**Title:** Senior Affordable Housing Lending Analyst  
**Job Type:** Non-Exempt ☒ Exempt ☐  
**Division:** Development  
**Job Grade:** 7  
**Reports to:** Manager of Multifamily Coordination

**Job Purpose**
The Lending Analyst is responsible for evaluating and processing complex affordable rental housing applications for multifamily housing resources such as Low-Income Housing Tax Credits (LIHTCS), PennHOMES funds, Housing Trust Funds (HTFs) and/or other Agency resources. This is accomplished by working as part of a team, overseeing the real estate development process from initial concept through closing, construction, and stabilized occupancy. The goal of all the work in the Development division is to finance high quality housing that serves low-income seniors, families, and individuals throughout the Commonwealth.

**Essential Functions**

1. Determine the eligibility of complex rental housing developments for loan and tax credit financing using sound land use, environmental issues, market criteria and prudent loan underwriting techniques.

2. Coordinate all phases of the Agency’s multifamily application review process in a timely, complete, and accurate manner.

3. Act as a liaison between PHFA’s multifamily divisions and rental housing developers being responsible for all necessary follow up with developers throughout the development process to assure compliance with Agency submission requirements and deadlines from application to project completion.

4. Originate and/or review Development staff correspondence relating to assigned developments and, as required, maintain necessary records, prepare reports and perform related activities (including data entry) in a timely, complete and accurate manner, which may include Carryover Allocation Agreements, Subsidy Layering Reviews, Indenture of Restrictive Covenants, Place in Service Packages and related documents.
5. Review and analyze applications for financing regarding the eligibility and the financial feasibility of the development. This includes reviewing and editing capital and operating budgets and performing LIHTC calculations.

6. Schedule, coordinate, and analyze examinations made by the Technical Services Department and the Housing Management division.

7. Assist developers with the understanding of and compliance related to public funding. Additionally, help educate developers regarding the LIHTC program.

8. Assemble and present completed financing proposals to the Agency’s Precommitment Meeting and to the Agency’s Board Meeting as required.

9. Review closing documents for accuracy and coordinate closing details with the Legal Department.

10. Maintain and organize project files in accordance with established procedures.

11. Work with the Manager of Multifamily Coordination, the Information Technology division, and the Business Analytics division to help transition the department to a new online project management and file system.

12. On an as needed basis, work with the Manager of Multifamily Coordination to research housing policy issues and make recommendations for how the Agency can help address these issues.

13. On an as needed basis, make recommendations for programmatic changes and improvements.

14. Participate in educational seminars and classes and represent the Agency at conferences.

15. Perform other duties on an as needed basis.

**Job Requirements**

1. Bachelor’s Degree and training in housing finance and development, plus at least five (5) years related experience. **Preferred:** Masters Degree in Business Administration, Public Administration, Finance, or a related field, plus at least three (3) years related experience.

2. Knowledge and experience with Microsoft Office Suite, especially Word, Excel, and PowerPoint.
3. Ability to community effectively both verbally and in writing, including preparing and delivering presentations.

4. Ability to negotiate effectively.

Knowledge/ Skills:

1. Knowledge of housing development and financing.

2. Experience with real estate transactions.

3. Analytical thinking - Job requires analyzing information and using logic to address work-related issues and problems.


5. Attention to Detail — Job requires being careful about detail and thorough in completing work tasks.

6. Experience with an Access based database is desired but not required.

Travel

☐ None   ☒ Light   ☐ Frequent   ☐ Other:

Working Conditions

Physical Demands: ☐ Lifting/Carrying ☐ Walking ☒ Sitting ☐ Standing ☐ Other