

CITY OF FORT WAYNE JOB POSTING

Applicants and Employees must meet duties/essential functions and minimum requirements.

Job Vacancy:	CD Specialist IV	Department:	CDC Finance
Requisition Number:	2018206		
Hours:	8:00 a.m. – 5:00 p.m., may vary	Rate of Pay:	\$48,000.00 Annually
Date Posted Up:	10/24/19	Date Posted Down:	Until Filled
Time Up:	8:00 a.m.	Time Down:	

SUMMARY

Working under the direction of the CD Administrator - CDC, incumbent assists business owners by analyzing need and structuring solutions through several non-traditional loan programs administered by a non-profit development corporation. The successful candidate must demonstrate innovative and creative strategies for developing a pipeline of referral sources and prospects, while growing existing relationships as required. The incumbent is expected to exercise good judgment, independence, initiative, and professional expertise in conducting day-to-day operations. All work duties and activities must be performed in accordance with the City safety rules and operating regulations, policies and procedures as well as federal, state, and local regulations. This position is excluded from paragraphs 3 and 4 of City Attendance Policy 305; all other paragraphs of this policy apply.

ESSENTIAL DUTIES AND RESPONSIBILITIES include the ability to interact with the public, City incumbents, and outside agencies with patience, tact, respect, and professionalism and the following. Other duties may be assigned.

- Provides technical assistance and guidance to small and minority owned businesses in loan procurement servicing;
- Assists with implementing marketing initiatives to promote the availability of organization programs to grown loan volume;
- Identifies opportunities for collaboration and maintains a working relationship between CDC staff, financial institutions, economic development invested partners, and multi-level governmental agencies;
- Makes marketing presentations to the following industry professionals, including but not limited to: bankers, CPA's, attorneys, accountants, commercial real estate brokers, and insurance agents;
- Identifies, addresses, and matches the financing needs of business customers seeking commercial loans;
- Gathers information on potential borrowers through application documents and processes including: interviews, credit checks, phone calls, and review of business tax returns, etc.;
- Analyzes loan packets by spreading business financial statements, preparing projections and sensitivity analysis, calculation of debt/income, debt coverage, debt/equity ratios, and market trend analysis;
- Orders and reviews appraisals, surveys, title insurance, and environmental research reports;
- Presents loan applications to Board of Directors ;
- Prepares closing documents according to authorization or commitments letter for approved loans;
- Closes loan and disburses funds in accordance with Board and government guidelines;
- Checks loan closing documents for accuracy and performs post-closing data entry, preparing file for servicing staff;
- Assists with file maintenance including ongoing review, spread, and rating of client financial statements;

- Compiles monthly reports, budget reports, HUD documentation and annual reports and other paperwork as needed;
- Communicates effectively by writing and speaking clearly and concisely to produce reports, provides service to businesses, and makes presentations frequently to large groups;
- Engages in community events and/or volunteers time to charitable enterprises;
- Some travel is required.

MARGINAL FUNCTIONS

Any and all other duties and/or projects as assigned;

PERFORMANCE EXPECTATIONS

The incumbent is responsible to manage their performance in accordance with this job description and the performance expectations provided to them by management. If at any time the incumbent is unsure of their role or specific responsibilities, it is the incumbent's responsibility to refer to their job description and ask for clarification from their supervisor. Management will work with the incumbent, as needed, to ensure performance expectations are clearly communicated and performance goals are achieved.

SUPERVISORY RESPONSIBILITIES

This job has no supervisory responsibilities.

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. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

EDUCATION and/or EXPERIENCE

Bachelor's degree (B. A.) from four-year college or university; or one to two years related experience and/or training; or equivalent combination of education and experience.

OTHER KNOWLEDGE, SKILLS and/or ABILITIES

- Knowledge of US Small Business Administration, Economic Development Administration, US Dept. of Agriculture, and similar economic development programs and regulations;
- Knowledge of loan closing practices and some general real estate and collateral laws and regulations;
- Knowledge of GMS, LMS, Ventures Plus, and SBA e-tran loan processing and packaging software programs;
- Knowledge of Microsoft Office software (Word, Excel, PowerPoint).

LANGUAGE SKILLS

Ability to read, analyze, and interpret common scientific and technical journals, financial reports, and legal documents. Ability to respond to common inquiries or complaints from customers, regulatory agencies, or members of the business community. Ability to write speeches and articles for publication that conform to prescribed style and format. Ability to effectively present information to top management, public groups, and/or boards of directors.

MATHEMATICAL SKILLS

Ability to work with mathematical concepts such as probability and statistical inference, and fundamentals of plane and solid geometry and trigonometry. Ability to apply concepts such as fractions, percentages, ratios, and proportions to practical situations.

REASONING ABILITY

Ability to define problems, collect data, establish facts, and draw valid conclusions. Ability to interpret an extensive variety of technical instructions in mathematical or diagram form and deal with several abstract and concrete variables.

CERTIFICATES, LICENSES, REGISTRATIONS

- Valid Indiana Driver's License if City vehicle is used;
- Completed SBA Form 1081, and either Form FD-258 (fingerprint card) or electronic fingerprint submission, each signed and dated within 90 days of submission to SBA, for each individual providing services. If the individual has been cleared by SBA within 1 year of the date of submission to SBA, the CDC may provide documentation of SBA clearance. SBA Form 1081 clearances are valid for a period of 1 year and must be renewed if the individual requests to perform services for new CDC clients after the initial clearance period lapses.

PHYSICAL DEMANDS

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

While performing the duties of this job, the employee is frequently required to sit; use hands to finger, handle, or feel; reach with hands and arms; and talk or hear. The employee is occasionally required to stand; walk; and stoop, kneel, crouch, or crawl. The employee must occasionally lift and/or move up to 10 pounds.

WORK ENVIRONMENT

The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

The noise level in the work environment is usually moderate.

Applications may be submitted on-line at www.cityoffortwayne.org or using the City of Fort Wayne Human Resources Department computer kiosks located at Citizen's Square, 1st Floor, 200 E. Berry Street, Fort Wayne IN between the hours of 8:00 a.m. – 4:00 p.m. Applicants must be 18 years of age or older. Reasonable accommodations for person with a known disabling condition will be considered in accordance with State and Federal Law.

(Those individuals who accept employment with the City and live outside one of the six contiguous Indiana counties that border Allen County (DeKalb, Whitley, Noble, Huntington, Wells, and Adams) will have six (6) months from their start date to become residents of either Allen County or one of the six counties listed above. Policy and Procedure Number 204 Page: 1 of 1)

Equal Opportunity Employer

All qualified applicants will receive consideration for employment without regards to age, race, color, religion, sex, disability, veteran's status, national origin, genetic information or sexual orientation. Reasonable accommodations for persons with a known disabling condition will be considered in accordance with State and Federal Law.