



Chief Lending Officer

ABOUT THE COMPANY

Cincinnati Development Fund (CDF) is a sustainable, well-capitalized nonprofit lending institution which provides financing to real estate developers, businesses, and organizations that serve and create opportunities in neighborhoods throughout Greater Cincinnati. Underpinned by a disciplined yet growth-oriented culture, since its founding in 1988 CDF has provided innovative financing for real estate development projects that have strengthened low-income neighborhoods and improved lives. A staff of 15 passionate professionals operate in a hybrid office/remote environment from modern offices located in the historic Over-the-Rhine district of downtown Cincinnati.

THE OPPORTUNITY

- Are you driven to improve the quality of life through investments made in low-income neighborhoods?
- Can your talents help a healthy, well-regarded organization grow to the next level of community impact?
- Are you energized by collaborating with a team of passionate and talented peers?

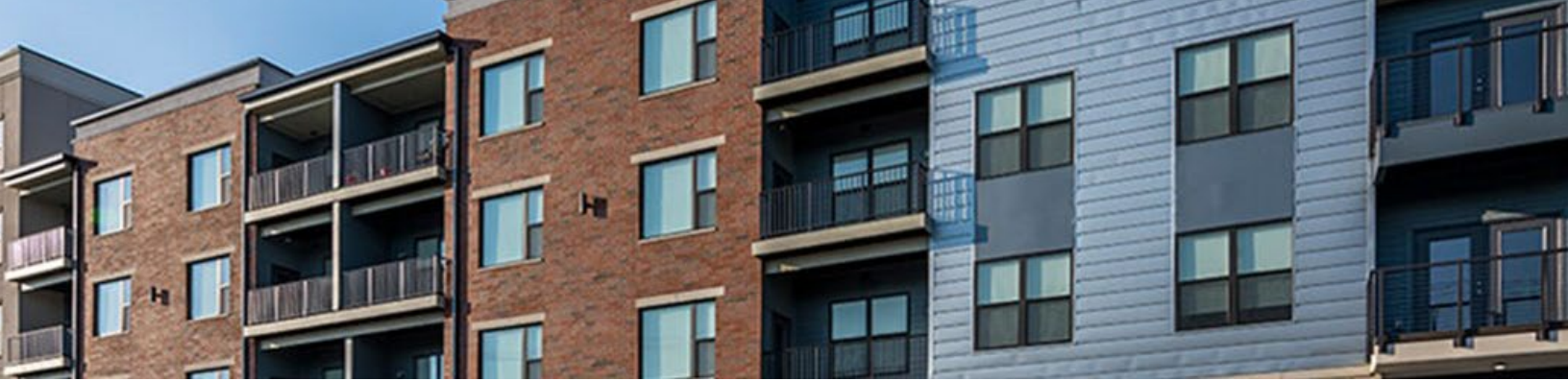




WHAT YOU'LL BE DOING

The Chief Lending Officer (CLO) oversees all lending and related activity which is presently focused on: affordable housing and mixed-income developments, mixed-use developments in neighborhood business districts, access to capital for BIPOC developers and contractors, and facility financing for non-profit organizations. Primary responsibilities include:

- Lead/manage/support the Lending Team, which currently includes Loan Officers, Credit Risk Manager, Portfolio Manager, and Construction Manager.
 - The **Loan Officers** (3) generate leads, originate, and underwrite loans, present to loan committees, close loans, and monitor loan performance throughout the life of the loan.
 - The **Credit Risk Manager** is responsible for maintaining procedures and protocols for CDF's loan portfolio to prevent or ameliorate loan losses and also engages in loan origination/underwriting as appropriate.
 - The **Loan Portfolio Manager** is accountable for proactive monitoring of CDF's loan portfolio from pre-closing activities through loan payoff.
 - The **Construction Manager** oversees CDF's portfolio of construction loans to ensure projects proceed on schedule within the construction budget and according to approved plans and specifications.
- Work with President/CEO and Management Team (Chief Strategy Officer & General Counsel, Chief Financial Officer) to create/add/modify existing lending positions (above) as needed to ensure efficient and effective organizational alignment and to respond to organizational growth.
- Create new lending and other financing products or programs to satisfy financing needs not currently met by traditional lenders and existing programs.
- Contribute to development, implementation, and execution of CDF's strategic plan.
- Effectively communicate with President/CEO, Management Team, and CDF Board to share and gain information to promote cohesiveness and teamwork across the organization.
- Create and foster effective, lasting relationships with community, government, and corporate partners. Participate in community events and opportunities as appropriate to represent CDF and its support of community development.



