



## EMPLOYMENT OPPORTUNITY

**AMENDED**

### **BUSINESS INFORMATION CENTER TECHNICIAN**

Community & Economic Development Division

**This position is contingent on the adoption of the FY2022 Budget, this position will be considered a full-time budgeted position effective July 1, 2021, upon approval from the City Council.**

In compliance with the Americans with Disabilities Act, persons needing Accessibility and/or Language assistance help should contact 801.629.8701, visit <http://accessibility.ogdencity.com> or contact Relay Utah at 711 or 888.735.5906.

#### **POSITION SUMMARY**

To oversee, plan, implement and coordinate assigned projects, activities and operations for the business financing and resource programs operated by the city's Business Information Center; to coordinate assigned activities with other divisions, outside agencies and the public; and to provide responsible staff assistance to a Business Information Center Coordinator or higher-level management staff. Employees at this level receive only occasional instruction or assistance as new or unusual situations arise and are fully aware of the operating procedures and policies of the work unit. Receives administrative direction from the Business Information Center Coordinator or higher-level management staff. Exercises indirect supervision over technical and clerical staff.

#### **EXPERIENCE AND TRAINING STANDARDS**

Requires at least two (2) years of progressively responsible experience in banking, finance, business, real estate development, construction, community development, public administration, or a related field. Training equivalent to a bachelor's degree from an accredited college or university with major course work in finance, business, urban planning, public administration, construction management, loan management, economics, or a related field. An equivalent combination of the above stated work experience and education is acceptable. Possession of, or ability to obtain, an appropriate, valid driver's license.

#### **NIMS REQUIRED TRAINING**

Employee will be required to complete NIMS IS100 and IS700 within three months of hire.

**Failure to obtain/maintain license and certificate as outlined above may result in termination from the position.**

#### **ESSENTIAL JOB FUNCTIONS**

- Meet and communicate with businesses to understand their needs and connect them to the appropriate financing programs.

- Work with businesses to identify their financial goals and to find ways of reaching those goals.
  - Explain to businesses the different types of loans and credit options that are available, as well as the terms of those services. When appropriate, refer businesses to other lenders.
  - Meet with applicants to obtain information for loan applications and to answer questions about the process.
  - Resolve loan application problems.
- Under the direction of the BIC Coordinator, perform credit analysis and underwriting for the city's business financing programs.
  - Obtain and compile copies of loan applicants' credit histories, corporate financial statements, and other financial information.
  - Analyze applicants' financial status, credit, and property evaluations to determine feasibility of granting loans.
  - Review applications for credit analysis, verification and recommendation.
  - Structure appropriate loan terms and compute payment schedules.
  - Support loan approval process with Loan Committee, ensuring compliance with the organization's credit policy, applicable government regulations, and accuracy of documents and supporting exhibits.
  - As needed, Present analysis of the loan request to a Loan Committee in a credit presentation format which includes an analysis of both property-level and global cash flows including sources and uses, collateral quality and value, loan structure, negotiated pricing, market conditions, and recommended loan structure and terms.
- Provide support for management of city's loan portfolio.
  - Coordinate BIC loan closing activities, identifying, and recommending actions for City to limit risk factors.
  - Coordinate documenting completion of all government, regulatory, and compliance documents for all loans.
  - Organize and manage project files, contracts, collateral, and exhibits.
  - Process and monitor all post loan closing activities, including conditions precedent to closing, are accurate and complete.
  - Monitor loan status, to include but not limited to, Past Due accounts and Notes Matured. Make appropriate recommendations for these loans.
  - Work with businesses to modify and/or restructure existing loans as needed. Underwrite loan modifications.
  - Prepare reports to send to borrowers whose accounts are delinquent, and forward irreconcilable accounts for legal action.
  - Negotiate payment arrangements with borrowers who have delinquent loans.
  - Petition courts (through coordinating City and 3rd party legal services) to transfer titles and deeds of collateral to City.
  - Arrange for maintenance and liquidation of delinquent properties.
  - Ensures that all loan monitoring and reporting requirements are complete.
  - Ensure that all city business financing programs and loans are in compliance with applicable regulations.
  - Handle business and borrower complaints and take appropriate action to resolve them.
- Assist BIC Coordinator with staff training and supervision of the BIC team.
- Coordinate BIC general credit and collections processes.

