



Position Description

Director of Lending

NeighborWorks® Community Partners

Position Title:	Director of Lending
Position Status:	Full-time/Salaried/Exempt
Reports To:	Chief Executive Officer
Duty Station:	Buffalo, Rochester, or Niagara Falls
Organization:	NeighborWorks® Community Partners
Direct Reports:	up to three staff in offices across western New York
Salary Range:	\$65,000 - \$80,000 plus benefits

NeighborWorks® Community Partners (NCP) is on a mission to build and strengthen communities. We are a private nonprofit organization that works with thousands of individuals and families across Western New York each year to help them create and maintain homes, build personal wealth through homeownership, and grow a vibrant community around them. If the thought of working in a team environment to deliver superior quality customer service appeals to you, we are interested in hearing from you!

JOB SUMMARY

The Director of Lending reports to the Chief Executive Officer (CEO) and works in partnership with other senior managers across the organization, including the Chief Financial Officer (CFO) and the Director of Residential Rehabilitation, to ensure that an analogous portfolio of lending products are offered across the NeighborWorks® Community Partners service area. In addition to managing the day-to-day operations of the loan department, this position will also:

- Ensure compliance with state and federal lending laws, and regulations
- Analyze economic conditions that affect the loan department's portfolio performance and make recommendations for corrective action, as needed
- Monitor production goals and timelines; making adjustments to hit or exceed targets
- Work closely with Director of Development & Marketing to create and implement marketing strategies for loan products tailored to specific populations and/or geographies across the region
- Cultivate new partnerships in lending-related business opportunities
- Foster a strong customer-centric team

A strong knowledge of Microsoft Office products, lending software, and customer relationship management software, is required.

ESSENTIAL DUTIES

Management

- Determines and coordinates the lending activities of the company to ensure compliance with state and federal laws, rules and regulations
- Ensures staff is adequately trained and knowledgeable in: 1) lending best practices, 2) relevant state and federal lending rules, regulations, and policies for administering lending programs

- Ensures that staff operates consistent with internal policies and procedures, organizational mission, strategic plan, and operating plan
- Directs the work of loan managers/key individuals in all consumer-lending areas to include underwriting, loan processing, loan documentation, and approval or denial of consumer loans and grant funded applications
- Develops, implements and manages the Collections efforts across all products and the region
- Develops, implements and manages the Loan Servicing area for the Lending portfolio
- Develops, manages and oversees all lending standards, practices, procedures and protocols
- Partner with senior management team to complete funding applications for lending and grant capital deployed by the lending team

Strategy Development

- Overall responsibility for the loan portfolios:
 - Develops and implement annual production and program goals for the department; work with the CFO as necessary to establish and monitor department's annual budget
 - Sets the Loan Department's strategic plans to align with the organization's strategic and operating plan
 - Determines and dictates lending practices of the institution with appropriate input from the CEO and CFO
 - Works with CEO, and Marketing staff to develop strategy for marketing lending products in existing and new markets
 - Develops, with the key senior managers, capital fundraising plan consistent with the organization's strategic plan and operating goals
 - Develops strategies to streamline lending operations
 - Studies the loan portfolios to expand into new markets and/or new products while retaining strong customer base to include: 1) research and evaluation of feasibility of new lending products; 2) developing and implementing plans for expansion of lending programs
 - Keeps abreast of changes in the industry and changing trends in lending and react to changes in a way that maintains competitiveness in product design and delivery channel
 - Works closely with CFO and Finance Department to ensure timeliness of lending activities and accuracy of lending funds available balance, loan repayments, and reimbursements to external partners
 - Cross-qualifies customers for other NCP programs and/or products through other NCP lines of business

Compliance

- Leads the department and organization in ensuring full compliance with state and federal regulations, requirements, and certifications
- Manages CDFI annual review and reporting, NMLS reporting and certifications
- Experience in federal and state grant programs including, though not limited to: CDBG, HOME, FHLB, and AHC

Reporting

- Works with CEO to develop Lending and/or Capital Committee(s) charters and scope, staff and implement these same committees; develops and provides reports and updates to CEO, CFO, and loan committee as directed

- Lead role in ensuring quality data for internal and external reporting
- Works with CEO, CFO, and loan committee to evaluate performance risk in the portfolio and determining loan loss reserves

Other

- Works with CEO and Regional Information Technology (IT) Manager to ensure department IT and infrastructure needs are met
- Develops and maintains internal relationships with senior staff to ensure lending products and program goals serve local needs as well as regional goals
- Proactively works with internal staff and external partners including financial institutions, foundations, investors, public entities and other stakeholders to expand the availability of lending capital

ADDITIONAL RESPONSIBILITIES

- Attends staff meetings and completes reasonable, team-based tasks to contribute to the overall work environment
- Supports the organization's mission of being a *catalyst for building and strengthening communities*, in a manner that will cultivate positive relationships with customers, volunteers, partners, media, donors, and sponsors
- Actively participates with NeighborWorks® Community Partners staff to create efficient and effective processes, along with Best Practice Standards

KEY SKILLS AND ATTRIBUTES

Customer Service – Works with the NeighborWorks® Community Partners team(s) to provide first class customer support to internal and external stakeholders. Providing timely, accurate follow up and communication is a critical component to success in this role.

Strong Communication - Is outgoing, personable and passionate about working with people who need help making their home safe and comfortable. Ability to communicate strategy to necessary stakeholders and explain details of lending products to customers. Provides regular and consistent communication to department staff, senior managers, and the Board of Directors as necessary.

Strong Technical Skills – Has experience using the Microsoft Office Suite of products (Word, Excel, Outlook, etc.), loan origination and servicing software, and the ability to successfully navigate a web-based customer relationship management system.

Self-Starter & Team Player – Takes initiative, possesses a strong sense of ownership, and is dedicated to ensuring a quality brand presence at all times. Inspires the trust and confidence of others, for successful collaboration with daily tasks, occasional projects and the attainment of knowledge necessary to ensure success in operational outcomes.

REQUIRED QUALIFICATIONS

- Minimum of Associates degree in a related field
- Knowledge of the advanced principles of residential lending
- A minimum of five years of experience in lending and/or residential real estate required

- Must be customer service oriented
- Ability to work in a team setting
- Must be outcome and performance focused
- Experience with public presentations
- Ability to handle multiple projects at any given time and meet deadlines. Ability to work a flexible schedule with some nights and weekends required
- Transportation necessary and valid driver's license required
- Ability to attend job related training as needed

KNOWLEDGE, SKILLS, ABILITIES

- Thorough working knowledge of Credit and Collections laws and how they pertain to the business of NCP
- High level of familiarity with various programs such as Windows, MS Word, Excel, PowerPoints, etc.
- Strong organizational and communication skills
- Ability to work under short timeframes and on multiple projects at the same time.
- In-depth working knowledge and familiarity with the Operations and IT parts of the NCP engine.

PHYSICAL DEMANDS AND WORK ENVIRONMENT

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions. **We are an Equal Opportunity Employer.**

While performing the duties of this job, the employee is occasionally required to stand; walk; sit; use hands to finger, handle, or feel objects, tools or controls; reach with hands and arms; climb stairs; balance; stoop, kneel, crouch or crawl; talk or hear; taste or smell. The employee must occasionally lift and/or move up to 25 pounds. Specific vision abilities required by the job include close vision, distance vision, color vision, peripheral vision, depth perception, and the ability to adjust focus.

While performing the duties of this job, the employee is not exposed to weather conditions. The noise level in the work environment is usually moderate.

If you wish to apply, please submit a Cover letter and resume to:
aeastlack@nwcommunitypartners.org

No phone calls please.