JOB ANNOUNCEMENT

Loan Officer
New York/Eastern Region

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.

The Position:

The Corporation for Supportive Housing is seeking an energetic, results-oriented individual for the position of Loan Officer within the Community Investment Department. This position will be based out of CSH's New York City office. Reporting to the Director of Loan Originations, the Loan Officer/Senior Loan Officer will be responsible for identifying, originating and closing loans in New York (Upstate NY as well as New York City) that support local priorities and goals. Secondarily, this position may also underwrite loans elsewhere in CSH's Eastern Region which currently comprises in New England, Greater New York Area, Mid-Atlantic, and the Southeastern U.S. In this role, the Loan Officer/Senior Loan Officer will work directly with local CSH staff, nonprofit and for-profit sponsors of supportive housing projects and government funders.

In addition, the Loan Officer/Senior Loan Officer will provide assistance to government in shaping policies and programs to better serve 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/Senior Loan Officer will also provide technical assistance to nonprofit, for-profit and public organizations around the financing, creation and operation of supportive housing. Depending on experience and expertise, CSH may hire the position at the Loan Officer or Senior Loan Officer level. Travel, mostly within New York or the region, is required.

Responsibilities: The Loan Officer will:

- Develop and maintain effective partnerships/relationships with supportive housing providers, government agencies, banks and other external partners. Promote increased visibility in market, including through attendance at conferences and other regional events. Build referral networks. Provide high quality external relationship management.
- Market CSH's loan products to government funding partners as a strategy to create high-quality project pipelines for local funding programs. Use these opportunities to influence key aspects of supportive housing projects, advancing common objectives of CSH and government partners.
  - Develop and conduct trainings and workshops related to supportive housing project development and finance.
  - Represent CSH at conferences, trainings and other events.
- Work with New York Program team and other Eastern Region CSH staff to identify lending opportunities resulting from other programmatic activities. Attend staff meetings and other events.
  - Support the New York program's policy and fundraising efforts as they relate to CSH lending and local program activities.
- Originate loans based on knowledge of CSH's loan products, risk tolerance, and staffing capacity. Propose loan structures that meet borrowers' needs while adhering to CSH's credit policies. Work with borrowers to evaluate their financial health, determine financing needs, organizational capacity, verify credit-readiness, and assess 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.
  - Prepare and present loan recommendation memos for review and presentation to the Internal and Board Project Review Committees.
  - Work with other CSH staff and CSH legal counsel to close and disburse loans.

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 and entrepreneurial problem solvers. 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.
- Relevant 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. Experience as a developer and/or lender or commercial underwriter strongly desired.
- Extensive knowledge of the Low Income Housing Tax Credit program and other federally funded affordable housing financing programs. Experience with New York City/State housing funding programs highly desired.
- Familiarity with and/or interest in issues related to supportive housing including homelessness, low-income housing, finance, state and local policies, social service delivery, community development, mental illness, AIDS, harm reduction, etc.
- Excellent verbal and written communication skills.
- Strong analytical, interpersonal, communication and presentation skills.
- Demonstrated skills using Microsoft Office Suite (Word, Excel, Access, Outlook and other development feasibility tools).
- Demonstrated skills at building high quality teams; building trusted relationships; setting and managing performance expectations; and a proven ability to present/train in the areas of real estate development and housing finance issues.
- 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 visiting the link below, selecting *Apply Now* and *Create a New Profile*. 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://csh.csod.com/ats/careersite/JobDetails.aspx?id=4

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.