

HG 0530
POSITION DESCRIPTION
COVER SHEET

REASON FOR THIS POSITION		1. REPLACES PD NUMBER	
NEW	2. IDENTICAL ASSIGN TO THE ESTABLISHED PD NUMBER		
RECOMMENDED			
Single Family Housing Specialists			9 INCUMBENT (Optional)
		10 PAY PLAN	11 SERIES
		GS	1101

OFFICIAL						
10 TITLE Single Family Housing Specialist						
11	12	13	14	15	16	17
PP	SERIES	FUND	GRADE	DATE	I/A	CLASSIFIED
GS	1101		12	08 25 94	A <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Virgil W. Jackson

14 ORGANIZATIONAL STRUCTURE (Agency/Bureau)	
1st	Department of Housing and Urban Development
2nd	Assistant Secretary for Housing
3rd	Deputy Assistant Secretary for Single Family Housing
4th	Single Family Division
5th	RED BRANCH
6th	
7th	
8th	

SUPERVISOR'S CERTIFICATION			
I certify that this is an accurate statement of the major duties and responsibilities of the position and its organizational relationships and that the position is needed to carry out Government functions for which I am responsible. This certification is made with the knowledge that this information is to be used for statutory purposes and to appointment and payment of public funds and that false or misleading statements may constitute violations of such statute or their implementing regulations.			
18	19	20	21
SUPERVISOR'S SIGNATURE	DATE	SECOND LEVEL SUPERVISOR'S SIGNATURE	DATE
<i>Jack Brady</i>	6/23/94		
SUPERVISOR'S NAME AND TITLE		SECOND LEVEL SUPERVISOR'S NAME AND TITLE	
Jack Brady, Acting Deputy Assistant Secretary for Single Family Housing			

FACTOR EVALUATION SYSTEM					
FACTOR	23	24	FACTOR	25	26
1. Knowledge Required		POINTS	6. Personal Contacts		POINTS
2. Supervisory Controls			7. Purpose of Contacts		
3. Guidelines			8. Physical Demands		
4. Complexity			9. Work Environment		
5. Scope and Effect			27. TOTAL POINTS ▶		27.
					28.
					28. GRADE ▶

CLASSIFICATION CERTIFICATION	
I certify that this position has been classified as required by Title 5, US Code, in conformance with standards published by the OPM or, if no published standard is directly, consistently with the most applicable published standards.	
29. SIGNATURE	30. DATE
<i>Virgil W. Jackson</i>	August 26, 1994
31. NAME AND TITLE	
Virgil W. Jackson, Personnel Classification Work Group	

32. MARKS	33. OPM CERTIFICATION NUMBER
OPM/PCSS, Construction Analyst Series, GS -828, dated December 1965, Loan Management Series GS-1165, dated June 1966, Appraising Series, GS-1171, dated November 1992; AAGEG dated Aug 1994	

MASTER RECORD/INDIVIDUAL POSITION DATA
THIS SIDE TO BE COMPLETED BY THE CLASSIFIER

1. FUNCTION (1)		2. DEPT. TO AGENCY (2)		3. SERIAL (3)		4. HR. NO. (4)		5. GRADE (5)		6. DT. (6)	
AGENCY: HU 83		4408		HG0530		7365		12			

B. MASTER RECORD											
1. PAY PLAN (2)		2. OCC. SER. (4)		3. OCC. FUND. CD (3)		4. OFF. TITLE CD (5)		5. OFF. TITLE (34)			
GS		1101		-		9999		Single Family Housing Specialist			
6. PD FLD CD (1)		7. SUP. CD (1)		8. CLASS. STD. CD (1)		9. INTERDIS. CD (1)		10. DT. CLASS. (1)			
2		8						X = New Std. Applied Blank = NA		N = No Y = Interdis.	
11. EARL. SET. CD (1)		12. INACT/ACT (1)		13. DT. ABOL. (6)		14. DT. INACT/REACT (6)		15. ADDY. USE (2)			
1 = Primary 2 = Secondary		1 = Inactive A = Active		MO DAY YEAR		MO DAY YEAR		4			
16. INTERDIS. SET. (4)		(4)		(4)		(4)		(4)		(4)	
17. INTERDIS. TITLE CD (2)		(2)		(2)		(2)		(2)		(2)	

