**Position Title:** Credit Analyst  
**Location:** New York, NY (LISC HQ)  
**Reports To:** Vice President & Chief Credit Officer  
**Job Classification:** Non-Exempt/Full-Time

### 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 36 markets with offices extending from Buffalo to San Francisco. Visit us at www.lisc.org

### Background
A core function of LISC is its operation as a loan fund. LISC provides various loan products to a wide array of project types. All loans are subject to oversight by LISC’s Lending Department. In 2019, LISC closed $265 million in new loan commitments, and the outstanding loan portfolio at quarter-end in March 2020 was $506 million.

LISC is seeking a qualified candidate for a Credit Analyst at the Assistant Program Officer (APO) level. This position will be part of LISC’s Lending Department and will report to LISC’s Vice President and Chief Credit Officer.
Responsibilities
The APO will be responsible for providing technical assistance to LISC local program staff and underwriting assistance on behalf of LISC local programs across a wide array of community and economic development product types and asset classes, including but not limited to affordable housing, community facilities, commercial real estate, small business, federally qualified health centers, grocery stores, and nonprofit social enterprises. The APO will work in concert with Lending, Finance and Legal department staff and serve as a coordinator of national LISC lending resources.

Lending Process
- Support the loan intake process and pipeline by contributing, gathering and distributing feedback on early stage underwriting concerns and compliance with LISC lending guidelines.
- Work alongside Credit Officer to administer weekly Credit Committee agenda and materials.
- Support review of all loan requests for both intake and Credit Committee meetings to ensure adherence to conditions set forth by Credit Committee, working closely with legal and finance staff prior to formal loan approval and closing.
- Ensure the quality of data in LISC’s loan administration system, including inputting and maintenance of data, and oversight of the management and use of data.
- Perform data analysis on loan commitments and performance for ad hoc reports to senior management, including periodic reporting to ensure data integrity for LISC’s impact metrics.

Federal Contract Compliance
- Support LISC’s annual performance reporting for all federal contracts through the Community Development Financial Institution (CDFI) Fund, including the Capital Magnet Fund, Healthy Food Financing Initiative, and Financial Assistance awards.
- Support compliance with all LISC’s contracts by tracking resource allocation and monitoring all performance goals and measures required under assistance agreements.
- Maintain tracker for specialized funding sources from a variety of funders and lenders to assist LISC in maintaining fiduciary compliance.

Underwriting Support
- Support review of loan requests for Credit Committee meetings to ensure adherence to conditions set forth by Credit Committee.
- Analyze Borrower financials, of both nonprofit and for-profit entities, to spread historical financials and analyze cash flow projections.
- Review due diligence for loans including environmental assessments, appraisals, project financing term sheets, and other third-party reports.
Communications & Training

- Support the development and preparation of LISC Lending trainings and webinars, ranging from financial analysis to key considerations in underwriting specific asset classes.
- Provide technical assistance to LISC local program staff with loan policies, procedures, and system guidance.
- Assist in the creation of marketing and communication materials to share with internal and external audiences including panel submissions to conferences, quarterly newsletters and pitch books for our existing and potential external financing sources

Perform other related duties as needed.

Qualifications

- Bachelor’s degree from an accredited college or university is required.
- Minimum 3 years’ experience in loan administration, processing and underwriting.
- Strong financial analysis skills, including ability to analyze financial statements, project development budgets, and project operating pro formas.
- Experience with government subsidies and tax credit programs.
- Strong written and oral communication skills and excellent attention to detail.
- Excellent interpersonal skills and ability to work effectively across the LISC network of local and national programs and affiliates
- Good organizational abilities, including ability to work independently and to manage multiple assignments simultaneously.

To Apply
LISC provides a competitive salary and excellent fringe benefits. To apply, please email a cover letter and resume to: cstewart@lisc.org

LISC IS AN EQUAL OPPORTUNITY EMPLOYER
COMMITTED TO DIVERSITY AND INCLUSION