



**NEIGHBORHOOD HOUSING SERVICES OF NEW YORK CITY
JOB DESCRIPTION**

Job Title: Loan Fund Portfolio Manager	Department: Lending
Reports to: Director of Lending	Job Type: Full-Time (35 hours weekly)
Job Location: Corporate Office	Work Schedule: Mon-Fri (Remote work Available)
FLSA: Exempt	Date Created: Revised Date: 10/08/2021

Position Summary:

The Loan Fund Portfolio Manager is responsible for effective credit and risk administration with particular emphasis on adherence to credit policy and requirements, financial analysis/modeling, risk evaluation, and on-going portfolio maintenance activities. Oversee the monitoring of client portfolios and the daily compliance of the asset management business with the relevant internal policies and procedures.

Essential Duties and Responsibilities:

- Work alongside team members for successful compliance tests, internal audits and regulatory examinations.
- Monitor portfolio loan exposure including review of monthly reports, daily portfolio oversight and manage data systems.
- Develop and maintain tools to track consistency of portfolio risk measures and various market trends. Follow policies and procedures that results in effective internal control systems.
- Analyze compliance risk frameworks with team members to ensure they are designed well and operating effectively.
- Ensures that documentation pertinent to the annual audit and grant audits are kept in an orderly and accessible manner. Establishes a schedule of current grants, summary of requirements and contracts. Submit reports to the appropriated department leaders on a timely basis.
- Manage assigned portfolio including, but not limited to tracking of delinquency, exceptions, matured loans, collateral monitoring, financial statement receipt and analysis, compliance monitoring, annual review process, proper completion and validation of credit grading models, quarterly/monthly monitoring requirements, and needed modifications. Anticipates portfolio problems and takes action to develop solutions, handles multiple demands and meets deadlines and schedules associated with maintaining portfolio compliance with credit and risk policies.
- Delivering timely and accurate reporting materials to support and facilitate Portfolio management's oversight of NHSNYC portfolio.
- Coordinate analytics from across NHSNYC portfolio and work to automate and streamline requirements with data sourcing, developing, and maintaining project timelines and management updates.



- Actively engages with Managers on progress, issues, and challenges regarding a particular customer relationship or portfolio concern.
- Identifying opportunities for process improvements. Pro-actively offers ideas and solutions to address issues and engages with multi-bank transactions.
- Helping other to leverage systems more effectively and establishing best practice system processes.
- Manage a portfolio of complex credits and will perform the functions of the position with only periodic oversight and is expected to perform with very limited supervisory intervention.
- Assuring compliance with NHSNYC credit policy. Effectively maintains high quality credit file documentation. Applies credit skills, product knowledge, and sound judgement to assess credit risk. Exhibits knowledge of various types of loan terms and conditions and understanding of loan documentation. Consistently adheres to all regulatory compliance requirements.
- Post-Closing Audit for new loans, renewals, and modifications, running financial models using a variety of formats/systems, preparing annual reviews, renewal requests, and completion of regular compliance checks. Is skilled at addressing Past Due situations and has extensive knowledge of credit policies.
- Assists with other projects and assignments as needed.

Minimum Qualifications: To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required.

- Four (4) years of experience in financial analysis and credit structuring, understanding, and applying credit policy, and credit monitoring and risk administration practices.
- Bachelor's degree (Required) in Business, Finance, Accounting, Economics, or equivalent work experience.
- Expected to have highly advanced level of credit experience, documentation experience in proposing and negotiating, both internally and externally, and documenting loans.
- High skilled in financial modeling and able to quickly structure credit in modeling environment.
- Self-starter enjoying working in an entrepreneurial environment, proven ability in adaptability and problem solving.
- Understanding of real estate and finance terms and concepts preferred
- Strong knowledge of different financial modeling systems and strong presentation development and delivery skills.

Knowledge, Skills, Abilities and Other Characteristics:

- **Communication:** strong interpersonal and communication skills, actively listens to needs of callers and presents ideas and thoughts clearly and concisely.
- **Analytical Skills:** Able to structure and process qualitative or quantitative data and draw insightful conclusions from it. Exhibits a probing mind and achieves penetrating insights.
- **Teamwork:** Reaches out to peers and cooperates with supervisors to establish an overall collaborative working relationship.



- Critical Thinking: Uses logic and reasoning to identify the strengths and weaknesses of alternative solutions, conclusions, or approaches to problems.
- Positive Attitude: Finds the most effective and efficient way to complete tasks, regardless of obstacle, while continually offering support to peers through quality teamwork.
- Flexibility/Adaptability: able to accept change and engage it.
- Active/Continuous Learner: recognizes own strengths and weaknesses and actively seeks skills, techniques, and methods to develop and enrich.
- Multitask: excellent time management and organizational skills
- Strong computer skills with experience in Microsoft Word, Outlook, and Excel.

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