



## Local Initiatives Support Corporation

**Position Title:** Real Estate Lender – Housing and Community Development  
**Reports To:** Executive Director  
**Job Classification:** Exempt / Full Time  
**Location:** San Diego, CA

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### **What We Do**

With residents and partners, LISC forges resilient and inclusive communities of opportunity across America – great places to live, work, visit, do business and raise families.

### **Strategies We Pursue**

Equip talent in underinvested communities with the skills and credentials to compete successfully for quality income and wealth opportunities.

Invest in businesses, housing and other community infrastructure to catalyze economic, health, safety and educational mobility for individuals and communities.

Strengthen existing alliances while building new collaborations to increase our impact on the progress of people and places.

Develop leadership and the capacity of partners to advance our work together

Drive local, regional, and national policy and system changes that foster broadly shared prosperity and well-being.

Over the last 40 years, LISC and its affiliates have invested approximately \$20 billion in businesses, affordable housing, health, educational mobility, community and recreational facilities, public safety, employment and other projects that help to revitalize and stabilize underinvested communities. Headquartered in New York City, LISC's reach spans the country from East coast to West coast in 34 markets with offices extending from Buffalo to San Francisco. Visit us at [www.lisc.org](http://www.lisc.org)

### **Description**

LISC San Diego seeks a Lending Program Officer to advance its community development lending program. This person will be responsible for lending business development and loan originations that support LISC's strategic priorities and a comprehensive approach to neighborhood revitalization. Primary responsibilities will include identifying project opportunities; providing technical assistance to local borrowers; initial vetting of projects and structuring financing needs; and developing key relationships and partnerships with public and private leaders in local markets.

The Lending Program Officer will be expected to work closely with other LISC team members, be action-oriented, results-driven and enjoy working in a fast-paced, collaborative environment.

### **Responsibilities:**

- Develop and manage relationships with other strategic partners, including for-profit and nonprofit financial institutions and local, state, and national governmental subsidy programs, that could support potential permanent financing structures for LISC borrowers.
- Serve as primary underwriter, including working with borrowers to structure the transaction, conducting due diligence and financial analyses, drafting credit memoranda, and presenting loan recommendations to LISC's national Credit Committee and the LISC Board of Directors, as applicable.
- Represent LISC as an expert on community development lending and share best practices at conferences, trainings, and events.
- Perform additional duties as assigned.

### **Qualifications**

- Bachelors' degree from an accredited college or university.
- Minimum of at least five (5) years of relevant experience in lending, finance, community development or related field. Proven track record of delivering results.
- Familiarity with the real estate markets in the San Diego together with familiarity with city, state and federal housing, commercial and mixed use financing programs available to support projects.
- Knowledge of financing products such as predevelopment, acquisition, construction, bridge and permanent loans; lines of credit; and tax credit equity.
- Experience with working with lower-income communities and with a community-based, resident-driven model of neighborhood revitalization preferred.
- Ability to evaluate financial statements.
- Ability to identify financing opportunities and to creatively solve problems.
- Capacity to work on multiple tasks and projects, prioritize a challenging workload, be positive and solution-oriented.
- Commitment to working in a small team with a desire to learn from colleagues, supporting and encouraging each other in the pursuit of excellence.
- Excellent judgment, integrity, professionalism, interpersonal and managerial skills.
- Excellent writing and verbal communication skills are essential.
- Proficiency in Microsoft Office suite, particularly Microsoft Excel.

The position will be based in San Diego with some travel is required. LISC offers a competitive salary and an excellent benefits package. **To apply, please email a cover letter and resume to Ricardo Flores at [rflores@lisc.org](mailto:rflores@lisc.org).**

**LISC IS AN EQUAL OPPORTUNITY EMPLOYER  
COMMITTED TO DIVERSITY AND INCLUSION**