Chief Credit and Lending Officer

Location:

In-office at SELF headquarters in Fort Pierce, FL, with flexibility for one remote day per week. Relocation assistance provided.

About SELF:

SELF is a national award-winning non-profit Community Development Financial Institution (CDFI) and the nation's first local Green Bank with a mission to empower communities by providing access to affordable capital for economic and climate resilience. Founded in Florida in 2009, SELF helps homeowners, landlords, developers, contractors, and small businesses transition toward an inclusive clean energy economy. SELF has deployed over $60 million in loans for roughly 6,000 green projects, leveraging more than $120 million in total project cost. Through its Plug and Play turnkey lending platform, SELF now operates in 17 states and D.C. with 13 lending partners. A position with SELF provides enormous career growth opportunities in an exciting work environment while doing work that matters. We encourage all interested candidates to apply, even if you don't meet every requirement listed. The right person for this role may bring strengths we haven't anticipated.

Position Overview:

The Chief Credit and Lending Officer (CCLO) is a senior executive responsible for the strategic direction, performance, and risk management of all SELF lending activities. SELF offers a full spectrum of lending products, including home improvement and energy efficiency loans for homeowners, residential rooftop solar financing, predevelopment and construction loans for emerging housing developers, gap financing for affordable housing and commercial solar projects, and commercial solar project finance. The CC LO will have hands-on operational responsibility for loan production, underwriting quality, portfolio performance, compliance, and team leadership across all of these programs.

This is not a delegator role. The CCLO must bring deep, practical lending experience across multiple asset classes, from unsecured consumer credit through secured construction and commercial loans. The right candidate can personally evaluate a credit memo, run a risk projection, structure a participation loan, and coach a loan officer on pipeline management. They understand the differences in underwriting standards, collateral requirements, and regulatory frameworks across consumer and commercial lending, and can apply that knowledge to make sound decisions daily.

The CCLO reports directly to the CEO, serves as a key liaison to the Board of Directors, and is a member of SELF's executive leadership team.

Lending Strategy & Production

- Set the strategic direction for all SELF lending activities, ensuring alignment with the organization's mission, strategic plan, and annual production goals across consumer and commercial programs.

- Establish annual lending production goals by program and asset class for approval by the CEO and Board.
- Oversee loan origination, underwriting, closing, and servicing operations across all lending programs, ensuring consistency, quality, and efficiency.
- Conduct credit analysis and underwrite or review complex transactions, screening for creditworthiness and mission impact.
- Analyze pricing, product design, and viability across all loan products.
- Assess the competitive landscape across SELF's lending verticals and identify opportunities to differentiate on pricing, speed, terms, or borrower experience.
- Drive growth strategy for consumer lending across Southeast direct markets and support the consumer lending team in managing SELF's contractor network as the primary origination channel.
- Collaborate with senior management to maintain adequate liquidity and capital availability to meet strategic lending goals.

Financial Analysis & Risk Management

- Run financial projections, portfolio stress tests, and risk analyses to inform lending strategy and capital allocation decisions.
- Proactively monitor portfolio quality across all asset classes, including delinquency, default, loss rates, and concentration risk.
- Administer portfolio composition to balance risk across programs and meet strategic plan goals.
- Evaluate credit risk at the loan and portfolio level.
- Oversee loan loss reserve adequacy.
- Manage delinquent loans and workouts.
- Ensure effective credit risk mitigation and perfected security interests across all secured lending programs.
- Collaborate with Finance on portfolio reporting, covenant compliance, and funder requirements.

Loan Participations & Partner Lending

- Structure, broker, and manage loan participations and syndications among CDFI, institutional, and other lending partners.
- Source lending opportunities and coordinate with senior management to maintain investor and partner relationships.

Compliance & Loan Policy

- Own SELF's lending policies and procedures across all programs. Lead the annual review process and manage amendments as needed.
- Ensure all lending activities comply with applicable federal and state regulations, including consumer lending laws, fair lending requirements, and any program-specific requirements tied to CDFI certification or funder agreements.

