



**STATE OF OREGON  
POSITION DESCRIPTION**

**Position Revised Date:**

**This position is:**

- ☒ Classified  
☐ Unclassified  
☐ Executive Service  
☐ Mgmt Svc – Supervisory  
☐ Mgmt Svc – Managerial  
☐ Mgmt Svc - Confidential

**Agency: Oregon Housing and Community Services**

**Facility: Disaster Recovery and Resilience**

☒ New ☐ Revised Workday ID: 000000176846

**SECTION 1. POSITION INFORMATION**

a. Classification Title: <u>Loan Specialist 3</u>		b. Classification No: <u>1003</u>	
c. Effective Date: _____		d. Position No: <u>2700056</u>	
e. Working Title: <u>Loan Specialist</u>		f. Agency No: <u>91400</u>	
g. Section Title: <u>DRR Policy &amp; Infrastructure</u>		h. Budget Auth No: <u>TBD</u>	
i. Employee Name: _____		j. Repr. Code: <u>OAS</u>	
k. Work Location (City – County): <u>Salem/Marion NMOB– (Hybrid)</u>			
l. Supervisor Name: <u>Chelsea Catto</u>			
m. Position: <input type="checkbox"/> Permanent <input type="checkbox"/> Seasonal <input checked="" type="checkbox"/> Limited Duration <input type="checkbox"/> Academic Year <input checked="" type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Intermittent <input type="checkbox"/> Job Share			
n. FLSA: <input type="checkbox"/> Exempt X Non-Exempt		o. Eligible for Overtime: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
If Exempt: <input type="checkbox"/> Executive <input type="checkbox"/> Administrative <input type="checkbox"/> Professional <input type="checkbox"/> Computer			

**SECTION 2. PROGRAM AND POSITION INFORMATION**

**a. Describe the program in which this position exists. Include program purpose, who's affected, size, and scope. Include relationship to agency mission.**

The Oregon Department of Housing and Community Services (OHCS) has established a new division to manage recovery from major disasters. The Disaster Recovery & Resilience section will administer long-term state and federal grants to benefit disaster survivors and impacted communities in Oregon. Primarily, the division is recovering from the major disasters that occurred during Labor Day Weekend of 2020 when fires caused the loss of nearly 4,200 homes in the state. The Oregon Legislature allocated \$150 million in specific wildfire recovery general funds along with substantial affordable housing funding which will be applied to disaster impacted regions, and the federal government has allocated \$422 million in Community Development Block Grant- Disaster Recovery (CDBG-DR) funds from the US Housing and Urban Development Department. OHCS has set aggressive goals to replace as much of the lost housing as it possibly can, and to provide a comprehensive recovery for individuals impacted by the fires. This division is a key function of OHCS and will develop innovative business practices within the agency.

- b. Describe the primary purpose of this position, and how it functions within this program. Complete this statement. The primary purpose of this position is to:

This position plays a critical role in ensuring the integrity and compliance of the **Down Payment Assistance (DPA)** program by conducting quality assurance and oversight of subrecipient activities. The *Loan Specialist* reviews underwriting criteria, assesses subrecipient performance, and ensures adherence to program guidelines. If DPA subrecipients are lenders, they will handle underwriting and housing counseling, with the *Loan Specialist* performing quality checks. If subrecipients are not lenders, the *Loan Specialist* takes on a broader role, including underwriting loans, preparing closing documents, servicing loans, tracking loan forgiveness, and securing financial interests in properties. Additionally, the *Loan Specialist* serves as the primary point of contact and subject matter expert for subrecipients, providing guidance, assisting with quarterly reports, and coordinating with the division's finance team on budgets and fund disbursements. This position ensures that all DPA loans conform to program requirements and will assist with other program duties as assigned.

### SECTION 3. DESCRIPTION OF DUTIES

List the major duties of the position. State the percentage of time for each duty. Mark "N" for new duties, "R" for revised duties or "NC" for no change in duties. Indicate whether the duty is an "Essential" (E) or "Non-Essential" (NE) function.

