State of Michigan
Civil Service Commission

Capitol Commons Center, P.O. Box 30002
Lansing, MI 48909

Position Code
1. PROPALTAC03N

POSITION DESCRIPTION

This position description serves as the official classification document of record for this position. Please complete the information as accurately as you can as the position description is used to determine the proper classification of the position.

2. Employee's Name (Last, First, M.I.)	**8. Department/Agency** LEO-MSHDA
3. Employee Identification Number	**9. Bureau (Institution, Board, or Commission)** Michigan State Housing Development Authority
4. Civil Service Position Code Description PROPERTY ANALYST-A	**10. Division** Homeownership
5. Working Title (What the agency calls the position) Underwriter	**11. Section** Underwriting
6. Name and Position Code Description of Direct Supervisor BLANK, CHRISTINE; STATE ADMINISTRATIVE MANAGER-1	**12. Unit**
7. Name and Position Code Description of Second Level Supervisor COON, TONYA M; STATE DIVISION ADMINISTRATOR	**13. Work Location (City and Address)/Hours of Work** 735 E. Michigan Ave., Lansing, MI 48912 / Monday - Friday 8 a.m. - 5 p.m.

14. General Summary of Function/Purpose of Position

This senior level Property Analyst is responsible for the more complex underwriting duties associated with various conventional and federal programs that assist qualified homebuyers in the purchase of existing or new homes by providing low-interest loans, down payment assistance through the Single-Family Mortgage Loan Programs and federal tax credits through the Mortgage Credit Certificate (MCC) program

15. Please describe the assigned duties, percent of time spent performing each duty, and what is done to complete each duty.

List the duties from most important to least important. The total percentage of all duties performed must equal 100 percent.

Duty 1

General Summary: **Percentage:** **40**

Single Family Underwriting

Individual tasks related to the duty:

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- Analyze loan files to determine adherence to all bond guidelines which includes income limits, sales price limits, land restrictions and other overlays as determined by the Authority.
  • Research and stay abreast of industry changes regarding guidelines
  • Effectively communicate what is needed to bring file to completion
  • Troubleshoot possible issues that may arise with documents
  • Be proactive in stating what is needed and why
  • Complete system of record with required data
  • Senior level employees will make determinations on loans ensuring all policies and procedures related to all federal tax-exempt Single-Family Mortgage Loan Programs, FHA, Conventional, VA and Rural Development loans are met. Independently review loan files at a higher capacity level.

Duty 2

General Summary: **Percentage:** **30**

Resolve issues and recommend solutions.

Individual tasks related to the duty:

- • Research policies to provide guidance on loan files
  • Work with lenders to find ways to overcome file deficiencies and provide ways to document a requirement within guidelines
  • Respond to scenario requests by lender
  • Bring to a decision outstanding Single-Family.
  • loans and MCC requests which exceed the normal processing parameters
  • Senior staff will resolve complex issues and identify means in which to eliminate or minimize problems and implement solutions. They will be a point of contact for lending partners when seeking guidance on these scenarios.

Duty 3

General Summary: **Percentage:** **10**

Mortgage Credit Certificates

Individual tasks related to the duty:

- • Review and determine eligibility for loan submissions for the Mortgage Credit Certificate
  • Ensure each file meets all compliance with State and IRS regulations
  • Serves as liaison between MSHDA and lending institutions
  • Effectively communicate what is needed to bring file to completion
  • Senior level staff will provide expertise on policies and procedures regarding the Mortgage Credit Certificate Program for all IRS tax exempt bond policies to determine eligibility for the federal tax credit.

Duty 4

General Summary: **Percentage:** **10**

Training

Individual tasks related to the duty:

- • Provide training on guidelines through multi channels to reach the audience which includes one-on-one training, small group training or online training.
  • Effectively interpret and disseminate program information to lenders and the public
  • Ensure knowledge is understood and offer additional clarification as needed
  • Develop training guidelines and conduct training for new and existing lenders by identifying trends in loan deficiencies and frequently asked questions. Training will be a tool used to improve loan quality and increase positive outcomes.
  • Explain policies in detail and provide ways to overcome issues.

Duty 5

General Summary: **Percentage:** **10**

Other Duties and Special Projects
Liaison

Individual tasks related to the duty:

- • Actively participate in new programs as needed
  • Provide feedback and ideas for streamlining activities
  • Support other areas within Homeownership as needed when volume dictates
  • Senior level staff will be a liaison between all areas of Homeownership to improve workflow from area to area, gain efficiency and improve communication. Act as resource to complete situations with internal and external partners.
  • Work with the department managers on enhancements and special projects as needed.

