



SVP Lending

Community Capital New York is a Community Development Financial Institution (CDFI) alternative lender serving the Hudson Valley.

Role: The SVP of Lending is the chief credit officer of the organization. Under the supervision of the President/CEO of the corporation, they will lead the small business lending team and affordable housing lending efforts. The SVP will foster the growth and soundness of Community Capital's portfolios through community outreach, oversight of loan officers, business development, program and portfolio management. This is a full time salaried position.

Specifically, the Senior Vice President Lending will:

Be the senior staff person responsible for lending programs:

- Be responsible for the development of the annual portfolio strategy, providing guidance on portfolio management, and producing the quarterly Credit Management Report;
- Maintain a sound and consistent set of underwriting policies, standards and guidelines, and general credit philosophy to be utilized in all lending functions
- Be responsible for program compliance;
- Maintain a smooth and efficient process for clients and staff; and
- Identify and explore growth possibilities, fostering partnerships;
- Identify, and recommend to the Board for approval, new products or changes to existing products to enhance customer satisfaction, sales and product development;
- Coordinate outreach and marketing efforts with the Communications Coordinator.
- Participate in various expos, workshops, networking events, conferences etc. to extend the reach and reputation of the organization;

Serve as Primary Loan Officer on the Housing Program

- Serve as a loan officer for the Housing Lending program, cultivating clients, processing loans, managing the portfolio, and interfacing with the loan committee.

Lead the Small Business Lending Team:

- Meet regularly to monitor the pipeline,
- Confer with staff on loan requests,
- Assist and support the lending team in their credit analysis and transaction structuring responsibilities.
- Oversee a seamless interface between lending staff and underwriters,
- Regularly assess portfolio quality,
- Monitor lending production against goals, and
- Identify new business opportunities.

Qualifications, Education & Skills:

- BA/BS degree, preferably in accounting, finance or economics is required. Post graduate degree a plus.

- Minimum of 3-5 years credit/financial experience in a financial institution or community development lending organization. Formal credit training a plus.
- Familiarity with government compliance management
- Ability to manage risk and balance business development needs with sound portfolio management practices.
Strong verbal, written and interpersonal skills
- Exhibit strong work ethic, attention to detail, critical thinking, initiative and resourcefulness.
- A team focus and ability to build and strengthen community partnerships
- Knowledge of the economic development community in the lower Hudson Valley of New York a plus
- Strong knowledge of Microsoft Office suite including Excel, Word, PowerPoint is required.
- Ability to pass a background check

The position requires work outside of regular office hours and in off-site locations. Own transportation is essential.

Compensation

Total compensation range set for this position is commensurate with experience and qualifications. Total compensation includes salary and payments to health insurance and payments to dental insurance. Candidates who do not need health insurance or dental insurance can take the total compensation as salary. In addition, the benefits package includes 403(b) plan with match and paid annual leave.

Send cover letter and resume to hr@communitycapitalny.org by December 8, 2018.