% of Time	N/R/ NC	E/ NE	DUTIES
30	N	E	<b>Loan Evaluation &amp; Underwriting</b> <ul style="list-style-type: none"> <li>Reviews and evaluates individual Down Payment Assistance loan submissions for compliance with federal, state, and program requirements.</li> <li>Performs detailed financial review of borrower applications, including income, assets, debt ratios, and housing costs to confirm eligibility and financial feasibility.</li> <li>Verifies loan affordability and risk factors such as debt-to-income and loan-to-value ratios to ensure responsible lending.</li> <li>Confirms accuracy and completeness of supporting documentation, including title reports, appraisals, and settlement statements.</li> <li>Identifies and resolves potential conflicts between DPA program criteria and other financing sources.</li> <li>Develops loan approval conditions as needed to mitigate financial or compliance risks.</li> </ul>
30	N	E	<b>Transaction Management &amp; Loan Servicing</b> <ul style="list-style-type: none"> <li>Coordinates all aspects of loan closing for non-lender subrecipients, including disbursing DPA funds into escrow and verifying that all closing documentation meets program requirements.</li> <li>Prepares or reviews all required legal documents for loan closings, including promissory notes and trust deeds, ensuring they protect OHCS's interests.</li> <li>Coordinates with title companies, escrow agents, and legal counsel to ensure smooth, compliant loan closings.</li> <li>Verifies appropriate use of funds, allowable closing costs, and completion of required environmental reviews prior to disbursement.</li> <li>Verifies loan tracking of performance post-closing, including affordability period milestones, forgiveness events, and lien releases.</li> </ul>

			<ul style="list-style-type: none"> <li>• Supports financial reconciliation and reporting by coordinating with internal finance staff on disbursements, budgets, and audit documentation.</li> <li>• Verifies post-closing loan servicing activities of subrecipients.</li> </ul>
30	N	E	<b>Subrecipient Support &amp; Program Oversight</b> <ul style="list-style-type: none"> <li>• Conducts quality assurance and quality control reviews of loan files submitted by subrecipient lenders to ensure accuracy, completeness, and compliance with DPA program guidelines.</li> <li>• Acts as the primary point of contact and subject matter expert for subrecipients, internal staff, external partners, and the general public on administering DPA funds and the associated regulations/policies.</li> <li>• Assists in developing training materials and delivers presentations to increase program understanding among subrecipients.</li> <li>• Provides technical assistance and guidance on underwriting standards, compliance requirements, and documentation expectations.</li> <li>• Assists subrecipients with timely and accurate completion of quarterly reports and monitors for performance.</li> <li>• Collaborates with program and policy staff to identify trends, recommend improvements, and ensure successful implementation of DPA program goals.</li> <li>• Actively participates in section and cross-functional team meetings to align on strategic goals, share policy updates, and coordinate implementation.</li> </ul>
10	N	E	<b>Other duties as assigned.</b>

## SECTION 4. WORKING CONDITIONS

**Describe any on-going working conditions. Include any physical, sensory, and environmental demands. State the frequency of exposure to these conditions.**

This position primarily operates within in a remote/hybrid office environment, requiring extensive periods at a desk for tasks such as computer work, meeting participation, and telecommunication. Although standard office hours are typically observed, the role may offer some flexibility, including the need for occasional evening or weekend availability.

The role involves significant stakeholder engagement, which will demand adaptability to various settings while maintaining professionalism.

