



Primary Care Development Corporation
Position Announcement
Loan Officer, Health Care Community Development Lending

Company Overview

Primary Care Development Corporation (PCDC): Catalyzing Excellence in Primary Care

Quality primary care is transformative and a cornerstone of healthy, thriving communities. PCDC, a nationally recognized 501(c)(3) nonprofit organization and community development financial institution (CDFI), catalyzes excellence in primary care through strategic community investment, capacity building, and policy initiatives to achieve health equity. PCDC helps primary care practices improve delivery of care by providing affordable capital as well as a variety of training and technical assistance services. Since its founding in 1993, PCDC has assisted over 2,800 practices in 40 states and has leveraged more than \$1.1 billion to improve care in low-income communities.

PCDC's Capital Investment Practice invests in communities by providing advisory services and flexible, affordable capital to create lasting and sustainable impact for the organizations and the communities they serve. PCDC is uniquely positioned to provide financing that is tailored to transforming and expanding primary care, including, wherever possible, the integration of comprehensive medical, dental, and behavioral health services. PCDC provides strategic advice to help organizations that are planning facility development projects and offers a variety of affordable and flexible short-term and long-term loan solutions to support those capital projects as well as other business and service expansions. PCDC's Capital Investment staff understand primary care business models and monitor policy changes and regulations that affect primary care practices and revenue streams and serve as trusted advisors to clients on what it takes to successfully finance capital projects in a changing health care environment. To fund our loans, we raise impact-focused capital from government, banks, and foundations. We also partner with other community lenders and advocates who are also dedicated to catalyzing excellence in primary care to ensure we can meet all borrowers' needs, regardless of project size.

PCDC's Performance Improvement Practice (PI) partners with health care organizations, helping them understand their challenges, develop customized plans for change, define and achieve measurable outcomes and create lasting and sustainable impact for their organizations and those they serve. Areas of expertise include service integration, practice operations, capacity building, and population health management. PI's team offers individualized coaching, facilitates learning collaboratives, provides consulting, leads quality improvement projects, develops curriculum and delivers training programs designed for our client's needs. Our team works with health care organizations, including federally qualified health centers, hospital ambulatory care departments, private practices and care teams to implement strategies, processes and workflows to provide patient-centered care that is person-focused, continuous, comprehensive and coordinated. Our goal is to transform primary care organizations by building their capacity to integrate key services and activities so that they are better able to provide high quality care, thereby improving the health of their population, and reducing total cost of care.

Position Overview

PCDC is seeking a full-time Loan Officer for its Capital Investment program. The Loan Officer is passionate about providing access to capital to build and strengthen a high quality, affordable, accessible primary care sector, which in turn supports healthy and thriving communities and health

equity. The Loan Officer plays a central role in the growth and expansion of PCDC's lending business, with primary responsibility for identifying investment opportunities, managing transaction due diligence, underwriting, and structuring financing products and portfolios in designated geographic markets of the U.S. In accordance with PCDC policies and guidelines, the Loan Officer works with borrowers through all stages of the financing process: assisting with applications, assessing the viability of borrowers and projects, conducting financial analyses, underwriting and structuring loans, preparing credit memos, presenting proposals to loan committees, and negotiating terms and documents for loan closing. The Loan Officer is responsible for marketing and sourcing business, and for relationship management of clients and partners. The position partners internally, working with the Capital Investment team to support the achievement of lending goals.

Primary Responsibilities

- **Business Development**
 - Support efforts to research, identify, develop, and secure new lending opportunities to achieve business goals. Cultivate and maintain strong relationships with current and future borrowers, partners and other market principals.
 - Develop and apply knowledge of clients and local, regional and national markets to identify evolving trends, and risks, and opportunities.
 - Disseminate knowledge to inform Capital Investment practice and PCDC broadly, including working with staff across the organization. Support the process of bringing new products to market.
- **Underwriting**
 - Engage with clients to understand needs and develop financing solutions to meet those needs.
 - Conduct due diligence and analysis, underwrite, structure, and negotiate financing requests for loan, bond, and NMTC transactions, and third party delegated underwriting within appropriate and relevant credit policy guidelines. Work with borrowers through all stages of the financing process.
 - Prepare and present proposals to loan committees. Prepare commitment letters and coordinate the loan closing process, including the preparation of loan documentation, in accordance with committee approvals.
 - Develop and maintain knowledge of markets, maintaining relationships with key stakeholders.
 - Maintain a culture of quality customer service at all points of contact.
- Additional duties as assigned

Reporting

The Loan Officer reports directly to the Chief Lending Officer. The position also works closely with the Chief Credit Officer, and partners internally with the Capital Investment team to support the achievement of team and enterprise goals and deliver high quality customer service to PCDC's clients.

Required Experience, Education & Skills

- Minimum of three years lending experience in community development and/or community facility financing, including underwriting and management of construction and permanent commercial loans, preferably with a CDFI or other community development lender
- Bachelor's degree in Business or Finance

- Knowledge of credit and lending products and services, as well as analysis of financial indicators related to credit management
- Knowledge of, or commitment to, the healthcare industry and primary healthcare
- Strong financial analysis skills, particularly with nonprofit accounting
- Strong oral and written communication skills
- Strong interpersonal skills and proven ability to work effectively with a wide variety of people and organizations, and in racially, ethnically and socioeconomically diverse environments
- Strong relationship builder with the ability to forge deep community relationships
- Experience in building, managing, and deepening client relationships
- Collegial, positive attitude - able to work well in a team environment
- High degree of self-motivation, creativity, and flexibility
- Outstanding interpersonal and oral/written communication skills, ability to produce exceptional quality work as part of an interdisciplinary team of professionals
- Strong time management skills are essential
- Ability and willingness to travel throughout the United States
- Knowledge of New Markets Tax Credits (NMTC) and Community Development Financial Institutions (CDFIs) is preferred

To Apply

We offer a competitive salary and comprehensive benefits package. **For immediate consideration, please email your cover letter, resume and salary requirements to: employment@pcdc.org with "Loan Officer, Capital Investment" in the subject line.**

The Primary Care Development Corporation (PCDC) is an equal opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, creed, religion, sex, gender, gender identity or expression including transgender status, sexual orientation, national origin, ancestry, citizenship status, age, disability or handicap, veteran status, marital status, pregnancy, genetic information or any other characteristic protected by applicable law.