DIVIDUAL POSITION											
1. POS. SER. (1)		2. PAY SER. (1)		3. SER. CODE (1)		4. POS. SER. (1)		5. COMP. SER. (4)			
E		C = None 1 = CD 219 2 = CD 220		3 = SF 278 4 = AD 352 5 = SF 849		A = Sched A B = Sched B C = Sched C		D = Exempted but not A, B, C		IN N	
6. WK. TITLE CD (4)		7. WK. TITLE (3)		8. ORG. SER. CD (1)		9. VAC. REV. CD (1)		10. POS. SER. (1)			
83		08 01		1300 21		18 00 00		E		0 = Position Action No Vacancy 4 = No Change	
11. LANG. REQ. (2)		12. PRO. DTY. IND. (1)		13. DUTY STATION (3)		14. BUS. CD. (2)		15. DT. LST. AUDIT (6)		16. PAS. IND. (1)	
12		N/A Y = Yes		08 0600 031		0015		MO DAY YEAR		Blank = N/A 1 = PAS	
18. GS BASIS. IND. (1)		19. DT. REQ. REC (6)		20. NFE DT. (6)		21. PCS ST. (5)					
1 = Rev. when vacan 2 = Impact of Person 3 = Sub/SGEG		4 = Sub/Program 5 = PREGG 6 = Policy Analysis		7 = Equipment Devel. Guide 8 = Agency Use 9 = Agency Use		ALPHAS = Agency Use		MO DAY YEAR		MO DAY YEAR	
22. MAINT. REV./CLASS. ACT. CD. (2)		23. DT. ABOL. (6)		24. DT. INACT/REACT (6)		25. ACCTG. STAT. (4)		26. INT. ASGN. SER. (4)		27. ACCT. USE (1)	
38		MO DAY YEAR		MO DAY YEAR		MO DAY YEAR		MO DAY YEAR		000 1	
28. EMP. ASGN. (6)						29. DATE					
MO DAY YEAR						MO DAY YEAR					

REMARKS

STATEMENTS OF DIFFERENCE

GS-5 Statement of Difference: This position is developmental to the full performance level of GS-12. The duties performed are those of an entry-level trainee and are commensurate with the grade of the position. At this GS-5 level, the supervisor or higher-grade employee provides work with specific and detailed instructions. Work is performed under close supervision and reviewed both while in progress and upon completion. This is not a complete position description without the full performance position description attached.

GS-7 Statement of Difference: This position is developmental to the full performance level of GS-12. The duties performed are those of an advanced trainee and are commensurate with the grade of the position. At this GS-7 level, the employee performs assignments which are planned to provide further technical development. Completed work is thoroughly reviewed for accuracy, adequacy and adherence to HUD policies and methods. This is not a complete position description without the full performance position description attached.

GS-9 Statement of Difference: This position is developmental to the full performance level of GS-12. The duties performed are those of a first-level journeyman who works with higher-grade staff and who independently utilizes standard and well-established techniques and methods. The supervisor provides advice and reviews work for compliance with policies, completeness and technical adequacy. This is not a complete position description without the full performance position description attached.

GS-11 Statement of Difference: This position is developmental to the full performance level of GS-12. The duties performed are those of a journeyman who functions with substantial independence on a full range of assignments. The supervisor may provide advice and some technical review on the more complex, broad and unusual projects assigned. This is not a complete position description without the full performance position description attached.

SINGLE FAMILY LOAN GENERALISTS
GS-1101-12

INTRODUCTION

This position is located in the Single Family Division and is responsible for all single-family activities located within the field offices jurisdiction. The incumbent is responsible for; 1) all underwriting functions including, valuation, mortgage credit, construction analysis, endorsement processing, and lender activities, 2) asset management including requests for assignments, Secretary-Held mortgages and lender reviews, and 3) activities related to real and personal property convey to or in the custody of the Secretary.

DUTIES AND RESPONSIBILITIES

Direct the application of policy and procedural instructions issued to the branch from the branch chief or Program Director, including provision of FHA Handbooks, manuals and operations methods and procedures within the branch to conform to Departmental requirements and local real estate laws and practices.

Participation in or direction of; conferences or training of developers, appraisers, inspectors, architects, Direct Endorsement (DE) underwriters, mortgagee personnel, state entities, non-profit organizations, counseling agencies, and various real estate organizations, with regard to HUD/FHA requirements and procedures, and to administering the Secretarial priorities.

