



## Program and Loan Officer

This Program and Loan Officer plays a key role in the deployment of financing, technical assistance, and partner engagement to advance affordable housing and community development objectives statewide. The Program and Loan Officer role primarily functions as GMHF's customer-facing staff and lending sales force and carries out a broad range of activities related to lending, grantmaking, technical assistance, and program administration. A successful Program and Loan Officer has a passion for affordable housing and community development.

### Responsibilities

- Develop and maintain external relationships with industry partners, including real estate developers, public agencies, and community organizations as needed to successfully cultivate lending prospects and advance programmatic initiatives that advance GMHF's strategic goals and priorities.
- Review financing applications and facilitate the application process through regular communication and follow-up with internal and external participants to ensure thorough, accurate, and timely completion of all underwriting and due diligence.
- Analyze financing requests to assess conformance to GMHF's existing products and policies, ensure alignment with GMHF's strategic priorities and charitable purpose, project feasibility and credit quality.
- Facilitate the loan and grant approval process including preparation of written credit reports and resolutions for review and approval by staff and board committees, presentation of loan and grant recommendations, and ensure proper documentation of all funding awards and decisions.
- Facilitate the origination process, including finalizing loan terms with borrowers, preparation and review of loan documents in consultation with legal counsel, and coordination with GMHF's underwriter and loan closer to ensure timely and accurate closing and funding of approved loans.
- Perform technical assistance to borrowers, project partners, and other stakeholders as needed to overcome barriers to project success and/or timely completion.
- Coordinate with Asset Manager and Portfolio Manager to facilitate compliance and performance of existing loans including proactive communication with borrowers to gather information and provide technical assistance, reviewing scheduled draws, coordinating loan modifications, debt restructuring, or other remedies as needed to achieve desired outcomes.
- Report on activities as directed and provide complete update at least quarterly.
- Participate in preparation of budgets, work plans, submissions to rating agencies, regulators, funders, and other agencies as directed.
- Perform other duties as assigned and required.



### **Desired Skills & Experience**

- Knowledge of real estate finance and development with a strong preference for candidates who have experience with affordable housing financing from federal, state, and local government sources such as tax exempt bond financing, the Low-Income Housing Tax Credit (LIHTC) program, tax increment financing (TIF), or financing from federal agencies such as the U.S. Department of Housing & Urban Development (HUD) and U.S. Department of Agriculture Rural Development Division (RD).
- Demonstrated analytical and problem solving skills in the context of complex real estate development and finance transactions
- Personal maturity, strong interpersonal skills, and proven ability to negotiate effectively and resolve conflicts professionally
- Excellent oral and written communication skills
- Ability to effectively organize competing work priorities under pressure to meet deadlines while maintaining high quality work products
- Ability to work both independently and collaboratively in a dynamic organization
- Ability to travel
- Computer proficiency
- 5-8 years of related professional experience
- Bachelor's Degree or Equivalent Experience