IDEAL CANDIDATE QUALIFICATIONS & EXPERIENCE

- Passion for CDF's mission
- 7+ years' experience in lending, credit risk management and/or commercial real estate financing with a particular emphasis on strong CRE credit analysis and underwriting skills
- Experience building and leading a high-performing team
- Superior organization and time management skills with attention to detail
- Strong business acumen and the discipline to execute on plans
- Excellent written and verbal communication skills
- Four-year college degree in business, community development, finance, or a related field
- Proficiency in Microsoft Office programs, including Word, Excel, Outlook, PowerPoint

Preferred Qualifications:

- Knowledge of and experience with tax credit financing programs including LIHTC, HTC, and NMTC
- Knowledge of and experience with affordable housing incentives including (but not limited to): CDBG, HOME, HUD/FHA programs.
- Knowledge of and experience with economic development incentives including (but not limited to): TIF, Tax Abatements, Bond Financing, SBA Financing.



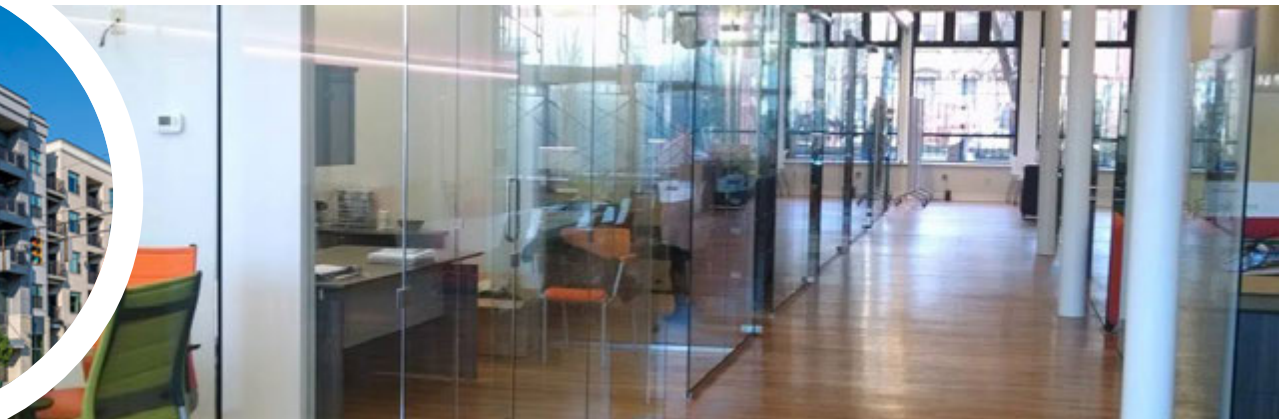


KEY PERSONAL ATTRIBUTES

- Positive attitude with strong interpersonal skills – able to work with people at all organizational/community levels
- Ability to handle multiple priorities at once
- Team player – committed to working in a collaborative, team environment
- Nimble, able to pivot and respond to changing market conditions and community needs
- Problem solver who looks for ways to say “yes”

THE PAYOFF

- See your efforts have a positive impact on low-income neighborhoods throughout our region
- Engage with community partners, elected officials, developers, and banking leaders to find innovative ways to move projects forward
- Compensation includes a target base salary is in the \$165K - \$185K range plus bonus potential and competitive benefits





LEARN MORE & APPLY

This executive search is being led by **Barry Elkus and Megan Meyer**. Click the link below to confidentially apply now through the Gilman Partners website or use the contact information below to reach out with any questions. Please reference the position title and organization in the email header. [Apply Online.](#)



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