



Title: CDFI Portfolio Manager  
Department: Community First Lending  
Reports to: Director of Operations  
FLSA Status: Full-time, Exempt  
Hourly Rate: \$75K-\$90K

### **About Community Housing Development Corporation**

Here at CHDC, we strive to create vibrant communities by providing housing and supportive services. We aim to create a foundation for low to moderate-income individuals, families, and seniors to thrive. Our goal is to promote self-sufficiency and improve the quality of life within the communities we serve. CHDC is committed to building a staff that is rich in cultural, social, and experiential diversity.

### **POSITION SUMMARY**

The CDFI Loan Portfolio Manager will play a key role in managing the growth, strategy and risk management of the revolving loan portfolio and all loan products in the department. Under the general supervision of the Director of Operations, the CDFI Portfolio Manager will work as an underwriter who will evaluate loan applications, complete credit analysis, and monitor loan disbursements in compliance with loan terms. S/he/They will work to set up systems, products, and services that are associated with the business of Community First Lending. The individual in this role will also support the Director of Operations in investor relations and all fundraising activities that may occur.

### **RESPONSIBILITIES:**

- Achieves CHDC's & CDFI's mission through goal setting and planning, providing vision, direction, and leadership on behalf of the organization with Director of Operations, Executive Director, and Board of Directors.
- Delivers timely and accurate completion of write-ups, loan recommendations and structuring, analysis of business and personal financial statements, identification of transaction strengths and weaknesses.
- Proactively manages the portfolio to both ensure strong asset quality and maximize profitability through consistent and timely identification and resolution of issues. Assists in resolving out-of-balance and/or other default situations which may occur in the portfolio.
- Coordinates and completes annual reviews, loan renewals, quarterly portfolio reviews, property inspections, review of covenant compliance, and asset quality reports on a timely basis. Monitors assigned portfolio for adherence to approved loan requirements and manage past dues, requirement ticklers, portfolio follow-up, credit files, etc. to secure the Bank's position and avoid potential losses.
- Position requires basic understanding of the CDFI industry, CDFI structures, business finance, affordable housing finance, commercial real estate - especially multifamily housing, and knowledge of familiarity with non-profit community and economic development organizations.



- Serves as the trusted advisor to clients and prospects. Establishes strong credibility with internal and external stakeholders (clients, colleagues, credit, and servicing) based on sound judgment and accurate and timely information sharing. Shares constructive and regular feedback with teammates and stakeholders.
- Partners effectively with CHDC, CPM, and other partners to identify cross-sell opportunities and deepen client relationships as well as solve internal obstacles and deliver seamless execution.
- Participates in community and professional organizations which enhance our expertise and profile.
- Provides guidance and training to junior staff on business underwriting, adherence to lending policy and pipeline management. Completes/participates in special projects as assigned.
- Remain abreast of the needs of our targeting markets and develop new products and services as needed to meet the needs of prospective borrowers.
- Be a primary source of contact for applicants, borrowers, and partner organizations, including marketing and outreach.
- Represents the program in accordance with the policies and goals of the organization to the community, funders, clients, and strategic partners.
- Work with consultants on CDFI recertification, funding applications and CDFI reporting.
- Negotiates and works with Director of Operations regarding contracts that require signature of approval in accordance with established CFL policies and guidelines.
- Support with leading the lending team's process improvements and managing ad-hoc projects, including integration with the finance team and system upgrades.
- Develop and manage technical assistance programming for various constituencies.
- Grow industry knowledge by attending events and developing strong working relationships with clients and partners.
- Is responsible for the Outreach, building community partnerships, and social media engagement to gain traction in loan portfolio, and bringing overall efficiency in the department.
- Other duties assigned by the Director of Operations

### **QUALIFICATIONS:**

- Bachelor's degree, preferably in accounting, finance, economics, and/or real estate
- Minimum 3+ years- of experience in commercial business lending, underwriting, and/or loan workouts
- Expansive knowledge of and interest in the commercial real estate industry
- Proven ability to thrive in a fast-paced, collaborative environment while maintaining a high level of attention to detail.
- Demonstrates organizational and project management skills, with strong attention to detail and the ability to prioritize.
- Exceptional communicator who thrives in multi-cultural setting and is passionate about financial literacy and economic justice, employing diversity, equity, and inclusion principles in customer and stakeholder engagement.
- knowledge of banking and lending operations and procedures, as well as the various regulations and standard banking practices.
- Excellent verbal/written communication and problem-solving skills



- Superior financial analysis skills including property cash flows, property valuation, and personal financial statements.
- Understanding of regional markets, including prevailing municipal regulations
- Strong interpersonal skills, emotional intelligence, and a proven record of collaborating, influencing, and encouraging leaders and staff at all levels.
- IT knowledge at a planning and operations level.
- Ability to work under pressure in an empathetic and professional manner.
- A background clearance is required.
- Proof of full vaccination is required for Covid-19

**PHYSICAL REQUIREMENTS:**

- Must be able to remain stationary for extended periods of time.
- Must be able to move throughout the office, access files, meet with residents, and climb flights of stairs if needed.
- Requires the mental acuity to perform the essential functions as outlined in an accurate and timely fashion.

**How to apply:**

Please send the application to [Rhuntley@communityhdc.org](mailto:Rhuntley@communityhdc.org)

**Benefits:**

Medical Insurance, Vision Insurance, Life Insurance, AD&D insurance, Paid Vacation, Paid Sick Days, Paid Holidays, 403 (B) Plan.

Equal Opportunity & Equity Statement

Community Housing Development Corporation is an equal opportunity employer that values diversity as central to our work serving The Bay Area. We comply with all applicable state and local laws governing nondiscrimination in employment. Our practices are in alignment with our commitment to workplace equity, diversity, and inclusion. We foster a work environment where our current and future staff feel welcomed without regard to race, color, religion, gender identity, national origin, sex, age, disability or sexual orientation.