- Conduct market research to identify business opportunities and monitor portfolio performance, presenting findings to BIC Coordinator.
- Maintain knowledge and application of Federal and State rules and regulations related to funding program compliance.
- Perform compliance reviews and reviews of all other cross-cutting regulations including environmental.
- Prepare lending activity reports for management and loan committee as needed.
- Respond to public inquiries and complaints in a timely courteous manner.
- Build rapport and maintain strong relationships with City staff, businesses, lenders, and other community stakeholders.
- Identify and capitalize on opportunities for growth and to enhance the City's economic position.

### **MARGINAL JOB FUNCTIONS**

- Provide information about BIC offices to potential renters.
- Prepare legal contracts, including but not limited to loan agreements, promissory notes, leases, grants, trust deeds, titles, Request for Proposals, professional service agreement, renewals, extensions, modifications, covenant violations, and other contracts.
- Participate in safety and risk management activities; take action to reduce liability to the city.
- Prepare a variety of memoranda, letters and staff reports regarding assigned projects.
- Perform other duties and responsibilities as required.

### **QUALIFICATIONS**

#### *Knowledge, skills, abilities:*

- Business and personal credit analysis, loan processing, underwriting, structuring, closing, servicing, and contract monitoring, including but not limited to defaults, insurance, job reports, collateral, and financials.
- Business forecasting, and financial analysis.
- Budgeting and other financial management procedures.
- Property and lease management.
- Technical and business writing preferred.
- Accounts payable, receivable, and collections experience preferred.
- Preference will be given to those with knowledge of commercial underwriting guidelines, and/or HUD CDBG regulations.
- Preference will be given to those with fluent bilingual Spanish language skills.
- Ability to organize one's own time, workload and to work effectively without close supervision.
- Ability to coordinate with others on complex assignments.
- Maintain strong attention to administrative details.
- Knowledge of principles of business letter writing and report preparation and ability to prepare clear and concise reports.
- Ability to maintain accurate project files.
- Establish and maintain effective working relationships with those contacted in the course of work including city and other government officials, developers, business owners and the public.
- Work effectively with the public and with persons of all income levels and backgrounds.

- Communicate clearly and concisely both orally and in writing.
- Operate standard office equipment.
- Knowledge of computer software programs including Windows; Microsoft Word, Excel, PowerPoint, and Access; and internet.
- Sound writing and arithmetic skills.
- Extensive spreadsheet experience.
- Ability to comply with all city policies and regulations, including safety and risk management standards.
- Attendance and punctuality are essential functions of this position. Employee is required to work as a team and frequently meet with co-workers and supervisors; employee is required to communicate in-person with the public during office hours; and employee is required to use on-site equipment.
- Maintain mental capacity which allows for effective interaction and communication with others.
- Maintain physical condition appropriate to the performance of assigned duties and responsibilities which may include the following: Walking, standing, or sitting for extended periods of time and operating assigned equipment.
- Maintain effective audio-visual discrimination and perception needed for: Making observations, communicating with others, reading, and writing, and operating assigned equipment as required by the position.

## **WORKING CONDITIONS**

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

## **PHYSICAL REQUIREMENTS**

While performing the duties of this job, the employee is frequently required to sit, walk, and talk or hear. The employee is occasionally required to lift and or move up to 20 lbs.

## **CRIMINAL HISTORY BACKGROUND CHECK**

Successful applicant must pass background check.

## **MOTOR VEHICLE REPORT**

Driving record of successful applicant will be obtained by the HR office.

## **EDUCATION REQUIREMENT**

Successful applicant must submit a copy of above education requirements when requested.

## **VETERAN'S PREFERENCE POINTS**

Applicants **MUST** submit a copy of their DD-214 to the Human Resource office during the interview process. This is for initial appointments only.

## **SALARY RANGE**

Range G12 - \$1,539.45 - \$2,309.18 (Bi-weekly Rate) (DOQ). Typically hire at minimum. This position is eligible for benefits.

**APPLICATION PROCEDURE**

On-line applications will be accepted at [www.ogdencity.com](http://www.ogdencity.com) until **Thursday, July 8, 2021**. If you do not have access to a computer, you may come to the Ogden City Human Resources office located at 2549 Washington Blvd., Suite 220, Ogden, UT 84401 between the hours of 8:00 a.m.to 5:00 p.m. Monday through Friday.

All applications/resumes will be evaluated and ranked on the basis of relevant education and experience as stated therein. Highest ranking applicants may be invited for a personal interview.

**WE ARE A DRUG FREE  
WORKPLACEAA/EOE/ADAAA  
June 8, 2021**