

DUTY STATEMENT

HOUSING FINANCE OFFICER (SINGLE FAMILY)

OUR VISION

Every Californian can build a thriving life in a stable home.

OUR MISSION

Deliver reliable financing solutions to advance housing opportunities for Californians.

EMPLOYEE INFORMATION

Employee Name		Effective Date		
Classification Housing Finance Officer (Single Family)		Position Number 693-001-5247-901		
Division/Section/Unit Single Family Division/Loan Production/Lender Services Unit				
CBID S01	Work Week Group E	Location Sacramento, CA	Tenure Permanent	Time Base Full Time
Immediate Supervisor			Supervisor Classification Housing Finance Chief (Single Family)	

POSITION DESIGNATED CONFLICT OF INTEREST

This position is designated under the Conflict-of-Interest Code. The position is responsible for making or participating in making governmental decisions that may potentially have a material effect on personal financial interests. The appointee is required to complete Form 700 within 30 days of the appointment. Failure to comply with the Conflict-of-Interest Code requirements may void the appointment.

CONDUCT, ATTENDANCE, AND PERFORMANCE EXPECTATIONS

This position requires the incumbent to communicate effectively orally and in writing in dealing with the public and/or other employees; develop and maintain knowledge and skills related to the position's specific tasks, methodologies, materials, tools, and equipment; complete assignments in a timely and efficient manner; and adhere to the Agency's policies and procedures regarding attendance, leave, and conduct. Must maintain regular and consistent attendance at such level as is determined at the Agency's sole discretion. Must be regularly available and willing to work the hours the Agency determines are necessary or desirable to meet its business needs.

2 CCR § 172 – General Qualifications, states in pertinent part:

The incumbent is expected to possess the general qualifications of integrity, honesty, sobriety, dependability, industry, thoroughness, accuracy, good judgment, initiative, resourcefulness, courtesy, ability to work cooperatively with others, willingness and ability to assume responsibilities and to conform to the conditions of work characteristic of the employment, and a state of health, consistent with the ability to perform the assigned duties of the class.

DIVISION DESCRIPTION

The California Housing Finance Agency's (CalHFA) Single Family Division works to help low to moderate income homebuyers purchase homes in California via the financing of first mortgages and down payment assistance.

POSITION DESCRIPTION

Under the general direction of the Housing Finance Chief (Single Family), the Housing Finance Officer (Single Family) serves as the Single-Family Lender Services Manager, responsible for developing, managing, and maintaining strategic business partnerships for CalHFA within the Single-Family mortgage industry.

