



JOB ANNOUNCEMENT

Loan Officer/Senior Loan Officer Houston, TX

The Organization:

CSH transforms how communities use housing solutions to improve the lives of the most vulnerable people. We offer capital, expertise, information and innovation that allow our partners to use supportive housing to achieve stability, strength and success for the people in most need. CSH blends over 20 years of experience and dedication with a practical and entrepreneurial spirit, making us the source for housing solutions. CSH is an industry leader with national influence and deep connections in a growing number of local communities. We are headquartered in New York City with staff based in more than 20 locations around the country.

CSH has a strong presence in Texas including three staff dedicated to supporting the transformation of the homeless response system in Houston and a Director of Texas supporting broad policy reform and strengthening the linkage between the healthcare system and supportive housing. CSH has made tremendous progress in building a pipeline of supportive housing across Texas and has a specific goal in Houston of 2500 units over three years. This has created a unique opportunity to drive a public/private funding partnership. CSH has been commissioned to redistribute the private contributions and support the creation of a more predictable funding strategy for future supportive housing and affordable housing development. In addition, the Houston staff are supporting implementation of a new integrated care service model, coordinated housing referral and placement system, and system redesign plan to balance unit mix with need, including an expansion of units for very-low income families. CSH Texas is a leader in systems transformation in Houston and serves as the primary technical consultants for PSH development, homeless system transformation, and the connection to mainstream systems.

The Position:

CSH is seeking an energetic, results-oriented individual to originate capital investments in supportive housing projects in Houston, Texas. Depending on the experience and expertise of the person hired, the title for this position will be Loan Officer or Senior Loan Officer. Reporting to the Chief Lending Officer on CSH's national Community Investment team, the Loan Officer will be responsible for originating investments from a new capital gap subsidy fund in Houston. In the future, the Loan Officer may market and underwrite acquisition, predevelopment and other loans from CSH's national loan fund and support projects elsewhere in the state. In this role, the Loan Officer will work closely with CSH's local Texas staff, nonprofit and for-profit sponsors of supportive housing projects and government and philanthropic funders.

In addition, the Loan Officer will provide assistance to government and philanthropic partners in shaping policies and programs to better meet the needs of the extremely low income individuals and families who are homeless and those who face significant barriers to accessing and retaining housing. The Loan Officer will provide technical assistance to nonprofit, for-profit and public organizations on topics relating to the financing, creation and operation of supportive housing. A small amount of travel for meetings and conferences is required. Candidates must be based in or willing to relocate to Houston, Texas.

Responsibilities: The Loan Officer will:

- Underwrite funding requests for the development of supportive and affordable housing projects conducting all necessary due diligence related to borrower financial health and project feasibility. Conduct necessary due diligence of projects and development teams, including but not limited to appraisals, contracts of sale, title and environmental assessment reports and borrower financials. Review and evaluate development and operating budgets and services plans for projects.
- Provide technical assistance to housing projects, ensuring the quality and sustainability of the supportive housing developments.

- Provide ongoing monitoring to completed projects to ensure compliance with the affordable housing standards and quality, and provide technical assistance as needed to address issues that arise.
- Create underwriting criteria specific to this Houston supportive housing initiative.
- Draft recommendations for infrastructure and process improvements in an effort to create a more predictable financing process for supportive housing in Houston.
- Cultivate relationships with supportive housing providers, banks and local financial intermediaries. Promote increased visibility in market. In partnership with other Texas team staff, build referral networks of supportive housing developers and financing institutions. Provide high quality external relationship management.
- Work with the CSH's Central Region lending staff to identify other lending opportunities for CSH that may arise in the identification and evaluation of projects receiving capital subsidy assistance.
- Prepare and present loan recommendation memos for review and presentation to the Internal and Board Project Review Committees.
- Work with other CSH staff and General Counsel to close and disburse investments.
- Manage loan pipeline tracking system and lead regular status update calls for Houston lending.
- Cultivate relationships with borrowers, funders, financial institutions and other external partners. Attend conferences and other local events.
- Develop and maintain effective partnerships with a wide range of public and private agencies to review project feasibility and sponsor organizational capacities.
- Support policy and fundraising efforts as they relate to CSH lending and local program activities.
- Develop and conduct trainings and workshops related to supportive housing project development and finance.
- Represent CSH at conferences, trainings and community meetings.

Specific skills and experience include:

All CSH staff share a common competency framework. This guides our approach and in turn, helps us create value. Successful candidates will be adaptive, entrepreneurial problem solvers with a demonstrated commitment to social justice. CSH seeks candidates driven by strategic thinking, executed with creativity and flexibility with an ability to adapt approach, strategy, and tactics rapidly in response to changing information or program need. It is important to articulate and strategically pursue new visions and ideas for supportive housing, and the role it can play in solving complex problems. The ideal candidate must be:

- Entrepreneurial:
 - Seeks and advances new opportunities and partnerships; tries new approaches to existing work.
- Strategic:
 - Ability to assess situations and opportunities and translate them into plans of action. Understands how to work through formal channels, informal networks and with partners in varied public sectors and philanthropic settings.
 - Ability to communicate vision and persuade others.
- Pragmatic:
 - Effectively manage many projects simultaneously; including large multi-site, multi-year programs and ensuring program compliance are required. Must be adept taking initiative and pursuing program goals with minimal supervision.
- Collaborative:
 - Ability to establish excellent relationships and work cooperatively with individual, groups and organizations that are diverse in mission, composition, function, capacity and geographic location.
 - Ability to find common ground and effectively facilitate discussion among stakeholder groups with divergent views.
 - Skilled in developing and delivering cogent and compelling presentations to varied audiences.
- Accountable:
 - Strong analytical, interpersonal, presentation and written and verbal communication skills.
 - Sets a high focus for personal and team performance with a focus on results.

Qualifications:

- Bachelor's degree required; Master's degree preferred. Additional experience may substitute for education.
- Minimum of 6 years of experience in low income/supportive housing development and/or housing operations, housing-based supportive services, underwriting and financial analysis, funding of low-income and affordable housing programs, or community development activities; experience in the supportive housing field is preferred though not required. Experience as a developer and/or lender strongly preferred.
- Extensive knowledge of the Low Income Housing Tax Credit program and other federally funded affordable housing financing programs.
- Familiarity with and/or interest in issues related to supportive housing including homelessness, low-income housing, finance, state and local policies, social service delivery and community development.
- Experience underwriting investments in community health centers or primary care facilities a plus.
- Excellent verbal and written communication skills.
- Strong analytical, interpersonal, communication and presentation skills.
- Demonstrated skills using Microsoft Office.
- Demonstrated experience at managing multiple assignments effectively.
- Candidates must be able to take initiative and pursue program goals with minimal supervision.

To Apply:

Candidates should apply by clicking on the link below. All candidates should attach their **Resume, Cover letter and a Writing Sample, preferably a Credit Memo or similar as one Microsoft Word or PDF document.**

<https://home2.eease.adp.com/recruit/?id=15666762>

CSH is committed to a policy of equal treatment and opportunity in every aspect of its relations with staff members and prospective employees, and will not discriminate against applicants for employment because of race, creed, color, national origin, age, disability, marital status, sex, or sexual orientation. CSH is also committed to a policy of affirmative action in the hiring of staff and encourages employment applications from people who are representative of the culturally and ethnically diverse communities CSH serves.