manner.
- Assist in the development of new functionality in our loan management system, es2.
- Coordinate the resolution of any system issues in es2, as needed.
- Assist in taking calls related to interest subsidy recapture; assist in processing payoff requests.
- Respond to homebuyer inquiries for information and referral as needed.
- Assist in the development of new policies and procedures that allow MHP to more efficiently administer the program and/or to better serve low and moderate-income homebuyers.
- Other responsibilities as assigned.

**Qualifications:**

- Bachelor's Degree required.
- 1 to 2 years of lending, mortgage operations or portfolio management experience preferred; specific experience in housing and/or mortgage finance industry preferred.
- Strong computer proficiency, including spreadsheet, word processing, Access, Crystal reports and database programs.
- Excellent analytical skills. Strong organizational and attention to detail skills.
- Excellent written and verbal communication skills as well as customer service and relationship management skills.
- Ability to work effectively both independently and as part of a team.

MHP provides a comprehensive benefits package including health, life, dental, and disability insurance, flexible spending accounts, a public transportation benefit, and a fully vested employer-matched retirement plan. MHP is an Equal Opportunity Employer.

**To apply:** Please send a cover letter (*required*) and resume to Human Resources, 160 Federal Street, Boston, MA 02110. Fax: (617) 330-1919. E-mail: [mhphr@mhp.net](mailto:mhphr@mhp.net)