



**POSITION TITLE | Loan Administrator/Financial Counselor (Full Time Exempt)**

**ENVIRONMENT |** NeighborWorks Lincoln (NWL) is the City's preeminent facilitator of owner-occupied affordable housing. Since 1986, the community housing development organization (CHDO) has engaged neighborhoods holistically through education, engagement, and development services. A staff of ten full- and part-time professionals coalesce to create a meaningful and mission-driven environment featuring a high level of autonomy for each of the program areas. Staff function independently, but within a team environment that promotes frequent and strategic collaboration that enriches the work and improves outcomes for residents and neighborhoods alike. NWL is an independent affiliate of NeighborWorks America.

**LINES OF BUSINESS |** The organization accomplishes its mission through three parallel activities:

**REAL ESTATE DEVELOPMENT:** The organization focuses on the construction and rehabilitation of affordable, owner-occupied homes across the City, with emphasis on historic and core neighborhoods (60-80 units annually).

**EDUCATION:** A homeowner education curriculum that orients and prepares hundreds of Lincolniters for first time ownership, paired with HUD-certified and individualized financial counseling.

**COMMUNITY BUILDING:** Staff facilitate meaningful community relationships that leverage NeighborWorks investments and build local capacity to empower neighborhoods and improve the quality of life for residents, citywide.

**IMPETUS |** In May of 2021, NeighborWorks Lincoln submitted a proposal to the Nebraska Department of Economic Development (NDED) Middle Income Workforce Housing Fund (MWHF) for \$1Mn in matching grant support to launch a (\$2Mn) revolving loan fund ("NeighborWorkforce Fund") focused explicitly on facilitating workforce housing production across the City of Lincoln. The State defines "Workforce Housing" as owner-occupied units valued between \$125,000 and \$275,000 while NWL has further defined its focus on first time home owners and middle-income households between 80% and 120% of Area Median Income. The NDED awards will be announced in June and the organization is working to rapidly implement and deploy the fund, in service to the City. The Loan Administrator/Financial Counselor would play a critical role in shaping the fund and its procedures and, in so doing leading a citywide housing development and family empowerment initiative.

**WORK PLAN |** The Loan Administrator/Financial Counselor is a new associate director position in the organization, with five primary job functions:

1. (25%) Oversee implementation and administration of the NeighborWorkforce Fund, including the underwriting and servicing of loans, borrower correspondence, and grant compliance.
2. (10%) Provide leadership and strategic direction to the Workforce Housing portfolio of the parent organization.
3. (30%) Support the homeownership program, including instruction, client correspondence, and financial counseling.
4. (25%) Support lending and financial counseling offered by the organization and provide direct financial counseling to the organization's workforce clients.
5. (10%) Liaise with relevant community partners (government entities, community organizations, and financial institutions) and with NeighborWorks America peers/staff members to most effectively position the organization as a force for good.

## CORE RESPONSIBILITIES

- Be a curious and thoughtful participant in the life and work of the organization and its strategic direction;
- Promote racial equity, inclusion, and community empowerment in all aspects of the work;
- Work closely with staff and banking partners to structure and service a professional loan program in compliance with grant agreement(s) and all applicable lending laws, including fair housing standards;
- Manage the work of the Loan Committee and interface with the NeighborWorks Lincoln Board of Directors;
- Provide individualized counsel to prospective home buyers to assess household finances and address deficiencies;
- Participate in Finance Committee meetings and closely collaborate with accounting staff and auditors;
- Advocate on behalf of the solvency and impact of the Fund;
- Collaborate with organizational leadership on fund marketing, reporting, compliance, and resource development;
- Draft narrative and program summaries for use in reports; resource development, communications, and marketing;
- Support the Resource Development Director with the identification and pursuit of new partnerships and funding; and
- Have achieved certification as a HUD-Approved Housing Counselor (or being willing to work toward it).

**KNOWLEDGE/SKILLS** | An undergraduate degree (or corollary practical experience) in a related field is required. As is a belief in the role of quality affordable housing to stabilize and elevate families and communities. Previous experience with loan underwriting and/or servicing is preferred with demonstrated ability to work effectively in team settings. Excellent written and oral communication skills and fluency in a basic accounting platform (Quickbooks/Intacct/Microsoft Excel/etc.) is highly recommended (fluency need not be universal; training in additional platforms will be provided). Familiarity with the real estate and development industry is helpful but not required. Successful candidates will be lifelong learners who are detail oriented professionals that are self-driven and independent, but enjoy a collaborative (mission-driven) environment in which they balance organizational work with meaningful engagement with clients, partners, and stakeholders. The job has fairly predictable hours and workload with infrequent evening/weekend commitments and 1-2 travel opportunities annually.

**COMPENSATION** | \$45,000 to \$55,000 with bonus structure; based on education level, skillset, and relevant experience

**BENEFITS** | Progressive workplace with paid vacation and sick leave, flexible schedules, professional development and continuing education support, health insurance (medical/dental/vision), and savings plans (HSA, 401K).

**AFFIRMATIVE HIRING PROCESS** | NeighborWorks Lincoln creates equitable opportunities for all people to live in high quality affordable housing in strengthened neighborhoods and affirms its commitment to promoting equity, diversity, and inclusion in all facets of its work. We are fully committed to proactively seeking out and giving candidates of all races, creeds, and backgrounds full consideration.

**CONFIDENTIALITY** | The organization understands that the pursuit of new employment opportunities can be a worrisome endeavor to those with stable employment and is committed to conducting the hiring process with the requisite confidentiality and accommodation requested by each candidate. Please indicate any special requests in your cover letter/email.

**APPLY** | Email the following materials to Marti Lee, Chief Operating Officer, at [marti.lee@nwlincoln.org](mailto:marti.lee@nwlincoln.org) (a confirmation of receipt will be provided).

- Cover letter (max 2 pages) that explains your interest in the position and relevant experience; and
- Resume or Curriculum Vitae.
- (NOTE: Work samples and Professional References will be sought from candidates when advanced.)

Candidate materials will be reviewed **starting June 14, 2021** with an anticipated *start date of July 19, 2021*. Applications will be accepted on a rolling basis until the hire is made or search discontinued. Incomplete or illegible materials may be rejected. The organization reserves the right to consider applicants that have not formally applied.