

Role Title:	Head of Underwriting
Reporting to:	Chief Operating Officer
Direct Reports:	3 x Underwriters and Senior Retail and Commercial Underwriter
Salary:	£70,000 - £80,000 per annum
Contract:	Permanent, Full Time
Hours:	35 hours per week, Monday – Friday, 7 hours per day, between the hours of 9am and 5pm (1-hour unpaid lunch)
FTE:	1.0 FTE
Place of Work:	Silsden / Hybrid with a minimum of 2 days in the office (as agreed with manager)
Benefits:	25 days holiday, plus bank holidays, Company Pension

Ecology's Purpose

In a world that doesn't add up, daring to be different is our calling, lending our power so everyone's story gets a chance to thrive.

Role Purpose

Our Head of Underwriting will be responsible for ensuring we make fair, responsible lending decisions in the best interests of our members and aligned with our values in 'daring to be different'. As a lender who supports pioneering approaches to building and ownership, our underwriting policies and strategies need to keep pace with our ideas and growth aspirations. We are looking for someone to lead a team to drive a culture of continuous improvement, develop and optimise our approach to underwriting operations and processes to ensure great outcomes for our Members, our colleagues, and the environment.

Main Duties & Areas of Responsibility

Examples of duties include, but are not limited to:

- Continually review the underwriting strategy and constantly look for areas of improvement and opportunity using your knowledge and understanding of the Society strategy, external market, and operational environment
- Optimise our approach to affordability decisions whilst ensuring we lend responsibly, within our risk appetite, and comply to regulatory requirements
- Define and manage key performance indicators (KPIs) to effectively track and measure operational performance and lending
- Promote best underwriting operational and process management, ensuring change is well managed and communicated, to meet departmental objectives and SLAs
- Lead, nurture and scale a high-performing, expert team with the passion, knowledge, and learning capability to drive excellence now and to create the next generation of underwriting capabilities

- Ensure data is utilised in an optimal way in order to benefit the Members and department objectives, and provide engaging and informative updates to Leadership
- Foster a culture of open communication and continuous learning by representing the Underwriting team internally and externally, encouraging exchanging ideas and best practices to drive ongoing improvement and adaptability across the Society.

Skills and Experience

- Extensive knowledge and experience in risk management activity managing a team responsible for all first-line credit risk activity in underwriting.
- Experience in mortgage lending within a credit risk environment
- Experience of working and reporting to Boards and Committees
- Experience ensuring lending policies, affordability assessments, and decision-making frameworks align with Consumer Duty requirements, prioritising customer needs (including vulnerability considerations), fair value, and responsible lending practices
- Proven track record on interacting with Senior Management in a highly sensitive and collaborative environment, to agree the Society's strategic direction.
- Strong analytical skills, with an ability to translate raw information into actionable strategies and initiatives combined with presentational and influencing skills to inspire confidence and support
- Excellent communication skills for the delivery of regular reports for the business's leadership, which must be easily digestible, unambiguous, engaging, informative and convincing.
- Strong leadership and management skills creating an environment of trust with an ability to lead, inspire, and motivate a team into consistent performance improvement.
- Creative approach to finding solutions, removing barriers and promoting excellence
- Self-aware and self-motivated to realise own full potential and inspire others to do the same
- Ability to take responsibility for own learning and continuous improvement

Other

- You have a legal duty to take reasonable care of your own health and safety and that of others and you are expected to be familiar with, and adhere to Ecology's Health and Safety Policy
- Ensure your work, communication and approach conforms to the values and behaviours of the Society.
- Keep up to date, and comply with Ecology's rules, Policies and Procedures.
- Undertake any reasonable duties requested by management.
- This role has a six-month probation period
- As part of your role, you are responsible for upholding the principles of Consumer Duty by ensuring that the needs, preferences, and interests of members are at the forefront of decision-making, delivering fair outcomes, and acting in a way that promotes member trust and confidence

Senior Managers and Certification Regime (SMCR)	
The role falls under the SMCR regime and the role holder is required to achieve Approved Persons status with the following Senior Management Function	
SMF18	Other overall responsibility function

