



## **JOB ANNOUNCEMENT**

### **Loan Officer Community Investment Team**

#### **The Organization:**

For over 25 years, CSH has been a game-changer for the most vulnerable people in our country:

- ✓ Helping communities create 200,000 homes for individuals and families who did not have one;
- ✓ Bringing hope to thousands who thought they would live on the streets or reside in institutions forever;
- ✓ Ensuring not only a stable home for each, but access to the services that brought healthcare, recovery and training to their doorsteps;
- ✓ Changing the trajectory of lives away from poverty and despair, and toward independence and economic sufficiency.

#### **Working for CSH:**

If you have a desire to make a difference for people and families others have given up on, and often say cannot be helped, we have a place for you. Not only has CSH proven supportive housing works and does change the lives of individuals facing acute disabilities, complex medical and mental conditions, substance use disorders and economic barriers, we have done so while creating a family of nationally recognized experts who stay committed to our organization and mission throughout their careers. CSH offers empowerment, development and growth to those we serve and our workforce. We attract talented professionals, offer competitive salaries with benefits, generous family leave and PTO, and fully embrace the philosophy that a sustainable work-life balance is desirable and achievable. With the aim of attracting good people who possess the confidence and drive to get the job done, CSH is now accepting applications for a Western Region Loan Officer with our Community Investment Team.

#### **The Position:**

The Corporation for Supportive Housing is seeking an energetic, results-oriented individual for the position of Loan Officer. Reporting to the Chief Lending Officer, the Loan Officer will be responsible for identifying, originating and closing loans for CSH's Western Region that support its local priorities and goals. With an initial focus in California, this position may also underwrite loans throughout CSH's Western Region as opportunities arise. In this role, the 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 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 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 the region, is required.

The Loan Officer will have the following responsibilities:

- Cultivate relationships with supportive housing providers, banks and local financial intermediaries. Promote increased visibility in market. 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.
- Work with Western Region CSH staff to identify lending opportunities resulting from other programmatic activities. Attend staff meetings and other events.
- Work with nonprofits to evaluate their financial health, determine financing needs, verify credit-readiness, and assess project feasibility.
- Originate loans based on knowledge of CSH's loan products, risk tolerance, and staffing capacity. Propose loan structure that meets borrowers' needs while adhering to CSH's credit policies.
- 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.
- Manage loan pipeline tracking system and lead regular status update calls for Western Region lending.
- Cultivate relationships with borrowers, funders, financial institutions and other external partners. Attend conferences and other regional events.
- Develop and maintain effective partnerships with a wide range of public and private agencies to review project feasibility and sponsor organizational capacities.
- Support the Western Region's 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 other events.

### **Qualifications**

All CSH staff share a common competency framework. These guide our approach and in turn, help us create value. The successful candidate will be adaptable, entrepreneurial, creative, flexible, and a problem solver. Her/his work will be driven by strategic thinking and executed with creativity and efficiency. S/he will have a sense of humor, patience, and a commitment to treating others with respect.

- Bachelor's degree preferred. Additional experience may substitute for education.
- Minimum of 5 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. Experience as a developer and/or lender strongly desired.
- 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, community development, mental illness, AIDS, harm reduction, etc.
- Strong analytical, interpersonal, communication (verbal and written) and presentation skills.
- Demonstrated skills using Microsoft Office Suite (Word, Excel, Access, Outlook & other development feasibility tools).
- Demonstrated skills at building high quality teams; building trusted relationships among CSH staff and partners; setting and managing performance expectations; and a proven ability to train and coach staff 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.

### **Interested in joining our team as a leader in the national supportive housing movement?**

**To Apply:** Candidates should apply by clicking on the link below. All candidates should attach their **Resume, Cover Letter and Salary Expectations as one Microsoft Word or PDF document.**

<https://csh.csod.com/ats/careersite/jobdetails.aspx?site=1&c=csh&id=43>

*CSH is proud that it always has been and always will be an Equal Opportunity Employer.*