

SOLAR FOR ALL JOB DESCRIPTION EXAMPLE FOR STATES

VP, Commercial Solar Projects Underwriting - Remote

This position is one of several position descriptions for jobs relating to Solar for All posted on the Clean Energy States Alliance [Solar for All webpage](#). It is not necessarily an active job description, but an example for other states to use for their own recruiting purposes.

Location: Remote (AL, AR, LA, MS, & TN)

Working Title: VP, Commercial Solar Projects Underwriting

Agency: Hope Enterprise Corporation

Salary: -

Title: VP, Commercial Solar Projects Underwriting

Department: Commercial Lending – Credit Department

Reports To: SVP, Commercial Lending

Supervises: N/A

Job Classification: Full-time, Exempt

Location: Remote in MS, AR, TN, AL, & LA

About HOPE:

Recognized as one of the most successful Black and Women owned credit unions in the nation, HOPE continues to deepen its impact by expanding access to financial services and engaging in advocacy to mitigate the extent to which factors such as race, gender, birthplace and wealth limit one's ability to prosper. Over the last 30 years, HOPE's work has benefitted millions of people in Alabama, Arkansas, Louisiana, Mississippi and Tennessee and influenced billions of dollars in investment. This work has supported small business owners struggling to gain access to capital, families seeking to own homes and individuals looking for a better way to manage their hard-earned money with a financial institution they can trust. Learn more at www.hopecu.org.

The Opportunity

The Vice President of Commercial Solar Underwriting will lead and oversee the underwriting of commercial solar project loans, ensuring the safety, soundness, and risk management of HOPE's solar portfolio. This role includes conducting comprehensive credit and financial analyses for commercial solar transactions, collaborating with members of solar-focused members of HOPE's Commercial Lending and Community and Economic Development (CED) teams to build customer relationships, evaluate projects and move creditworthy transactions to close. The VP will manage the underwriting team, oversee portfolio reviews, and present credit memoranda for HOPE's Executive Leadership Team. This position will be focused on identifying and mitigating risks, and, in collaboration with HOPE's Fiscal and Investor Relations teams, contribute to project compliance and performance reports to be included in HOPE's reporting to the Environmental Protection Agency. The VP may assist Servicing, Portfolio Management and other areas of the Commercial Lending team as needed.

Primary and Essential Functions

- Lead HOPE's commercial solar lending for multifamily and community Solar for All projects, including financing for small- and medium-sized solar businesses in Arkansas and Mississippi
- Lead and mentor the commercial solar underwriting team in evaluating and approving commercial solar project loan applications
- Develop underwriting approaches and policies for commercial solar loan products that meet HOPE's market needs, risk appetite, and profit goals
- Align HOPE's underwriting approaches with Solar for All, as well as other Greenhouse Gas Reduction Fund (NCIF and CCIA) awardee standards
- Manage pipeline of borrowers for commercial solar projects (primarily solar developers and multifamily building owners that will be the primary Solar for All borrowers)
- Build flexible, equity-driven approaches that drive projects to under resourced solar installation businesses beginning in Arkansas and Mississippi
- Maintain strong sales and service culture to build long-term relationships with commercial borrowers
- Collaborate with market leaders to develop risk mitigation strategies for new loan requests
- Ensure compliance with industry regulations and internal policies
- Present comprehensive credit memoranda and recommendations to HOPE's Executive Leadership Team
- Prepare regular portfolio compliance and performance reports for the Environmental Protection Agency's Office of Greenhouse Gas Reduction
- Stay informed about solar industry trends, NCUA regulations, and credit culture developments
- Perform general administrative duties, including attending meetings and producing reports
- Lead and participate in special projects as requested or assigned

Required Qualifications:

- Bachelor's Degree in Finance or Accounting
- 7 or more years of experience in commercial credit analysis and underwriting
- 3 or more years of experience underwriting solar and/or renewable energies transactions (ideally community- or utility-scale solar)
- 3 or more years management experience
- Demonstrated strength in credit analysis, financial analysis, and communication skills (written and verbal)
- Able to travel up to 25% for onsite, project sites, meetings, conferences, and other work related activities

Preferred Qualifications:

- Prefer experience with Moody's KMV Financial Analyst or Baker Hill / NextGen

Regulatory Compliance Requirements

- Must comply with provisions of the Bank Secrecy Act (BSA)
- Must comply with the National Credit Union Administration's rules and regulations
- Must comply with all provisions of the Equal Credit Opportunity Act (Regulation B)
- Must comply with all provisions of the Fair Credit Practice Rule
- Must comply with all provisions of the Flood Disaster Protection Act
- Must comply with all provisions of the National Flood Insurance Act
- Must comply with all provisions of the Truth in Lending Act (Regulation Z)
- Accountability for Business Results
- Commercial loan quality (performance, charge-offs, etc.)
- Commercial loan production (number and dollar amount of loans)
- Specified Authority Level
- Access to loan applications and performance data

Competencies/Skills:

- Strong computer skills, especially with financial spreadsheets and word processing; prefer experience with Moody's KMV Financial Analyst or Baker Hill / NextGen
- Ability to read and interpret documents and write routine reports and correspondence

- Ability to speak effectively before groups of customers and employees of the organization
- Ability to add, subtract, multiply, and divide in all units of measure, using whole numbers, common fractions, and decimals
- Ability to compute rate, ratio and percent and interpret data
- Ability to apply commonsense understanding to carry out detailed but uninvolved written or oral instructions
- Ability to deal with problems involving a few concrete variables in standardized situations
- Ability to evaluate creditworthiness from multiple structured and unstructured variables.
- Ability to restructure loans as necessary
- Ability to using knowledge of systems, situations, procedures, and culture inside the organization to identify potential problems and opportunities
- Ability to assess skills strengths and weaknesses of individuals and teams in order to determine what actions are appropriate to build and/or improve the needed skills.
- Ability to show perseverance on achieving concrete and tangible results out of personal responsibilities

Work Environment:

- Employee spends the majority of time in a home office or remote work environment, with access to reliable internet and necessary technology.
- Noise level in the work environment is typically quiet, though it may vary depending on the employee's home setting.
- Reasonable accommodations will be made to enable individuals with disabilities to perform the essential functions of the job.
- Minimal physical activity is required, though employees must occasionally lift and/or move items weighing up to 10 pounds, such as office supplies or equipment.
- Employee spends the majority of time in an office environment generally accessible to the public, customers, and potential customers
- Noise level in the work environment is usually moderate
- Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions

All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, sexual orientation, gender identity, national origin, disability, or status as a protected veteran.

Equal Opportunity Employer/Protected Veterans/Individuals with Disabilities

This employer is required to notify all applicants of their rights pursuant to federal employment laws. For further information, please review the [Know Your Rights](#) notice from the Department of Labor.