**Rural Community Assistance Corporation **

3120 Freeboard Dr., Ste. 201

West Sacramento, CA 95691

**PHONE (916) 447-2854●FAX (916) 447-2878**

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| **JOB DESCRIPTION** |
| Job Title: | Assistant Director | Salary Grade: | 16 |
| Status: | Full-time  | Supervisor: | Loan Fund Director |
| Unit: | Loan Fund  | Department: | Loan Fund  |

*Founded in 1978, RCAC is a 501(c)(3) nonprofit that operates in thirteen western states and Pacific Islands. RCAC partners with underserved rural and Indigenous communities to achieve their vision and wellbeing through technical assistance, training, financial resources and advocacy. Throughout RCAC’s history, our dedicated staff and active Board have supported positive change in rural communities across the West. Our work reflects our core values of leadership, collaboration, commitment, quality, and integrity.*

**Department:**

RCAC’s Loan Fund provides financial resources to rural communities and organizations across RCAC’s service area. The department helps potential borrowers structure their funding requests to meet RCAC Loan Fund requirements.

**General Purpose:**

Under general supervision of Loan Fund Director (LFD), this role oversees and provides direction of RCAC’s Loan Fund in its mission to provide low-cost financing for affordable housing and other rural development projects. The Assistant Director (AD) participates in strategic planning, program development, compliance, funder and internal RCAC relationships and marketing of RCAC programs, special projects, product development, and all Loan Fund services. The position participates in establishing major economic objectives and policies for the Loan Fund. The AD will represent RCAC and the Loan Fund internally across departments, to the public, clients and investors and will act for the LFD, as needed.

*Specific job goals, objectives and tasks are established for each employee as part of the annual evaluation and work plan process. The above statements are intended to describe the general nature and level of work being performed by people assigned to this job. They are not intended to be an exhaustive list of all qualifications, responsibilities, duties and skills required.*

**Job Duties and Responsibilities:**

* Helps direct and oversee the work of the Loan Fund managers and key individuals in all commercial and consumer-lending areas to include the loan production and loan administration teams that support underwriting, loan processing, loan documentation and approval or denial of loans and grants.
* Ensure policies, procedures, and investor covenants are followed to remain in compliance. Maintain Loan Fund Operations manual and assist in maintaining Loan Fund Policies.
* Plays key role in Loan Fund capitalization to ensure sufficient capital strategies and related cash flow for lending, loan loss and operating capital needs.
* Establishes and maintains relationships with investors and funding agencies and may lead and negotiate new investment proposals and investment renewals.
* Helps maintain all Loan Fund information and data and assists with the development and maintenance of loan origination, loan servicing and customer relationship management.
* Manages and stewards all Community Development Financial Institution (CDFI) Fund related activities, to include application submissions, compliance and reporting/communication.
* Serves as an internal liaison between the Loan Fund and other RCAC departments, to assure timely submissions of information requests, represents the Loan Fund on critical committees and contributes to a cohesiveness across the organization.
* Help develop a climate for offering information and opinions.
* Steps in to lead the department and collaborate with Chief Executive Officer and C-Suite when the LFD is unavailable.
* Coordinates and communicates with individual clients or networks of clients, funding sources, other rural resource providers and regulators.
* Investigates rural communities’ needs and develops products to meet those needs.
* May assist with review and approval of high dollar internal loans for financing, loan modifications, commitment extensions, loan documents, and loan boarding documentation.
* Oversees portfolio quality oversight to include review of portfolio reporting, policy/procedure oversight of performing and nonperforming credits, and stewardship of collateralized assets.
* Administers employee oversight to include timesheets, workload management/use of hours, assignments.
* Reviews unaudited financial statements.
* Prepares Board reports and investor reports for final review by the LFD.
* Develops new lending and other financing products or programs.
* Coordinates with RCAC Communications team in the development and distribution of promotional materials describing RCAC's mission, capabilities, programs, and services to increase awareness of our services with clients, funding sources, community leaders, policy makers and regulators.
* Independently markets and represents RCAC and RCAC’s Loan Fund.
* Ensures the effective use of Loan Fund resources.
* Provides technical support to staff and clients as necessary related to field activities.
* Authors technical articles for RCAC and other publications.
* Maintains professional and technical knowledge by attending conferences, educational workshops; reviewing professional publications; establishing personal networks; and participating in professional societies.
* Performs other related duties as assigned.

