



Employment Opportunity at the  
Northern California Community Loan Fund  
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DIRECTOR OF LENDING

*The Northern California Community Loan Fund (NCCLF) was founded in 1987 as a socially responsible investment vehicle to provide capital and expertise to revitalize low-income communities. NCCLF has grown into a \$43 million nonprofit intermediary that provides loans, technical assistance, and grants to community-based organizations and enterprises that create and sustain affordable housing, community facilities, as well as essential health and human services. Through these services, we seek to alleviate poverty, promote economic justice, and revitalize distressed communities throughout our 46-county service area. For more information, please visit our website at [www.ncclf.org](http://www.ncclf.org).*

Position Summary

The Director of Lending, a full-time senior management position, leads a staff of six and **directs NCCLF's lending programs**. The Director of Lending oversees the underwriting, closing, and monitoring of all loans (for affordable housing, community facilities, and working capital) in both the Revolving Loan Fund and our New Markets Tax Credit (NMTC) portfolios. The Director of Lending also: assesses and monitors loan portfolio risk and performance; coordinates the work of the Loan Committee; plays a significant role in strategic planning and new product development; and develops and implements marketing campaigns to attract potential borrowers. **This position is one of five members of the Fund's senior management team and reports directly to the President.**

Major Responsibilities

- Lead staff team of three loan officers/underwriters, two loan administrators and a deputy lending director. Coordinate staff training and professional development activities.
- Review loan underwriting analyses and coordinate approval processes including internal staff lending authority; oversee interactions with NCCLF's loan committee.
- Supervise loan portfolio monitoring systems, including risk ratings, delinquency and collection efforts, files and documentation, troubled loans and workouts.
- Maintain and adapt loan product guidelines, underwriting standards and loan **documentation for NCCLF's array of financing products.**
- Develop and implement client marketing strategy and campaigns.
- Formulate annual budgets, performance goals, and projections for the lending function, in collaboration with staff, other managers and President.
- Recruit and work with pro bono legal counsel, accountants, other consultants as needed.
- Serve as the liaison to the finance unit for lending functions, including credit quality reporting, the annual audit, and loan accounting on the TEA and other systems.

- Oversee and assist resource development and communications staff with marketing efforts, and support NCCLF's capitalization and fundraising efforts.
- Monitor and evaluate ongoing budget and projections of products, programs and lending department as a whole, and provide leadership and guidance in achieving targets.
- Participate in strategic planning, research on market needs, and new product development.
- In collaboration with senior management team, research and evaluate new strategic opportunities as they become available to NCCLF.
- Prepare and deliver workshops and training sessions for potential borrowers and others; represent NCCLF in public community development events.

#### Desired Qualifications

- Undergraduate degree in business, finance, **planning or related field (master's preferred)**.
- At least five years of banking/lending experience (more preferred) in commercial real estate or community development loan production with demonstrated expertise in supervision of financing programs, credit analysis, deal structuring and underwriting.
- Experience in (and/or in-depth knowledge of) the community development field highly preferred, with emphasis on the following areas: affordable housing development; nonprofit community facility construction and asset management; lending to nonprofit community-based organizations; commercial real estate; small business finance.
- Successful experience with community development capital sources and structured finance, including use of New Markets Tax Credits, other tax credit and public subsidy programs.
- Superior transaction negotiation skills; ability to build and manage relationships internally and externally and elicit confidence by demonstrating reliability and professionalism.
- Extensive financial analysis and underwriting skills with proficiency in MS Office Suite.
- Ability to manage and motivate staff, with a successful track record of leadership, deal coaching, and staff development.
- High degree of self-motivation, innovation, and creativity, as well as ability to motivate others.
- High degree of professionalism with accuracy, timeliness, superior judgment and prudent decision making abilities,
- Outstanding written and verbal communication skills, experience making persuasive presentations.
- Demonstrated ability to deploy creative financial products while maintaining high asset quality.
- Proven ability to consistently multi-task and manage a varied and occasionally heavy workload
- Strong team player and ability to work effectively in a cooperative and diverse environment
- Enthusiasm and an entrepreneurial spirit.
- **Genuine commitment to NCCLF's mission.**

#### Job Context

- Position is pivotal to the success of the organization and operates in a collaborative, cooperative, team environment. Workload will vary requiring flexibility with time.

- Full-time position based in the offices of NCCLF in San Francisco. Some travel within NCCLF's 46-county Northern California service region will be required.
- Work hours predominantly during regular business hours, with occasional evening or weekend hours required. A flexible schedule may be accommodated.

#### Compensation and Benefits

NCCLF offers a competitive salary based on experience and skills, and an excellent benefits package including employer-paid health insurance, disability and life insurance, 403(b) plan, flexible spending accounts.

To Apply: Mail, email, or fax resume with cover letter to: Director of Lending Search, Northern California Community Loan Fund, 870 Market Street, Suite 677, San Francisco, CA 94102

Fax 415-392-8216 or [hr@ncclf.org](mailto:hr@ncclf.org) Position open until filled.

*The Northern California Community Loan Fund is an Equal Opportunity Employer. NCCLF does not discriminate in hiring or employment practices on the basis of race, color, religion, gender, age, sexual orientation, marital/familial status, national origin, non-job related disability, or veteran status.*