

RIHousing – Compliance Risk Analyst

Salary - \$63,489.00 - \$85,710.00

Please note: This pay range represents the base annual full-time salary for all positions within this job grade. The actual salary offered will depend on factors such as experience and other job-related qualifications.

What we are all about:

We are seeking a dynamic professional to serve as the Compliance & Risk Analyst in our Loan Servicing Department. The Compliance & Risk Analyst strengthens the organization's compliance and risk management efforts by investigating and resolving customer complaints and credit disputes, ensuring accurate credit reporting, and supporting quality control and audit activities. The role collaborates with cross-functional teams to deliver timely, accurate, and compliant responses while upholding regulatory requirements. This position is instrumental in mitigating risk, enhancing operational efficiency, and improving the overall customer experience.

This is a hybrid position based in **Providence, Rhode Island**, where you will be an integral part of our **Loan Servicing** team. The role is designed for face-to-face collaboration and direct involvement in our office environment.

What you'll do daily:

- Conduct thorough reviews of customer complaints and credit disputes in alignment with regulatory requirements.
- Research and process disputes submitted through E-Oscar and other reporting channels.
- Examine account histories and collaborate with internal teams to identify root causes and corrective actions.
- Draft clear, accurate, and compliant written communications for customers and stakeholders.
- Review and resolve quality control exceptions identified through audits or regulatory reviews.
- Assist with preparation for internal and external audits, examinations, and compliance assessments.
- Validate and update credit reporting data to ensure timely and accurate corrections.
- Evaluate loan servicing policies and procedures and recommend enhancements.
- Participate in cross-functional discussions

How you will make an impact:

- Ensure timely, accurate, and compliant handling of customer complaints and credit disputes.

- Maintain the accuracy and reliability of credit reporting information.
- Support adherence to CFPB standards and other regulatory requirements.
- Contribute to successful audit and examination outcomes through precise documentation and responses.

What success looks like in this position:

- Bachelor's degree in finance, Business Administration, or related field (or equivalent experience).
- Minimum of 3 years of experience in loan servicing, compliance, risk management, or related financial services role.
- Strong understanding of CFPB regulations and credit reporting and complaint handling practices.
- Experience handling credit disputes, preferably through E-Oscar.
- Excellent analytical, research, and problem-solving skills.
- Strong written and verbal communication skills.
- Ability to manage multiple priorities in a high-volume environment.

Not sure if you meet all the qualifications? Let us decide!

Why RIHousing:

- Mission-Driven Organization
- Mentorship Program
- Lunch and Learn Series
- Employee Recognition Programs
- Dedicated Workforce
- Parking Stipend
- Medical/Dental/Vision/Life Insurance
- Paid Time Off
- Retirement Options
- Flexible Work Hours
- If Position Eligible, Future Hybrid Work May Be Available
- Education Reimbursement
- Onsite Fitness Classes
- Volunteer Days
- Winner of "Best Places to Work" 2016, 2018, 2019, 2021 – 2026
- Greater Providence Chamber of Commerce Worksite Health Award 2013 – 2026
- PBN's Healthiest Employers of RI 2025 & 2026

About RIHousing:

RIHousing works to ensure that all people who live in Rhode Island can afford a healthy, attractive home that meets their needs. RIHousing provides loans, grants, education, and assistance to help Rhode Islanders find, rent, buy, build, and keep a good home. Created by the General Assembly in 1973, RIHousing is a self-sustaining corporation and receives no state funding for operations.

Please apply through our career site: <https://www.rihousing.com/careers/>

- Contact Name: Rebecca Barrett
- Contact Email: rebarrett@rihousing.com
- Contact Phone: 401-443-1643