



Department	Risk Management
Job Title	Underwriting Analyst
Reports to	Director of Underwriting

Job Summary:

Under the direction of the Director of Underwriting, the Underwriter is responsible for performing an unbiased evaluation of transactions, structuring tax credit investments, and measuring the risks and identifying mitigants associated with these transactions. The Underwriter will assist with the development process both before and after the Letter of Intent with developer has been secured. Additional underwriting assistance will be provided as part of OCCH's participation in the tax credit application process.

Tax Credits

- Underwrite deals as assigned by Director of Underwriting
- Assist with packaging tax credit applications
- Assist with moving deals through the approval and closing process

Essential Job Functions:

Function/Responsibility
As part of underwriting assigned proposed tax credit investments: <ul style="list-style-type: none">✓ Identify potential risks and mitigants working collaboratively with the Development Department✓ Sources and uses and capital structure analysis✓ Income and expense underwriting✓ Tax credit documentation analysis✓ Participate in conference calls with development partners to secure underwriting documents✓ Prepare and present Credit Committee and Tech Review approval packages included narratives, descriptions, development risks and mitigants, charts, graphs, and tables, etc. illustrating pertinent aspects of the proposed investment
Detailed Responsibilities <ul style="list-style-type: none">✓ Conduct site visits as needed.✓ Review project loan documents and financing letters of intent for material business terms.✓ Analyze proposed projects to determine the financial feasibility to create or rehabilitate affordable housing developments.✓ Communicate and manage development partner and investor expectations throughout the underwriting process using a positive and proactive approach that will foster long-term positive relationships.✓ Communicate and manage partner, Development, OCFC, Asset Management, and Risk Management expectations throughout the underwriting process using a positive and cooperative approach that will further OCCH objectives.✓ Suggest alternative transaction models or financing structures to reduce risk, improve investor return and/or increase resources for the project.✓ Provide regular communication to Development Officer and Director of Underwriting, as applicable, regarding deal underwriting progress including status of closing checklist review, review of due diligence materials, transaction timing, and problematic issue identification and resolution.✓ Maintain knowledge of all OCCH loan and grant programs.✓ Maintain knowledge of Section 42 regulations and tax law.

Education / Certifications:

- ✓ Bachelor's degree in Business, Accounting or Finance, or related field required.

Work Experience:

- ✓ 3-5+ years' experience real estate finance, lending, affordable housing and/or LIHTC program, and familiarity with industry policies, issues, and programs.

Knowledge, Skills & Abilities:

- ✓ **Functional/Technical skills**- Has the functional and technical (e.g., accounting, finance) knowledge and data analysis skills to perform at a high level of accomplishment in a fast-paced environment.
 - Strong communication and analytical/technical skills, including financial accounting, modeling, and loan structuring.
 - Excel modeling skills required.
 - Proficient knowledge of MS Teams, MS Word, and Power Point a plus.
- ✓ **Problem Solving** - Uses rigorous logic and methods to solve difficult problems with effective solutions; looks beyond the obvious and does not stop at the first answers.
- ✓ **Communication** - Conveys messages clearly and succinctly both verbally and in writing; speaks in a manner that is effective for a variety of audiences and settings, coaches' others in a constructive way.
- ✓ **Informing** - Provides the information people need to know to do their jobs; provides information so that decision makers can make accurate decisions.
- ✓ **Priority Management** - Prioritizes multiple tasks/projects successfully; delivers outputs within timeframes; demonstrates an ability to focus on the details without losing site of the big picture.
 - Strong organizational skills and ability to coordinate complex activities, prioritize conflicting demands and meet deadlines.
 - Must be highly motivated, be able to work independently.
 - Demonstrated ability to work productively and accurately in a fast-paced environment with multiple projects and stringent deadlines.
- ✓ **Learning on the Fly** - Open to change; analyzes both successes and failures for clues to improvement; enjoys the challenge of unfamiliar tasks.
 - Demonstrates professionalism, diplomacy and composure and is flexible and able to adapt to a variety of situations.
- ✓ Ability to work evening and weekend hours during peak periods.
- ✓ Ability to travel for site visits as required.

Ohio Capital Corporation for Housing is an independent, mission-driven nonprofit corporation based in Columbus, Ohio, that works with private and public developers to create affordable housing opportunities. Since its inception, OCCH has raised over \$5 billion in private capital and invested in over 50,000 units of affordable housing in over 800 developments.

Our mission is to ***advance the preservation, production, and management of affordable housing through collaborative partnerships and innovative thought leadership.*** Our mission is at the heart of everything we do. Our core values are our building blocks and foundation. Our values of **CREATING: Collaboration & Communication, Respect, Expertise, Accountability, Trust, Innovation, Inclusion & Growth**, will guide our behaviors ensuring a consistent focus on quality and progress toward our vision. Ideal candidates will be passionate about our mission and exhibit our core values with a commitment to continuous improvement and growth.

OCCH is an equal opportunity employer. Equal employment opportunity is not only good practice - it is the law and applies to all areas of employment, including recruitment, selection, hiring, training, transfer, promotion and demotion, termination, compensation, and benefits. As an equal opportunity employer, OCCH prohibits



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FOR HOUSING

unlawful discrimination based on race, religion, creed, color, national origin or ancestry, sex, age, marital status, sexual orientation, gender, gender identity, gender expression, genetic expression, disability, veteran or military status, or any other basis that would be in violation of any applicable federal, state or local law.