## SECTION 5. GUIDELINES

**a. List any established guidelines used in this position, such as state or federal laws or regulations, policies, manuals, or desk procedures.**

Oregon Revised Statutes  
OHCS Policy and Procedures  
2 CFR 200

CDBG-DR  
Oregon Administrative Rules  
ReOregon HSS Policy

**b. How are these guidelines used?**

These guidelines are used to ensure the Down Payment Assistance program operates in compliance with applicable federal, state, and agency-specific requirements. For example, 2 CFR 200 and CDBG-DR regulations establish the federal standards for financial management, eligibility, and program oversight, which guide how loans are underwritten, serviced, and monitored. The Oregon Revised Statutes and Oregon Administrative Rules provide the legal framework for administering public funds and securing financial interests. OHCS Policies and Procedures and the ReOregon HSS Policy Manual offer agency-specific guidance on day-to-day operations, including loan processing, documentation standards, environmental review coordination, and subrecipient oversight. The *Loan Specialist* relies on these guidelines to evaluate subrecipient performance, ensure eligible homebuyers are served appropriately, and protect both the homebuyer and the agency from legal or financial risk.

## SECTION 6. WORK CONTACTS

**With whom, outside of co-workers in this work unit, must the employee in this position regularly come in contact?**

Who Contacted	How	Purpose	How Often?
<b>Note:</b> If additional rows of the below table are needed, place cursor at end of a row (outside table) and hit "Enter".			
DPA Subrecipients	Phone, letter, email, meeting	To provide technical assistance, clarify program requirements, perform quality assurance, coordinate on loan closings, and support reporting and compliance activities.	Daily
Internal OHCS Staff	Phone, email, meeting	To coordinate loan funding, resolve eligibility or documentation issues, align on subrecipient budgets and draws, and ensure program operations follow internal policies and funding timelines.	Daily/Weekly
Title Companies and Escrow Agents	Phone, email, meeting	To facilitate loan closings, ensure funds are properly disbursed, and verify documentation such as escrow instructions and final closing disclosures.	Weekly/Monthly
Homebuyers	Phone, email, meeting	To collect missing information, clarify details needed to complete underwriting, or resolve issues prior to closing. The <i>Loan Specialist</i> may also contact homebuyers directly to explain loan terms, confirm occupancy requirements, or verify eligibility criteria. The <i>Loan Specialist</i> uses information provided by homebuyers to generate loan documents and ensure all materials are accurate and ready for closing.	Weekly/Monthly

## SECTION 7. POSITION RELATED DECISION MAKING

**Describe the typical decisions of this position. Explain the direct effect of these decisions.**

The typical decisions made by the *Loan Specialist* involve determining whether subrecipient activities and DPA loan files meet program requirements and underwriting standards. This includes evaluating loan documentation, verifying borrower eligibility, approving or rejecting loans based on compliance with federal and state regulations, and identifying when corrective action is needed. The *Loan Specialist* also decides how best to support subrecipients through technical assistance and when to escalate issues that may impact program performance or compliance. These decisions directly affect the integrity and success of the DPA program—

ensuring that public funds are used responsibly, eligible homebuyers receive the support they need, and that the agency remains in compliance with legal and regulatory requirements. Poor or delayed decisions in this role could result in noncompliance findings, funding delays, or financial risk to the agency and participating homebuyers.

## SECTION 8. REVIEW OF WORK

### Who reviews the work of the position?

Classification Title	Position Number	How	How Often	Purpose of Review
<i>Note: If additional rows of the below table are needed, place cursor at end of a row (outside table) and hit "Enter".</i>				
BOM 2	0001900	In person /Phone/Email/virtual	Weekly	To discuss work products, funding.

## SECTION 9. OVERSIGHT FUNCTIONS

### THIS SECTION IS FOR SUPERVISORY POSITIONS ONLY

- a. How many employees are directly supervised by this position? 0  
 How many employees are supervised through a subordinate supervisor? 0
- b. Which of the following activities does this position do?
- |  |   |
|--|---|
| <input type="checkbox"/> Plan work               | <input type="checkbox"/> Coordinates schedules                    |
| <input type="checkbox"/> Assigns work            | <input type="checkbox"/> Hires and discharges                     |
| <input type="checkbox"/> Approves work           | <input type="checkbox"/> Recommends hiring                        |
| <input type="checkbox"/> Responds to grievances  | <input type="checkbox"/> Gives input for performance evaluations  |
| <input type="checkbox"/> Disciplines and rewards | <input type="checkbox"/> Prepares & signs performance evaluations |

