

Outline for Housing's Workforce Plan

Name of Office: Single Family Housing

STRATEGIC VISION

What the Office currently does/how it operates (Current State):

Strategic Vision for Office (how will business change, how will the office change the way it does business):

FHA has been and continues to be a leader in providing affordable housing opportunities to millions of families and individuals who might otherwise not have been able to achieve the dream of homeownership. In addition, FHA has served an important role as a promoter of consumer protection standards in the marketplace by developing mortgage insurance policies, working with other HUD organizations to enforce Federal housing laws and by educating potential homebuyers and current home owners in the essentials of successful homeownership and the dangers of predatory lending and other fraudulent practices. Successfully continuing these roles and improving its position in the marketplace requires FHA to continue to streamline its existing business processes to allow current and potential customers and business partners greater access to its programs while maintaining the innovativeness of its mortgage insurance products. Transitioning its business toward electronic commerce and away from paper-based processes will help FHA better interface with the mortgage industry and will make its products easier to use. For example, FHA currently requires lenders to send both a data set describing a loan transaction and a paper case binder to the Department. FHA plans to implement a new process, called E-endorsement, which will eliminate the submission of paper case binders to HUD. Under E-Endorsement a lender would only send an electronic data set. A case binder would only be needed if the data set did not pass FHA's risk mitigation data checks or if the case was selected for review. If a case binder were selected for review, the lender would be required to send an electronic case binder.

Also, FHA plans to improve customer service and strengthen its business partnerships through an FHA Resource Center which will provide prompt, accurate and consistent responses to inquiries, streamlining its processes and requirements, strengthening its business partnerships and broadening its marketing and outreach efforts to reach all segments of the mortgage market, and offering a broad range of training opportunities.

Another effort will be in the area of monitoring for compliance. 900 lender monitoring reviews have historically been conducted annually. Although there are approximately 2,900 DE lenders and 7,900 Loan Correspondents, loan volume is generated by approximately 800 to 900 lenders. This has led to the same lenders being reviewed with a short period (less than 18 months) and has decreased the availability of other lenders to monitor. In addition FHA implemented the *Credit Watch Program*, *Neighborhood Watch* and *Appraiser Watch* to identify poor performance and abusive lending practices. In the future FHA will focus its monitoring reviews only on those lenders that are high and moderate risks, thereby allowing for consistent patterns of risk and material violations to be identified and more effective remedies to be developed.

How this strategic vision supports the Office of Housing and HUD goals (what is the office in the business of doing/what value added services/products does it provide to support HUD/Housing's mission):

The efforts described above will strengthen the ability of FHA to provide homeownership opportunities by making them more aware of what FHA can offer, including the protections it offers to consumers, and by educating them on the essentials of successful homeownership and the dangers of predatory lending and other fraudulent practices.

How this strategic vision changes the business we do/the way we do business (how will "the landscape" change to ensure the office is ready to meet the needs of the public, to meet the goals to support the Agency's mission):

SUPPLY - DEMAND Analyses

What we have now - staff, FTEs, skill sets (Current State with regard to Human resources, processes, and the other requirements/elements of what is needed to do the business of this office):

What the strategic vision means we will require - staff, FTEs, skill sets (Future State with regard to the requirements/elements of what is needed to do the business of this Office):

OFFICE OF HOUSING
SINGLE FAMILY HOMEOWNERSHIP CENTERS

PROPOSED BUYOUTS LISTED IN PRIORITY ORDER (As of April 29, 2005)

