

## POSITION DESCRIPTION



**TITLE:** \_\_\_\_\_ \_Program Specialist\_\_\_\_\_

**DEPARTMENT:** \_\_\_\_\_ \_NCRC Community Development Fund\_\_\_\_\_

**REPORTS TO:** \_\_\_\_\_ \_Program Manager, Small Business Lending\_\_\_\_\_

**SALARY RANGE:** \_\_\_\_\_ **Level 3** \_\_\_\_\_

**EMPLOYMENT CLASSIFICATION:** Exempt ☐ Non-Exempt ☒

### ORGANIZATIONAL OVERVIEW:

The National Community Reinvestment Coalition (NCRC) was formed in 1990 by national, regional and local organizations to develop and harness the collective energies of community reinvestment organizations from across the country to increase the flow of private capital into traditionally underserved communities. NCRC has grown into an association of more than 600 community-based organizations that promote access to financial service sector products and services in order to create and sustain affordable housing, job development and vibrant communities for America's working families.

NCRC's vision is for a nation where all people, regardless of class or race, have the same opportunity to build wealth, be upwardly mobile, and realize their full potential. It is a vision of a more democratic society through the creation of a fairer and more equal economic and financial services system. The Community Finance & Mobility Division of NCRC has a specific focus advancing economic mobility for communities impacted by systemic inequality and historic disinvestment.

### NCRC strategic goals are as follows:

1. Mobilize broad grassroots, inclusive, multi-generational and multi-ethnic national coalition.
2. Influence and hold accountable public policy-makers and financial sector business leaders for decisions that impact economic prosperity for people and communities with low and moderate incomes.
3. Position fair access to credit, capital and housing prominently in the media and policy debate nationally and locally.
4. Strengthen financial, organizational and governance capacity to facilitate NCRC strategic direction and sustain its momentum

In 2007, NCRC established a subsidiary community development financial institution (CDFI), the National Community Reinvestment Coalition Community Development Fund, Inc. (NCRC CDF). NCRC CDF has been certified by U.S. Treasury as a Community Development Financial Institution (CDFI) since 2012.

Since its creation, NCRC CDF has delivered loan capital to minority- and woman-owned businesses in the DC Metropolitan Statistical Area and has since expanded to provide capital and technical assistance for small businesses nationally. In 2014, NCRC CDF began expanding its reach in the field of economic and community development, with a principal focus on NCRC's GROWTH Initiative. GROWTH (Generating Real Opportunities for Work Through Housing), is NCRC's signature community development initiative. GROWTH performs acquisition rehabilitation and ground up construction of single-family homes with the goal of providing low- and moderate-income families pathways to homeownership and stabilizing property values in low- and moderate-income communities. GROWTH does this while linking workforce training and homebuyer counseling to people and neighborhoods we serve. NCRC CDF plays a critical role in the success of this effort, working with major investors and channeling capital. The investment fund now approaches \$100 million.

In addition to working with GROWTH and providing capital to small businesses, NCRC CDF continues to expand its focus to additional program areas within housing and small business in its effort to support economic mobility and its work toward bridging the racial wealth gap.

**POSITION SUMMARY:**

NCRC CDF is seeking a Program Specialist who is an exceptional multi-tasker, that is goal oriented and highly detailed. The Program Specialist will oversee a high volume of small business loan inquiries from application through underwriting, funding and post-closing activities, manage existing borrower customer support and provide overall program support within the small business and affordable housing programs.

**ESSENTIAL FUNCTIONS:**

- Analyze financial data related to loan requests.
- Evaluate loan documents to ensure accuracy and completeness.
- Perform risk assessments on potential loan recipients based on credit rating, borrowing history, and other specific risk factors.
- Record loan denials and specific basis for declining application.
- Monitor and report noncompliance with loan covenants.
- Maintain client relationships and provide superior customer service.
- Assist with technical underwriting issues and questions.
- Review loan documentation and vendor reports to identify signs of fraudulent activity.
- Help develop and implement underwriting policies and procedures.

**ADDITIONAL RESPONSIBILITIES:**

Annual conference participation and support and other duties as assigned by ED.

**CORE COMPETENCIES/CAPABILITIES:** The knowledge, skills and behavioral attributes necessary for acceptable job performance.

<b>Communication</b>	Demonstrated ability to communicate effectively both verbally and in writing.
<b>Writing</b>	Exceptional written skills including ability to write content including articles, white papers, blog posts, social posts and to manage professional correspondence with third parties.
<b>Organization</b>	Adept at creating and implementing systems for organization, both individually and departmentally.
<b>Initiative</b>	Demonstrated sense of personal initiative with a willingness to anticipate needs of ED and department.
<b>Prioritization</b>	Ability to be flexible, transition and re-prioritize based on the needs of the day, while maintaining a big picture view.

## **QUALIFICATIONS:**

- Fluency in additional languages strongly preferred with a preference for fluency in Spanish, Mandarin, Somali, Arabic, Farsi, and/or Amharic
- Applied knowledge of underwriting fundamentals and standard industry practices
- Understanding of basic financial principles and processes
- Knowledge of federal, state, and local regulatory requirements
- Ability to maintain confidentiality
- Strong analytical skills and attention to detail
- Excellent communication and negotiation skills
- Ability to multitask and work under pressure to meet strict deadlines
- Bachelor's degree in Business, Finance, Accounting or a related field
- 3-5 years of underwriting or credit and risk analysis experience preferred
- Experience with underwriting automation tools preferred
- Demonstrated proficiency with Microsoft Office (Excel, Outlook)

## **PHYSICAL/MENTAL DEMANDS:**

**Communication:** Expressing or exchanging ideas by means of the spoken word. Includes activities in which incumbent must convey detailed or important spoken instructions to other workers accurately or quickly.

**Hearing:** Perceiving the nature of sounds at normal speaking levels with or without correction. Ability to receive detailed information through oral communication and to discern the differences in sound.

**Repetitive motion:** Substantial movements of the wrists, hands and/or fingers to operate office machinery (computer, phone, copier, etc.)

**Sedentary work:** Negligible amount of force frequently or constantly to lift, carry, push, pull or otherwise move objects, including the human body. Work involves remaining stationary most of the time. (50% or more)

**Visual Acuity:** Close visual acuity to perform activities such as preparing and analyzing data and figures, viewing a computer screen and extensive reading.

The worker is not substantially exposed to adverse environmental conditions.

This position description has been designed to indicate the general nature and level of work performed by employees holding this position. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to the role.

**NCRC IS AN EQUAL OPPORTUNITY EMPLOYER.**

**EEO/AA**

**M/F/D/V**