## SECTION 10. ADDITIONAL POSITION-RELATED INFORMATION

**ADDITIONAL REQUIREMENTS:** List any knowledge and skills needed at time of hire that are not already required in the classification specification:

The individual in this position is expected to (a) create a professional environment focused on high productivity; (b) model sound work habits through personal example, (c) maintain accurate and current office records (time sheets, reports, etc.) and submit these for appropriate action in timely manner; (d) actively contribute, participate, and engage in department meetings and other settings, and (e) complete special projects and other duties as assigned.

The individual in this position must perform position duties in a manner which promotes excellent customer service and harmonious working relationships, including treating all persons courteously and respectfully; actively engage in and promote a positive work environment; develop good working relationships with agency personnel and with appropriate external partners; identify and resolve problems in a constructive manner; demonstrate openness of constructive feedback and suggestions; and contribute to a positive, respectful, and productive work atmosphere creating a positive, productive environment focused on results.

All OHCS employees are expected to demonstrate behaviors that honor and respect individual differences to create an inclusive workplace that demonstrates the values of the agency. All employees are expected to support OHCS's leadership to ensure that people from diverse backgrounds have equitable opportunities both internally and externally, to work for and conduct business with OHCS.

The individual in this position must have excellent written, computer, verbal communication, and presentation skills. Punctuality and regular, consistent attendance are key elements of this position.

- **Work Efficiently:** Allocates own time efficiently; handles multiple demands and competing priorities; eliminates inefficiencies; conducts effective meetings. Works towards goals and expectations when involving others in projects; is accessible and provides support and up-to-date knowledge to relevant others; coordinates work efforts with other groups; monitors progress.
- **Analyze and Solve Problems:** Gathers relevant information systematically; considers a broad range of issues or factors; grasps complexities and perceives relationships among problems or issues; includes others in problem-solving efforts when appropriate.
- **Know the Business:** Shows understanding of issues relevant to the broad organization and business; keeps that knowledge up to date; understands the impact of external events on the organizational plans and objectives.
- **Build Relationships:** Relates to others in an open and accepting manner; initiates and develops relationships with others as a key priority; treats others with respect; addresses prejudice and other intolerant behavior in others; is approachable and able to balance customers competing priorities.
- **Demonstrate Adaptability:** Handles day-to-day work challenges confidently; is willing and able to adjust to multiple demands, shifting priorities, ambiguity, and rapid changes; shows resilience in the face of constraints, frustrations, or adversity; demonstrates flexibility.
- **Prepare Written Communication:** Conveys information clearly and effectively through both formal and informal documents; adapts writing style to fit the audience.
- **Focus on Customer Needs:** Anticipates and identifies customer needs; takes action to meet customer needs; develops effective working relationships with internal and external customers; continually searches for ways to increase customer satisfaction.
- **Listen to Others:** Demonstrates attention to and conveys understanding of the comments and concerns of others; listens well in a group.

The person in the position must pass a criminal background check.

**BUDGET AUTHORITY:** If this position has authority to commit agency operating money, indicate the following:

Operating Area	Biennial Amount (\$00000.00)	Fund Type
<i>Note: If additional rows of the below table are needed, place cursor at end of a row (outside table) and hit "Enter".</i>		

## SECTION 11. ORGANIZATIONAL CHART

Attach a current organizational chart. Be sure the following information is shown on the chart for each position: classification title, classification number, salary range, employee name and position number.

## SECTION 12. SIGNATURES

_____ Employee Signature	_____ Date	_____ Supervisor Signature	_____ Date
<u>Denise Kraxberger</u> Appointing Authority Signature	<u>3/24/2025</u> Date		