Order	Division	Position Title	FTP	Plan	Series	Grade	Location	Justification
Atlanta Homeownership Center								
1	QAD	Single Family Housing Specialist	1	GS	1101	13	Birmingham	New monitoring strategies will require fewer staff
2	PSD	Housing Program Specialist	1	GS	1101	12	Chicago	Insufficient workload
3	PSD	Housing Program Specialist	1	GS	1101	12	Chicago	Insufficient workload
4	PSD	Housing Program Specialist	1	GS	1101	12	Chicago	Insufficient workload
5	PSD	Housing Program Specialist	1	GS	1101	12	Chicago	Insufficient workload
6	PSD	Housing Program Specialist	1	GS	1101	12	Chicago	Insufficient workload
7	PSD	Housing Program Specialist	1	GS	1101	12	Chicago	Insufficient workload
8	PSD	Housing Program Specialist	1	GS	1101	12	Chicago	Insufficient workload
9	PSD	Housing Program Specialist	1	GS	1101	12	Chicago	Insufficient workload
10	PSD	Housing Program Specialist	1	GS	1101	12	Columbia	FTE cannot effectively be used at location.
11	PSD	Supv Housing Program Specialist	1	GS	1101	13	Columbia	Insufficient workload
12	OPS	Housing Program Specialist	1	GS	1101	13	Columbia	Insufficient workload
13	OPS	Program Support Assistant	1	GS	303	7	Columbia	Insufficient workload
14	QAD	Housing Program Specialist	1	GS	1101	13	Columbia	New monitoring strategies will require fewer staff
15	QAD	Single Family Housing Specialist	1	GS	1101	13	Columbia	New monitoring strategies will require fewer staff
16	QAD	Single Family Housing Specialist	1	GS	1101	13	Greensboro	New monitoring strategies will require fewer staff
17	PSD	Housing Program Specialist	1	GS	1101	12	Tampa	Insufficient workload
18	OPS	Program Support Assistant	1	GS	303	7	Tampa	Insufficient workload
19	QAD	Single Family Housing Specialist	1	GS	1101	14	Tampa	New monitoring strategies will require fewer staff
20	PSD	Housing Program Specialist	1	GS	1101	12	Indianapolis	FTE cannot effectively be used at location.
21	PSD	Housing Program Specialist	1	GS	1101	12	Memphis	FTE cannot effectively be used at location.
22	PSD	Housing Program Specialist	1	GS	1101	12	Memphis	FTE cannot effectively be used at location.
23	PSD	Housing Program Specialist	1	GS	1101	12	San Juan	FTE cannot effectively be used at location.
		Total Positions	23					
Denver Homeownership Center								
1	PSD	Housing Program Specialist	1	GS	1101	12	Milwaukee	Insufficient workload
2	PSD	Housing Program Specialist	1	GS	1101	12	Milwaukee	Insufficient workload
3	PSD	Housing Program Specialist	1	GS	1101	13	San Antonio	Insufficient workload
4	PSD	Housing Program Specialist	1	GS	1101	12	San Antonio	Insufficient workload
5	PSD	Housing Program Specialist	1	GS	1101	12	San Antonio	Insufficient workload
6	PSD	Housing Program Specialist	1	GS	1101	12	San Antonio	Insufficient workload
7	PSD	Housing Program Specialist	1	GS	1101	12	San Antonio	Insufficient workload
8	PSD	Program Assistant	1	GS	303	7	Albuquerque	Insufficient work for this grade level
9	OCSD	Program Assistant	1	GS	303	7	Minneapolis	Insufficient work for this grade level
10	QAD	Single Family Housing Specialist	1	GS	1101	15	Kansas City	Insufficient work to support grade incumbent only position
		Total Positions	10					
Philadelphia Homeownership Center								
1	QAD	Single Family Housing Specialist	1	GS	1101	12	Baltimore, MD	FTE cannot effectively be used at location.
2	QAD	Single Family Housing Specialist	1	GS	1101	14	Richmond, VA	FTE cannot effectively be used at location.
3	PSD	Housing Program Specialist	1	GS	1101	13	Richmond, VA	FTE cannot effectively be used at location.
4	PSD	Housing Program Specialist	1	GS	1101	12	Grand Rapids	FTE cannot effectively be used at location.
5	QAD	Single Family Housing Specialist	1	GS	1101	13	Pittsburgh, PA	FTE cannot effectively be used at location.
6	QAD	Single Family Housing Specialist	1	GS	1101	13	Columbus, OH	FTE cannot effectively be used at location.
7	PSD	Housing Program Specialist	1	GS	1101	12	Cleveland, OH	FTE cannot effectively be used at location.
8	PSD	Housing Program Specialist	1	GS	1101	12	Providence, RI	FTE cannot effectively be used at location.
9	PSD	Housing Program Specialist	1	GS	1101	13	Manchester, NH	FTE cannot effectively be used at location.
10	PSD	Housing Program Specialist	1	GS	1101	13	Newark, NJ	FTE cannot effectively be used at location.
11	PSD	Housing Program Specialist	1	GS	1101	12	Newark, NJ	FTE cannot effectively be used at location.
12	OCSD	Housing Program Specialist	1	GS	1101	14	Philadelphia, PA	FTE cannot effectively be used at location.
		Total Positions	12					