Speaks for and represents the field office and FHA in industry and public meetings concerning all matters relating the single-family housing programs. The informing of mortgagees, mortgagors, developers, state entities, non-profit organizations, other federal agencies (i.e. Veterans Administration - Small Business Administration - Internal Revenue Service), counseling agencies, attorneys, CPAs, REAMs, and the public on the technical phases of approval and underwriting activities, real-estate owned processing, and asset management requirements. The interpretation of policies, regulations, and major operating procedures for private and public groups, congressional representatives, etc., to further the purpose of the National Housing Act as it relates to the management of FHA programs, and the U.S. Housing Act of 1937, as amended. The maintenance of excellent public relations.

Meets with local real estate and mortgage lenders to generate participation and cooperation in the management and sale of properties conveyed to the Secretary. Maintains liaison status with other elements of the field office, headquarters, other government agencies, mortgagees, and the general public on the availability of housing, the financing and management related aspects, and negotiates with such representatives to recommend possible solutions to mutual problems.

Meets with officials of non-profits, state agencies, and other community groups to assist in creating area specific programs for low- and moderate-income homebuyers.

The rendering of advice and consultation to the Program Director on questions regarding underwriting, asset management, and/or real-estate owned activities and related matters. The research of required underwriting, asset management, and/or real-estate owned procedures and techniques, recommending improvements or refinements in technique to Headquarters, through the Program Director.

The conduct of field visits to lenders, REAMs, counseling agencies or single-family properties for the purpose of; 1) to detect and correct trends of faulty critiques and underwriting by lower-graded technical staff, DE Underwriters, or contractors, 2) to determine the conditions and occupancy of HUD-held mortgages and proposed foreclosure, 3) to review and discuss compliance with FHA regulations and procedures governing the servicing of insured single-family mortgages, 4) inspects properties as needed to determine physical conditions and the needs for securing the property and, 5) to determine if the information contained within an appraisal is accurate and supported.

Planning, organization, direction and coordination of all technical underwriting operations of the office. This includes the underwriting of credit acceptability and financial capacity of mortgagors; and related technical review of residential mortgage loans for the purchase, refinance, or substantial rehabilitation of properties having one-to-four living units. Review of compliance inspections received from DE underwriters, approved appraisers, and approved inspectors.

Determines the most expeditious and advantageous manner of disposition of properties to assure a maximum return on the government's investment to protect the insurance reserve funds out of which the real-estate-owned program operates, and to increase the cash flow from such sales into the Treasury. Develops and coordinates a disposition program consistent with regulations including the management, pricing, and terms of condition of the sales.

Reviews requests from mortgagors for acceptance of assignment of insured mortgages in default where unusually complex circumstances exist or where a lower-grade asset management specialist has found that the mortgagor is not eligible for assignment and the mortgagor has appealed that finding.

Services single-family mortgages held by the Secretary, where the nature of the mortgages creates unusually complex servicing concerns. In carrying out these responsibilities the incumbent performs all of the routine servicing actions required of lower-grade staff members with respect to more routine types of mortgages, as well as those unusual actions required by the nature of the mortgage or the mortgagor's situation.

FACTOR I - SUPERVISORY CONTROL

The incumbent works under the general supervision of the Branch Chief of the Production/REO Branch. Independently carries out a wide variety of duties and responsibilities with minimal supervision. Decisions are almost always accepted as authoritative by higher authority and work is reviewed in terms of conformance to policy and of meeting production goals, while consulting

the supervisor only in cases presenting an uncommon degree of complexity. Sets own priorities, considering factors such as changing workload, priorities, relative difficulty, and requirements of the assignments. Ensures timely performance of a satisfactory amount and quality of work.

FACTOR II - KNOWLEDGE REQUIRED BY THIS POSITION

Knowledge of the various functions of the Production/REO Branch is required of the incumbent.

Knowledge of all pertinent sections the Housing Act, as amended, statutory, regulatory, and administrative procedures relating to one-to-four single family housing is essential, as well as familiarity with handbooks concerning valuation, mortgage credit, endorsement processing, architectural and engineering, lender activities, Uniform Standards of Professional Appraisal, Practices, asset management, real-estate owned activities, and related sections of the Code of Federal Regulations.

Must have skills in oral and written communications with mortgagors, mortgagees, mortgage entities, appraisers, builders, counseling agencies, and the general public on the preparation of applications and exhibits and financial requirements to establish sound mortgage risk determinations. Must have knowledge of the interworkings of financial institutions such as national and state banks, mortgage bankers and brokers., state entities, and non profit organizations.

FACTOR III - COMPLEXITY

The incumbent's functions are of great significance since the consequences of errors on the part of the incumbent would be costly to the agency; therefore, the job is highly complex and highly demanding. Any decisions made would set precedents and require a great deal of judgment and creativity.