



CDA Lending and Risk Analyst Senior II (C22100 and C22101)

DHCD offers competitive salary, contractual benefits, paid time off, flexible work schedule, hybrid telework options, training, and career path opportunities.

Work that matters. The Maryland Department of Housing and Community Development (DHCD) is a national leader in the financing of affordable housing and revitalizing communities. This is an opportunity to join this nationally-recognized, award-winning organization and apply your skills to this high public purpose and challenging area. Annually, DHCD finances approximately 2,700 units of multifamily rental housing in 40 properties, amounting to \$350 million in construction and permanent financing. Funding comes from a variety of sources, including state-appropriated funds, taxable and tax-exempt revenue bonds, federal low income housing tax credits, federal HOME funds and other federal funds. Additionally, DHCD administers rental assistance programs and innovative initiatives designed to expand affordable housing opportunities for persons with disabilities, increase the energy efficiency and sustainability of affordable multifamily developments, and preserve rental housing.

This position provides: DHCD offers a flexible work schedule, telework and job sharing options, training, advancement and career path opportunities, casual business dress on Fridays, and a competitive salary. There is ample parking and our offices are located in walking distance to the New Carrollton MARC Train Station.

GRADE

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LOCATION OF POSITION

7800 Harkins Road Lanham, MD 20706.

The Department of Housing and Community Development Headquarters is located in Prince George's County across from the New Carrollton Metro stop.

POSITION DUTIES

The CDA Lending and Risk Analyst Senior II is responsible for underwriting and closing tax-exempt bond, 4% low-income housing tax credits (LIHTC), 9% LIHTC, and State provided subordinate loans for affordable multifamily housing transactions by originating loans for the investments. The position underwrites and structures financing transactions using taxable and tax-exempt bonds, low-income housing tax credits, FHA insured loans, RAD, HAP, and other sources of housing capital and operating subsidy. The position performs market/site analysis, deal structuring and modeling, and analysis of third party due diligence reports. The position performs development and feasibility analysis to evaluate pro forma, income and expense assumptions, market demand, zoning and land use, construction risks, capital budgets, and regulatory compliance. The position analyzes sponsor's credit worthiness to assess liquidity, financial leveraging, experience and capacity. The position performs market/site analysis, deal structuring and modeling, and analysis of third party due diligence reports and presents analysis and financing recommendation to loan approval committees. The position coordinates closing due diligence by reviewing commitment letters, bond and loan documents, regulatory, and operating/limited partnership agreements. The position provides guidance and training to interns and less experienced underwriters as needed.

MINIMUM QUALIFICATIONS

Experience: Four years of professional financial/risk analysis experience, such as managing government programs, risk analysts, debt portfolios, examining and/or analyzing financial statements, budget, grant or real estate investment portfolio records and reports, or four years of experience in Construction Management (as applicable),

and

Four years of professional financial analysis experience, such as managing financial asset and debt portfolios, or four years of residential construction discipline or multifamily construction management.

Notes:

1. Candidates may substitute the possession of a Bachelor's degree from an accredited college or university in Finance, Business Administration, Architecture, Economics, Accounting, Construction Management or a related field and four years of professional financial/risk analysis experience, such as managing government programs, risk analysts, debt portfolios, examining and/or analyzing financial statements, budget, grant or real estate investment portfolio records and reports, or four years of experience in Construction Management (as applicable) for the required experience.
2. Candidates may substitute the possession of a Certified Public Accountant (CPA) certification or documented eligibility to sit for the CPA Examination and four years of professional financial/risk analysis experience, such as managing government programs, risk analysts, debt portfolios, examining and/or analyzing financial statements, budget, grant or real estate investment portfolio records and reports, or four years of experience in Construction Management (as applicable) for the required experience.

3. Candidates may substitute the possession of a Master's degree from an accredited college or university in Finance, Business Administration, Architecture, Construction Management, Economics, Accounting or a related field and two years of professional financial/risk analysis experience, such as managing government programs, risk analysts, debt portfolios, examining and/or analyzing financial statements, budget, grant or real estate investment portfolio records and reports, or two years of experience in Construction Management (as applicable) for the required experience.

4. Candidates may substitute U.S. Armed Forces military service experience as a commissioned officer in the Accounting or Loan Officer Classifications, or as a commissioned officer in business and industry classification or business and industry specialty codes in the housing management field of work on a year-for-year basis for the required experience.

LICENSES, REGISTRATIONS AND CERTIFICATIONS

Employees in this classification may be assigned duties which require the operation of a motor vehicle. Employees assigned such duties will be required to possess a motor vehicle operator's license valid in the State of Maryland.

SELECTION PROCESS

Please provide sufficient information on your application to document that you meet the minimum qualifications for this recruitment. Unofficial transcripts, certifications or diplomas to document educational or certification qualifications are required. Educational credentials from foreign countries must be evaluated by an approved education review service. This evaluation must be submitted with your application. For further information, you may call International Consultants of Delaware, Inc. (302) 737-8715 or World Education Services Inc. 1-800-932-3897 or (202) 331-2925. Successful candidates will be placed on the employment (eligible) list for at least one year. Eligible list may be used to fill future vacancies of the same classification. Successful candidates must document eligibility to work in the U.S. upon hire.

Please note: The Maryland Department of Housing and Community Development is not sponsoring new employees in application of the H-1B Visa at this time due to budgetary constraints. All applicants must be legally authorized to work in the United States under the Immigration and Reform Control Act of 1986. Federal regulations prohibit H1B Visa candidates from paying sponsorship fees, all sponsorship fees must be assumed by the potential employer.

EXAMINATION PROCESS

The examination will consist of a rating of your education, training, and experience related to the requirements of the position. You may be required to complete a qualifications supplement, or the rating

may be based on your application. Therefore, it is important that you provide complete and accurate information on your application. Report all experience and education that is related to this position.

BENEFITS

Contractual employees who work for an agency covered under the State Employee and Retiree Health and Welfare Benefits Program (the Program), have a current employment contract and work 30 or more hours a week (or on average 130 hours per month) may be eligible for subsidized health benefits coverage for themselves and their dependents. As a contractual employee, you will be responsible for paying 25% of the premiums for your medical and prescription coverage, including any eligible dependents you have enrolled. The State of Maryland will subsidize the remaining 75% of the cost for these benefits. You can also elect to enroll in dental coverage, accidental death and dismemberment insurance, and life insurance, but will be responsible to pay the full premium for these benefits. Leave may be granted to a temporary/contractual employee who has worked 106 days in a 12 month period. This leave accrues at a rate of one hour for every 30 hours worked, not to exceed 40 hours per calendar year.

FURTHER INSTRUCTIONS

Online applications are STRONGLY preferred. However, if you wish to submit a paper application, you may mail your application and materials to:

Miles Peterson

Department of Housing and Community Development

Office of Human Resources

7800 Harkins Road, Lanham, MD 20706

All application materials must be received by the filing deadline. If you are unable to upload your transcripts into the system, please send via email to miles.peterson@maryland.gov. Please include the following information in the body of the email:

- Attn: Miles Peterson, HR Generalist
- Your First and Last Name
- Recruitment #
- Classification (Job Title) of Recruitment

Incorrect application forms, or resumes in place of the application, will not be accepted. If you are interested in these positions and cannot apply online please fill out the paper application. For questions concerning these positions, please call 301-429-7566.

TTY Users: call via Maryland Relay.

We thank our Veterans for their service to our country, and encourage them to apply.

As an equal opportunity employer, Maryland is committed to recruiting, retaining and promoting employees who are reflective of the State's diversity.

[APPLY](#)