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SINGLE FAMILY HOMEOWNERSHIP CENTERS

PROPOSED BUYOUTS LISTED IN PRIORITY ORDER (As of April 29, 2005)

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Santa Ana SF Homeownership Center								
1	OCSA	Housing Assistance Specialist	1	GS	1101	12	Phoenix	FTE cannot effectively be used at location.
2	OCSA	Housing Assistance Specialist	1	GS	1101	12	Phoenix	FTE cannot effectively be used at location.
3	PSD	Housing Program Specialist	1	GS	1101	12	San Francisco	FTE cannot effectively be used at location.
4	OCSA	Housing Assistance Specialist	1	GS	1101	12	Boise	FTE cannot effectively be used at location.
5	PSD	Housing Program Specialist	1	GS	1101	11	Guam	FTE cannot effectively be used at location.
6	OCSA	Supvy Housing Program Specialist	1	GS	1101	13	Boise	FTE cannot effectively be used at location.
7	OCSA	Housing Assistance Specialist	1	GS	1101	12	Boise	FTE cannot effectively be used at location.
8	PSD	Supv Housing Program Specialist	1	GS	1101	14	Seattle	FTE cannot effectively be used at location.
9	PSD	Housing Program Specialist	1	GS	1101	12	Seattle	FTE cannot effectively be used at location.
10	QAD	SF Housing Specialist (O/S)	1	GS	1101	13	Los Angeles	FTE cannot effectively be used at location.
11	QAD	SF Housing Specialist (O/S)	1	GS	1101	12	Portland	FTE cannot effectively be used at location.
12	QAD	SF Housing Specialist (O/S)	1	GS	1101	12	Sacramento	FTE cannot effectively be used at location.
13	QAD	SF Housing Specialist (O/S)	1	GS	1101	13	Sacramento	FTE cannot effectively be used at location.
14	PSD	Housing Program Specialist	1	GS	1101	12	Fresno	FTE cannot effectively be used at location.
15	QAD	SF Housing Specialist (O/S)	1	GS	1101	13	Boise	FTE cannot effectively be used at location.
16	QAD	SF Housing Specialist (O/S)	1	GS	1101	12	Fresno	FTE cannot effectively be used at location.
17	PSD	Program Support Assistant	1	GS	303	7	Tucson	FTE cannot effectively be used at location.
18	QAD	SF Housing Specialist (O/S)	1	GS	1101	13	Los Angeles	FTE cannot effectively be used at location.
19	PSD	Housing Program Specialist	1	GS	1101	12	Boise	FTE cannot effectively be used at location.
20	QAD	SF Housing Specialist (O/S)	1	GS	1101	13	San Francisco	FTE cannot effectively be used at location.
21	PSD	Housing Program Specialist	1	GS	1101	13	Sacramento	FTE cannot effectively be used at location.
22	PSD	Housing Program Specialist	1	GS	1101	12	Tucson	FTE cannot effectively be used at location.
23	QAD	SF Housing Specialist (O/S)	1	GS	1101	12	Tucson	FTE cannot effectively be used at location.
		Total Positions	23					
		GRAND TOTAL OF POSITIONS	68					