Acceptance

Print Name: _____

Signature: _____

Date: _____

Behaviour Our Collective Commitments		Examples of Bringing My Best Self to Work		
Deliver Together	<p>We’ve always believed that, together we can achieve more. Working with our stakeholders and Members to create incredible impact.</p> <p>That’s why Deliver Together is the heartbeat of everything we do. By combining our unique strengths, perspectives, and talents, we know there is no challenge too great, no goal too ambitious. Together, we’re unstoppable.</p> <p>Deliver Together means learning from one another, recognising that every person brings something valuable to the table. We know the best solutions emerge when we combine our insights, learn from our differences, and respect each other’s expertise.</p> <p>When we Deliver Together, we tackle challenges as a united front, sharing our successes, learning from our setbacks, and always supporting each other to be better. Creating something that’s greater than the sum of our parts.</p> <p>Let’s Deliver Together. Because together, we can achieve the extraordinary.</p>	<ul style="list-style-type: none">I collaborate with others, considering the bigger picture and doing the right thing for Ecology and our MembersI deliver on our collective commitments, providing amazing service to our Members, and to my fellow colleaguesI am purposeful in my actions, respecting people’s time and using it wiselyI choose the right communication tools and methods to align with the goals, complexity, and urgency of the activityI evaluate the strengths of the team, ensuring that the right individuals are involvedI welcome diverse perspectives and encourage inclusivity		
	<p>At Ecology we care deeply about our planet, the people we work with and the Members we serve.</p> <p>Lead With Care means being honest and supportive - the cornerstones of strong relationships and lasting success. It’s about being authentic, patient, compassionate and understanding. It’s appreciating that everyone’s journey is unique and taking time to encourage, uplift and help each other.</p> <p>We recognise the power of words and the responsibility we carry when we communicate, offering feedback that is constructive and kind – and always keeping the well-being of others in mind. We share our thoughts clearly and respectfully, without fear of judgment.</p> <p>To Lead With Care is to embrace openness with courage, even when it’s difficult, knowing that honesty drives meaningful change that makes a difference.</p> <p>Let’s Lead With Care. In every action, every word, and every step we take.</p>	<ul style="list-style-type: none">I am kind to myself, asking for help when neededI build trust through consistency and reliabilityI help when needed, stepping in with a willingness to supportI share truth with care, offering feedback that is constructive and kind, and delivering it in a way that helps others grow, without judgment or blameI am mindful of how my actions, decisions, and communication affect people and our planetI actively listen and seek to understand the needs of others, being present in the momentI celebrate successes, offering thanks and praise for a job well done		
Values				
Fairness: Treating everyone individually and with respect	Openness: Listening to each other’s views and opinions	Responsibility: Doing what we say we’ll do. Making pragmatic decisions, staying true to our values	Co-operation: Working together, receptive to the knowledge and opinions of others	Activism: Empowering colleagues to be advocates for change

Behaviour		Our Collective Commitments		Examples of Bringing My Best Self to Work	
Own Your Impact	At Ecology, we make an incredible impact on our environment and the communities around us. And we all play a part in making this happen.			<ul style="list-style-type: none">I take ownership of my performance and development, achieving my objectives and building the skills I need for future successI own the process from start to finish, taking responsibility for every stepI have clarity over my role and know what’s expected of meI do what I say I will, managing stakeholder expectations with clear communication and deadlinesI consider risks carefully, seeking feedback to guide my path and being mindful of possible outcomes.I embrace feedback and use it to improve, seeking opportunities to learn from othersI am self-aware, reflecting on my own actions and impact, and I believe in my own abilities	
	Own Your Impact is a promise to ourselves to take full ownership of our actions, our commitments, and the outcomes we create. It means delivering on our promises and taking accountability for the results we achieve.				
	To Own Your Impact is to make considered decisions, even when the path isn’t easy. It’s about achieving a high standard of excellence and recognising that our individual actions contribute to the collective success of our team. We do what we say we will – and we do it to the best of our ability.				
	Own Your Impact means being proactive by anticipating challenges, taking the initiative to find solutions, and owning the process from start to finish. We lead by example, knowing that true accountability means creating positive impact that drives the right results.				
		Let’s Own Our Impact. Let’s be accountable for our actions and for our future.			
Dare To Be Different	Ecology started from a brave decision to do something that others wouldn’t. Pioneer the possible.			<ul style="list-style-type: none">I speak up and challenge respectfully, with a focus on finding solutionsI’m positive and inspiring, strong in the face of adversity and resilient when facing setbacksI don’t let fear or disappointment derail my effortsI’m brave enough to step out of my comfort zone, challenging the status quo to achieve the right resultsI lead with humility, accepting my mistakes, listening to others, and being brave enough to change course when it’s the right thing to doI champion sustainability, pushing for positive change so we can create a better world	
	Dare To Be Different means stepping into the unknown with confidence, challenging the status quo, taking considered risks that may lead to incredible impact. It’s about having the courage to voice new ideas, even when they seem bold or unconventional.				
	To Dare To Be Different means making tough decisions, when others won’t, and being brave enough to change course if it’s the right thing to do. We are strong enough to own our mistakes, being resilient in the face of setbacks. We embrace failure, seeing it is a stepping stone to success, sharing what we learn to help each other.				
	We lead with confidence to inspire others to greatness.				
		Let’s Dare To Be Different. Let’s inspire the world around us.			
Values					
Fairness: Treating everyone individually and with respect		Openness: Listening to each other’s views and opinions		Responsibility: Doing what we say we’ll do. Making pragmatic decisions, staying true to our values	
				Co-operation: Working together, receptive to the knowledge and opinions of others	
				Activism: Empowering colleagues to be advocates for change	