16. Describe the types of decisions made independently in this position and tell who or what is affected by those decisions.

The senior level person in this position must interpret federal and state regulations regarding the Authority's Single Family Mortgage Loan Program and Mortgage Credit Certificate and apply that knowledge to make a determination of eligibility for applicants who will receive residential mortgage loans under these programs.

17. Describe the types of decisions that require the supervisor's review.

Decisions that require an exception of established policies and procedures, or decisions involving matters of agency policy or technical matters that have not been previously experienced. Decisions of a legal matter would be referred to the Manager of Homeownership Operations, Division of Homeownership Director and/or Staff attorney as appropriate.

18. What kind of physical effort is used to perform this job? What environmental conditions in this position physically exposed to on the job? Indicate the amount of time and intensity of each activity and condition. Refer to instructions.

Work is primarily sedentary in a standard office environment with minimal physical effort, involving computer use, meetings, occasional walking, and infrequent light lifting of office or IT equipment. No regular exposure to hazardous conditions or strenuous activity.

19. List the names and position code descriptions of each classified employee whom this position immediately supervises or oversees on a full-time, on-going basis.

Additional Subordinates

20. This position's responsibilities for the above-listed employees includes the following (check as many as apply):

N	Complete and sign service ratings.	N	Assign work.
N	Provide formal written counseling.	N	Approve work.
N	Approve leave requests.	N	Review work.
N	Approve time and attendance.	N	Provide guidance on work methods.
N	Orally reprimand.	N	Train employees in the work.

22. Do you agree with the responses for items 1 through 20? If not, which items do you disagree with and why?

Yes

23. What are the essential functions of this position?

The essential duties of this senior level position are to interpret rules and regulations for the Single-Family Mortgage Loan Program and the Mortgage Credit Certificate Program and communicate these interpretations to lenders and borrowers and train lenders on the program.

24. Indicate specifically how the position's duties and responsibilities have changed since the position was last reviewed.

Updating to reflect PD to current duties and responsibilities.

25. What is the function of the work area and how does this position fit into that function?

The function of the area is to implement a multi-million dollar per year Single Family Mortgage Loan Program to provide affordable housing to low- and moderate-income families. The senior level position interprets rules and regulations for the Single-Family Mortgage Loan Program and the Mortgage Credit Certificate Program, and relates these interpretations to lenders and borrowers and trains lenders in all programs

26. What are the minimum education and experience qualifications needed to perform the essential functions of this position.

EDUCATION:

Possession of a bachelor’s degree in any major.

EXPERIENCE:

Property Analyst 12
Three years of professional experience in real estate equivalent to a Property Analyst, including one year equivalent to a Property Analyst P11.

Alternate Education and Experience

Property Analyst 9 - 12
Educational level typically acquired through completion of high school and the equivalent of at least two years of full-time active-duty experience at or above the E-6 level in the uniformed services may be substituted for the education requirement.

KNOWLEDGE, SKILLS, AND ABILITIES:

Demonstrated extensive knowledge of conventional and government mortgage underwriting and financing, real estate evaluation, and financial management principles and practices.
• Ability to interpret complex rules and guidelines, apply the principles and techniques of real property appraisals.
• Strong presentation and facilitation skills, with the ability to engage and inspire adult learners.
• Excellent customer service skills, attention to detail, and excellent written and verbal communication skills.
• Proficiency in e-learning platforms, virtual training tools, and Microsoft Office Suite.
• Analytical skills to evaluate training effectiveness and make data-driven improvements.
• Ability to work collaboratively in a team environment and build relationships with stakeholders.
• Demonstrated time management and organization skills to plan, coordinate, and expedite work projects.
• Ability to adapt to quick changes and successfully handle multiple tasks at one time.
• Out of the box thinker, problem solving skills, with a can-do attitude.
• Ability to formulate policies and procedures relevant to program areas based on information of a conceptual nature from varied and complex sources

CERTIFICATES, LICENSES, REGISTRATIONS:

FHA Direct Endorsement CHUM's Underwriter ID# is preferred.

NOTE: Civil Service approval does not constitute agreement with or acceptance of the desired qualifications of this position.

I certify that the information presented in this position description provides a complete and accurate depiction of the duties and responsibilities assigned to this position.

Supervisor | **Date**

TO BE FILLED OUT BY APPOINTING AUTHORITY

Indicate any exceptions or additions to the statements of employee or supervisors.

N/A

I certify that the entries on these pages are accurate and complete.

AMBER MARTIN | 11/6/2026

Appointing Authority | **Date**

I certify that the information presented in this position description provides a complete and accurate depiction of the duties and responsibilities assigned to this position.

Employee | **Date**