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The duties contained in this job description reflect general details necessary to describe the principal functions of this job. It should not be considered an all-inclusive listing of work requirements. The incumbent of this position may perform other duties, commensurate with this classification, as assigned, including work in other functional areas to cover during absences, to equalize peak work periods or to otherwise balance the workload. The duties and responsibilities include, but are not limited to the following:	
PERCENTAGE OF TIME	ESSENTIAL FUNCTIONS
30%	New Lender Application and Recertification Manages all aspects for Lender Administration Unit, providing direction on the review and approval process of new lender applications and the re-certification of existing approved lenders. Oversees the analysis and processing of new lender applications with supporting documentation submitted for initial approval, acquisition, merger, or corporate name change. Maintaining reports that monitor the progression of applications in process, manages the lender administration staff in the coordination of Lender and Mortgage Access System (MAS) training and responds to approval process issues and questions. Performs annual lender recertification reviews to ensure compliance with CalHFA, Fannie Mae and Master Servicer requirements and to determine eligibility to continue as a CalHFA-approved lender according to CalHFA Internal Procedures. Manages reports to evaluate and document lender's overall performance based on information gathered, and procedures reviewed. Determines and approves continued eligibility status, suspension, or termination as a CalHFA-approved lender. Develops and continuously updates forms, procedures and process flows to approve lenders to participate as CalHFA-approved lenders.
20%	Single Family Lender Training Oversees all CalHFA training modules, speaking points and supportive collateral material for all CalHFA Single Family Lending. Monitors and evaluates all updates to compliance requirements, master servicer policies or investor/insurer guidelines to ensure program alignment and operational adherence. Manages the development of training materials and concepts, including visual aids, computer presentations and handouts, ensuring the materials are current, relevant, and tailored to enhance the lender's accuracy and efficiency of closing and delivering CalHFA loans. Coordinates with staff on business development initiatives, strategic planning, committees participation, and cross-functional projects. Ensure staff activities are well-coordinated and effectively communicated to support operational efficiency and maximize loan production.
20%	Mortgage Electronica Registration Systems (MERS) Oversees and manages all daily MERS administrative functions, ensuring accurate registration, updates and reconciliation of loan data within the system. Coordinates and facilitates MERS compliance audits, including responding to inquiries and implementing corrective actions as needed. Reviews and administers MERS contract approval to ensure all agreements meet program and legal requirements. Investigates and resolves lender batch issues and performs quarterly attestations, validating data accuracy, process adherence, and organizational compliance with MERS requirements. Prepares and maintains Corporate Resolutions for MERS, ensuring proper authorization and alignment with CalHFA's governance standards.
15%	Community Reinvestment Act Program Administration Maintains and administers the Community Reinvestment Act (CRA) program to create liquidity for the Agency. Creates and updates legal documents and procedural

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10%	guidelines for the program. Works with external entities interested in purchasing CRA eligible loans by providing program information and coordinating due diligence activities. Coordinates with internal staff from multiple units/divisions including Legal, IT, Fiscal Services and Loan Administration to sell eligible loans for CRA credits. Leads meetings to gather loan-level data on all loans within CalHFA's portfolio, including those associated with contracts and subordinate loan purchase activities, ensuring accurate reporting and decision support. Staff Management Prepares evaluation reports on assigned staff and conducts performance reviews. Reviews and approves monthly timesheets and travel claims and ensuring that travel expenditures do not exceed the Program Budget. Prepares information on staffing requirements and submits requests to the Single-Family Lending Housing Finance Chief (Single Family) and participates with the interviewing, evaluation and hiring of new staff.	
PERCENTAGE OF TIME	MARGINAL FUNCTIONS	
5%	Prepares letters, forms, and other documents in Microsoft Word and Excel. Participates in staff meetings, attends training, provides work status reports, handles special projects, and performs other duties as required within the scope of the classification.	
PERSONAL CONTACTS		
Daily contact with the public, all levels of departmental staff, and representatives from other State and county agencies.		
SPECIAL REQUIREMENTS		
N/A		
WORK ENVIRONMENT		
- Prolonged sitting - Works in a high-rise building - Uses a computer keyboard and reads from computer screens several hours a day		
PHYSICAL ABILITIES		
Ability to transport up to 20 lbs.		
TRAVEL		
- Occasional travel may be required within and/or outside the state of California via private or public transportation (i.e., automobile, airplane, etc.) - Travel may include overnight stay.		
EMPLOYEE ACKNOWLEDGEMENT		
I have read and understand the duties listed above and I certify that I possess essential personal qualifications including integrity, initiative, dependability, good judgment, and ability to work cooperatively with others; and a state of health consistent with the ability to perform the assigned duties as described above with or without reasonable accommodation. (If a reasonable accommodation is necessary, discuss your concerns with the hiring supervisor. If unsure of a need for reasonable accommodation, inform the hiring supervisor, who will discuss your concerns with Human Resources.)		
Employee Name	Employee Signature	Date
SUPERVISOR ACKNOWLEDGEMENT		
I certify this duty statement represents a current and accurate description of the essential functions of this position. I have discussed the duties of this position with the employee and provided the employee with a copy of this duty statement.		
Supervisor Name	Supervisor Signature	Date