



Job Description

Emily,	Ohio Capital Finance Corporation
Department	
Job Title	Vice President of Community Development Lending
Reports to	President

Job Summary:

Responsible for originating and evaluating risks associated with community development and affordable housing real estate while creatively developing solutions to complex financing, underwriting and closing issues. Will manage, coordinate and execute the lending process with all stakeholders (project sponsors, investors, attorneys, internal OCFC/OCCH staff, state/local jurisdictions, etc.) in an effort to help transform neighborhoods.

Essential Job Functions:

Function / Core Responsibility	Percentage of time spent on the function
Originate, underwrite, close and service community development and affordable housing loans: Will focus on developing OCFC's community development platform, including but not limited to loan origination and the development of the approval package by utilizing best practices relating to underwriting, structuring, and closing of loans. Additional affordable housing loans may also be generated.	40%
Recovery Housing: Will develop, implement, manage and maintain the Recovery Housing lending program and provide technical assistance to the borrowers.	15%
Loan Fund Management: Will manage all aspects of OCFC's affiliated loan funds including the Southside Renaissance Fund and Cincinnati Neighborhood Transformation Fund. Will assist in new loan fund development, structuring solicitation and implementation.	10%
Grant Writer: Will serve as the lead for CDFI grant applications for Financial Assistance and the Capital Magnet Fund. Must be able to manage a consulting team and effectively develop funding applications from concept thru submission, draw down and implementation.	15%
System Administration: Will work with the CDFI system (AMIS) and OCFC's loan management software (TEA 10) to apply for, manage and report on grants and loans.	10%

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<p>Initiative Management: Will serve a point of contact for industry work groups including CDFI Fund, Opportunity Finance Network, OH3C, etc.</p>	<p>5%</p>
<p>Delivery of Value-Added Services to Partners or Other Duties: Will occasionally be asked to provide training or technical assistance to borrowers related to the lending process. May be involved in a variety of additional activities, including participation in the annual LIHTC application process; involvement in the annual investor due diligence process; participate or present at a variety of symposiums or conferences; and other projects as required.</p>	<p>5%</p>

Education/Certifications:

- Master’s degree in business or Bachelor’s degree in real estate, finance, public policy, urban planning or related field preferred
- Candidate must have general lending, banking, or equivalent educational experience
- Experience in law, finance, accounting, property management or Section 42 helpful

Work Experience:

- 5+ years of relevant experience within the real estate industry or other industry where skills are clearly transferable
- Knowledge and experience with affordable housing finance and nonprofit development organizations preferred
- Understanding of commercial and multifamily real estate lending and analysis, and public sector programs critical to community development lending
- Work history must demonstrate competency in areas related to the key work responsibilities identified above
- Proficient in relationship-building skills and has flexibility to work with broad range of cultures, personalities, and work styles
- Strong organizational skills including ability and willingness to follow through and prioritize multiple tasks to meet customer deadlines
- Capable of working independently, but within a team context
- Superior written and verbal communication skills required with emphasis on clarity, conciseness and relevance
- Demonstrated ability to prepare clear, accurate, and well-organized financial reports



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Knowledge, Skills & Abilities:

Strong Communication Skills: Position requires strong written and verbal communication skills. Must be able to articulate complex matters in a clear, concise and relevant manner. Will clearly communicate outcomes of the financial analysis to support the proposed disposition plans and be prepared to share those plans with GPs, investors and other stakeholder. Required technical skills include MS Excel, MS Word, drafting memos, and clearly organizing ideas in MS PowerPoint.

Organized with Strong Work Ethic: To be successful, one must be highly organized; be highly productive; be able to work independently (but within the context of a team). Maintaining high quality standards with work product is required, despite the fast-pace and high volume of work performed. Must be able to prioritize duties, follow-through and meet deadlines.

Commitment to Ongoing Professional Growth: The successful candidate will embrace the opportunity to continually grow and push oneself to continuously improve.

About Ohio Capital Finance Corporation:

Ohio Capital Finance Corporation is a nonprofit Community Development Financial Institution (CDFI) located in Columbus Ohio. With total assets under management of over \$100 million, OCFC provides loan products and services to assist in ***the production, rehabilitation and preservation of affordable housing and community Development***. Our mission is at the heart of everything we do. Our core values are our building blocks and foundation. When we live our values of: **Collaboration & Communication, Respect, Expertise, Accountability, Trust, Innovation, Inclusion & Growth**, we are **CREATING** our future success. Ideal candidates will be passionate about our mission and exhibit our core values with a commitment to continuous improvement and growth.

OCFC is the lending affiliate of Ohio Capital Corporation for Housing, an independent, mission-driven nonprofit corporation based in Columbus, Ohio, that works with private and public developers to create affordable housing opportunities. Since its inception, OCCH has raised over \$4.25 billion in private capital and invested in over 46,500 units of affordable housing in over 800 developments