**Supervision Exercised:**

* Improves staff effectiveness by hiring, motivating, coaching, counseling, training, and recommending disciplinary action for employees; planning, delegating, monitoring, appraising job tasks and results, approving time sheets in a timely manner.
* Oversees the supervision of personnel, which includes work allocation, schedules, time approval, training, orientation, and problem resolution; evaluates performance and makes recommendations for personnel actions; motivates employees to achieve peak productivity and performance.
* Develops measurable performance expectations for staff according to department goals and objectives.

**Minimum Qualifications and Necessary Requirements:**

* **EQUIVALENT**combination of education and experience can meet minimum qualifications*.*
* **EDUCATION:** Bachelor’s degree in finance, accounting, banking, community development or related field.
* **LICENSE/CERTIFICATION:** Valid driver’s license and proof of insurance that meets the minimum requirements ($100,000/$300,000) of RCAC corporate liability policy.
* **EXPERIENCE:** Seven years of applicable experience related to CDFI lending, underwriting, loan servicing, procurement of capital, CDFI Fund applications, compliance and data requirements in the commercial lending and community development lending fields. Four years in a supervisory capacity. Considerable experience writing and editing documents. Proficient computer skills with Microsoft Office programs.
* Must pass a background investigation.

**Knowledge, Skills, and Abilities:**

* Knowledge of human resources, employee relations, and personnel law.
* Knowledge of CDFI fund and alternative financing for affordable housing, small business lending, community facilities and economic development.
* Knowledge of program development and grant writing techniques.
* Knowledge of fundamentals of contract, investment covenants and budgeting.
* Knowledge of CDFI legislative advocacy, including the specific regulations that pertain to lobbying.
* Knowledge of loan origination and foreclosure process.
* Skill in operating business computers and office machines, including in a Windows environment, specifically Word, Excel, Access, and presentation software (such as PowerPoint).
* Skills in communication, facilitation, mediation, and meeting management.
* Organizing and coordinating skills.
* Skill in project management.
* Skill in supervising, training, and evaluating assigned employees.
* Customer service skills.
* Ability to demonstrate appropriate leadership styles in varying circumstances.
* Ability to work with financial spreadsheets and perform financial feasibility analysis.
* Ability to perform research, analysis, and loan underwriting.
* Ability to prepare and present loan documentation.
* Ability to plan, monitor, and manage contract and loan performance.
* Ability to work in a fast-paced environment.
* Ability to create, compose, and edit written materials.
* Ability to gather data, compile information, and prepare reports.
* Ability to carry out instructions furnished in verbal or written format.
* Ability to establish and maintain professional relationships with individuals of varying social and cultural backgrounds and with co-workers at all levels.
* Ability to maintain confidentiality.
* Ability to meet strict timelines.

**Physical Demands:**

While performing the duties of this job, the employee is regularly required to sit and stand; use hands to finger, handle, or feel; reach with hands and arms; and talk or hear. The employee frequently is required to walk. The employee occasionally is required to stand; and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to twenty-five pounds. Specific vision requirements include close vision, distance vision, color vision, and depth perception

**Location:**

Preferred West Sacramento, CA home office but remote/hybrid may be considered for an applicant residing within our thirteen-state footprint. Evening and/or weekend work may be required. Extended hours and irregular shifts may be required. Travel will be required, approximately 20%.

**Employee Certification:**

The above statements are intended to describe the general nature and level of work being performed. They are not intended to be construed as an exhaustive list of all responsibilities, duties, and skills required of personnel so classified. I understand that this job description is subject to change by RCAC as the needs and requirements of the position change.

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Employee’s Signature Date

*RCAC is an equal opportunity employer and considers all employees and job applicants without regard to race, religion, color, gender, sex, age, national origin, disability, veteran status, sexual orientation, gender identity or marital status, or any other status protected by law. RCAC strives to reflect the diverse constituencies that the organization serves.*