

-Vacancy Announcement –

The Housing and Community Development Authority is accepting resumes for a Finance Intern.

To be considered for this position, applicants must:

E-mail a resume, cover letter, and a one to three page professional writing sample to Katie Dailey at kdailey@spd.IN.gov with the title of the position in the e-mail subject line.

Additionally, candidates will also need to apply to job ID 587720 via the state's job bank at www.IN.gov/spd . To apply, click on:

- Employment Opportunities
- Apply Now
- Register now

This position is housed in IHCD's Indianapolis headquarters and applications are being accepted until further notice.

Please see next page for job description.

The Indiana Housing and Community Development Authority (“IHCD”) is requesting an intern to review its’ Single Family Loan programs. Candidates should have experience with Microsoft Office, and specifically Excel, and should be familiar with regression analysis.

IHCD offers their single family loan programs through a network of participating lenders throughout the state of Indiana. This review of the programs will involve looking at not only criteria that are specific to those taking out a mortgage, but will also entail reviews of demographic and geographic data, as well as lender specific data. The goal of this analysis is for IHCD to be able to review the single family programs and determine if changes need to be made, both with the guidelines, as well as with the participating lenders.

Items that will be reviewed and analyzed for relationships and correlations include

1. Debt to income (“DTI”) ratios
2. Credit Scores
3. Loan to value (“LTV”)
4. Delinquencies
5. Foreclosures

Reports IHCD would like to see

1. Credit Score relative to foreclosures
2. Credit Score relative to delinquencies
3. DTI relative to foreclosures
4. DTI relative to delinquencies
5. LTV relative to foreclosures
6. LTV relative to delinquencies
7. Combinations of credit score, DTI, and LTV relative to foreclosure and delinquencies
8. Foreclosures by county, zip code, lender
9. Delinquencies by county, zip code, lender
10. DTI by county, zip code, lender
11. LTV by county, zip code, lender

Candidate would be expected to produce these reports and run regression analysis’s to determine relationships that are and are not correlated. Candidate would also be expected to review additional data as needed to explore/explain any correlations.