POSITION DESCRIPTION

JOB TITLE: **Community Development Loan Officer** **DATE: October 2026**
REPORTS TO: **Managing Director of Lending**
FLSA: **Exempt**
DIRECT REPORTS: **0**

Position Summary

The Community Development Loan Officer builds FCLF lending presence in the Miami/South Florida market by developing and maintaining borrower relationships, identifying financing opportunities, and building a strong pipeline of mission-aligned projects. The position sources, evaluates, and structures complex community development financing for organizations developing affordable housing, community facilities, and other projects that expand access to essential services and opportunities for people and places outside the economic mainstream. The Loan Officer works closely with borrowers to advance projects, address emerging challenges, and identify practical financing solutions. The role maintains relationships throughout the life of the loan, including additional financing, modifications, and workouts as appropriate. The position balances loan production, portfolio quality, and risk management; identifies opportunities for specialized financing, including New Markets Tax Credits; and represents FCLF as a trusted community development partner throughout the region.

Essential Functions, Duties, and Responsibilities

- Develop and maintain a strong pipeline of community development lending opportunities by building relationships with nonprofit organizations, affordable housing developers, community leaders, funders, referral sources, and prospective borrowers throughout the assigned market.
- Identify and evaluate prospective projects in alignment with FCLF's mission, lending criteria, credit standards, and applicable specialized programs, including New Markets Tax Credits (NMTC).
- Underwrite and structure commercial and community development loans, including review of borrower financial information, project budgets sources and uses, pro formas, appraisals, site conditions and other due diligence necessary to assess creditworthiness and transaction feasibility.
- Prepare credit memoranda and supporting documentation and present loan recommendations for review and approval by the appropriate FCLF approval authority.
- Monitor assigned loan portfolio performance, identifying emerging credit risks and coordinating resolution of delinquencies, covenant deficiencies, insurance lapses, or collateral issues; monitor tax obligations, and manage upcoming maturities and other servicing concerns.
- Maintain active borrower relationships, identify emerging needs or challenges, and work with lending leadership and portfolio administration on extensions, modifications, restructurings, technical assistance or other appropriate solutions.

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- Partner with technical assistance providers to deliver training services to prepare potential borrowers for the borrowing process.
- Contribute to Lending Committee and internal reporting related to loan pipeline, pending applications, credit recommendations, and borrower or transaction matters.
- Represent FCLF in community, industry, and stakeholder forums and maintain current knowledge of public and private funding sources and development in community and economic development finance.

Knowledge, Skills and Abilities

- Demonstrated knowledge of commercial real estate and community development lending, including underwriting, credit analysis, and deal structuring.
- Proficiency in financial analysis, including review of financial statements, cash flow, development budgets, sources and uses, and pro formas.
- Proven ability to develop and manage relationships with borrowers, developers, nonprofits, funders, and community partners, and referral sources.
- Sound judgment and critical thinking skills, with the ability to balance borrower needs, credit quality, risk, and mission impact.
- Effective written, verbal and organizational skills, including the ability to manage multiple lending opportunities and present clear credit recommendations.
- Excellent organizational and time-management skills.
- Ability to work independently and collaboratively, use Microsoft 365 and related business systems, and maintain current knowledge of community development finance and lending practices.

Education and Experience

- Bachelor's degree in finance, business, real estate, community development, or a related field preferred; equivalent relevant professional experience may be considered.
- Minimum of 5 years' experience in the real estate lending field, with a strong preference for commercial real estate lending.
- Experience with CDFI lending nonprofit finance, or mission-driven community development lending preferred.

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Physical Requirements

- Light sedentary office work
- Prolonged periods of sitting at a desk and working on a computer
- Ability to travel domestically

Salary range $88,125 - $132,187

As a mission-driven organization, FCLF strives to balance competitive compensation with our commitment to impact. Most employee salaries fall between the range minimum and midpoint. Final salary placement will be based on job-related skills, experience, and expertise assessed during the interview process.

This job description is not designed to cover or contain a comprehensive listing of activities, duties, functions, or responsibilities that are required of the employee. Duties, responsibilities, functions, and activities may be modified, changed or new ones may be assigned at any time with or without notice, subject to all applicable local, state, and federal laws.

Are you ready to put your real estate expertise to work for communities that need it most?
Join FCLF and help finance projects that create affordable housing, expand access to essential services, and strengthen communities across South Florida. As a **Community Development Loan Officer** at Florida Community Loan Fund, you'll help ensure mission-driven capital flows where it's most needed.

Apply today on **https://www.indeed.com/viewjobjk=6f0a429ae485b512&from=shareddesktop_copy**
or by submitting a resume via email to **hr@fclf.org**