- Oversee credit file maintenance, investor compliance, and loan documentation standards.
- Coordinate with internal and external auditors on lending-related examinations.
- Ensure proper licensure and training for all lending staff.

Board & Stakeholder Reporting

- Report regularly to the CEO, Board of Directors, and other stakeholders on lending production, portfolio performance, risk metrics, and strategic initiatives.
- Oversee preparation of Loan Committee packages and ensure smooth committee meeting functions.
- Prepare and present lending reports, forecasts, and recommendations for Board meetings and committee sessions.

Planning, Budgeting & KPIs

- Develop the annual lending work plan and budget across all programs for review and approval by the CEO and Board.
- Define, track, and report on key performance indicators by program and asset class, including production targets, conversion rates, portfolio quality, and mission impact.
- Report areas of financial or budget concern to the CEO in a timely manner.

Technology & Systems

- Oversee loan origination and servicing systems, ensuring quality control, accuracy, and data integrity across all programs.
- Collaborate with SELF's technology team and external consultants to enhance lending platforms, improve the borrower and contractor experience, and support scalable growth.
- Identify and implement process improvements and automations to increase operational efficiency, reduce cycle times, and improve underwriting speed.

Portfolio Standardization & Capital Markets Readiness

- Maintain the standardization, data integrity, and documentation quality of consumer loan portfolios to support future secondary market execution.
- Collaborate with the CEO and Finance team to ensure loan portfolios meet the requirements of current and prospective investors, funders, and credit enhancement partners.

Team Leadership

- Lead, coach, and develop SELF's lending teams across consumer and commercial programs.
- Foster a high-performance, mission-driven team culture. Oversee hiring, onboarding, performance management, and professional development.
- Build organizational lending capacity as SELF grows, including recommending team structure changes and new roles as warranted.

Qualifications and Skills:

- Compassionate and purpose-driven with a desire to make a difference in people's lives through professionally delivered financial services.
- Hands-on operational lending experience across multiple asset classes, from consumer unsecured credit through commercial real estate, construction, and project finance.
- Deep understanding of underwriting standards, collateral structures, and regulatory frameworks that differ across consumer and commercial lending.
- Experience with credit adjudication, credit policy development, risk mitigation, and workout management.
- Experience with lending compliance, including consumer lending regulations, fair lending, and funder/creditor covenant requirements.
- Proven ability to build, lead, and develop high-performing lending teams, including internal staff, contract underwriters, and committee members.
- Experience reporting lending performance, portfolio quality, and strategic recommendations to a Board of Directors or equivalent governing body.
- Strong knowledge of and contacts within the CDFI industry is a plus.
- Experience with green financing, sustainability projects, or environmental impact investing is highly desirable.
- Excellent written and oral communication skills, with the ability to present complex information clearly to board members, investors, and partners.

Education and Experience:

- Bachelor's degree in finance, accounting, business administration, economics, or a related field. MBA or advanced degree strongly preferred.
- Ten (10) or more years of progressive lending experience spanning consumer and commercial asset classes, with at least five (5) years in a senior leadership role overseeing multiple lending functions.

Reports To:

- This position reports to the Chief Executive Officer (CEO).

Physical Requirements:

- Ability to travel up to 30% of the time.
- Availability and flexibility to accommodate spontaneous business travel when necessary.
- Ability to visually or otherwise identify, observe, and assess.
- Repetitive use of hands and fingers typing and/or writing.
- Ability to walk, stand, and sit for long periods.
- Ability to lift and carry up to 30 pounds.
- Daily communication via phone, email, video calls, and text.

Benefits:

Salary commensurate with experience ($150,000-$160,000); Relocation stipend; comprehensive medical, dental, and vision benefits; 403(b) retirement plan with up to 5% match; performance-based bonuses; 12 paid holidays and a minimum of 20 days of paid leave.

Equal Opportunity Employer:

SELF is an equal opportunity employer and is committed to fostering a diverse, inclusive, and respectful workplace. This role is exempt under FLSA.