

Nevada Affordable Housing Assistance Corporation

JOB DESCRIPTION

POSITION TITLE: Eligibility Specialist

STATUS: Non-exempt / Hourly

REPORTING RELATIONSHIP: 1. Eligibility & Quality Control Supervisor 2. Operations Manager

POSITION SUMMARY:

The Eligibility Specialist will review submitted files to analyze and make eligibility decisions. This includes ensuring that benefit assistance requests meet Nevada Hardest Hit Fund® program and product specifications or counteroffer to a different product and/or program when appropriate. In addition, communicate decision to appropriate individuals and uphold adherence to policy and procedures, meet targets for productivity, quality and customer satisfaction, and perform second review process.

RESPONSIBILITIES AND DUTIES:

- Examine documents to determine degree of risk from such factors as applicant financial profile and value of property and analysis non-term sheet compliant scenarios.
- Communicate to staff personnel, or others to obtain further information, or explain policies and eligibility decisions.
- Apply judgment when analyzing risk to support exception policy and procedures.
- Observing, receiving, and otherwise obtaining information from all relevant sources, e.g., Homeowners, staff, Servicers, etc.
- Using computers and computer systems (including hardware and software) to complete daily tasks focusing on data quality.
- Analyzing information and evaluating results to choose the best solution and solve problems.
- Communicating with people outside the organization, representing the organization to customers, the public, government, and other external sources. This information can be exchanged in person, in writing, or by telephone or e-mail.
- Developing constructive and cooperative working relationships with others, and maintaining them over time.
- Providing information to supervisors, co-workers, and subordinates by telephone, in written form, e-mail, or in person.
- Evaluating the underlying principles, reasons, or facts of information by breaking down information or data into separate parts and applying judgment and decisioning.
- Compiling, coding, categorizing, calculating, tabulating, auditing, or verifying information or data.
- Using relevant information and individual judgment to determine whether events or processes comply with laws, regulations, or standards.
- Keeping up-to-date technically and applying new knowledge to your job.

The duties and responsibilities described above may provide only a partial description of this position. This is not an exhaustive list of all aspects of the job. Other duties and responsibilities not outlined in this document may be added as necessary or desirable, with or without notice.

QUALIFICATIONS AND REQUIREMENTS:

- High school diploma or equivalent
- 3-5 years of underwriting experience preferred.
- Prior experience in underwriting for a carrier highly desired.
- Demonstrated production underwriting experience, with a record of execution and producing results.
- Well developed technical underwriting expertise and negotiation skills. Ability to effectively assess risk required.
- In-depth knowledge of regulatory guidelines. Market awareness of competitive conditions throughout the United States.
- Strong analytical and problem solving skills; able to identify, analyze and resolve issues. Attention to detail.
- Excellent interpersonal and communication skills. Ability to effectively interact with all levels of internal and external business partners.
- Effective in cultivating strong business relationships, able to identify potential obstacles and find common ground for pursuing business opportunities.
- Negotiation skills that can effectively influence and persuade others. Able to overcome objections, anticipate concerns, and work to overcome them.
- Ability to exercise independent judgment and make sound business decisions effectively.
- High degree of personal organization and time management skills. Ability to multi-task under tight timeline constraints, including ability to prioritize and perform successfully in a fast paced environment

PHYSICAL DEMANDS:

The physical demands are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions of the position.

- The individual is required to regularly sit at a computer and enter data for extended periods of time.
- The individual is required to listen and talk to individuals and before groups in the performance of the job.
- The individual is regularly called upon to deal with stressful situations and a high work volume.
- The individual is regularly required to stand, walk and drive for extended periods of time.
- The individual is occasionally required to bend, stretch and use hands to handle or feel objects, tools or controls and to reach with hands and arms.
- The individual is occasionally required to lift up to 25 lbs.
- Position requires some travel and scheduling flexibility.

JOB DESCRIPTION ACKNOWLEDGMENT:

I have received a copy of my job description dated _____. The job description describes duties and responsibilities, which apply to me. I agree to read the job description and understand it may be amended as company conditions or requirements necessitate. In that case, changes will be communicated to me.

Employee Signature

Date

Employee Name (printed)

Date

Supervisor Signature

Date

Please keep a copy for your records

DRAFT