
Climate Opportunity & Resilience Fund: A Q&A with JCF's Chief Financial Officer

Chief Financial & Operating Officer Brenda Loya explains how JCF is mobilizing capital and building a national financing framework designed to deliver both measurable returns and meaningful impact in under-resourced communities.

Q: What is Justice Climate Fund's (JCF) approach to addressing climate and clean energy challenges?

Brenda Loya: JCF has developed a national financing model designed to deliver both impact and scale. By leveraging private and philanthropic funding, we invest in transformative climate and clean energy projects in under-resourced communities—communities across the country that have historically been excluded from the clean energy economy, where the needs are greatest. Our approach taps into a national network of more than 400 community lenders, green banks, Community Development Financial Institutions (CDFIs), Minority Depository Institutions (MDIs), and local partners—trusted organizations with deep roots in their communities. This ensures projects are responsive to local needs and deliver meaningful social, environmental, and economic returns.

To accelerate our work, we've created a \$100 million fund to unlock a pipeline of shovel-ready climate and clean energy projects. These investments, along with field-building services, such as standardized tools, peer-to-peer knowledge sharing, and impact storytelling, help advance climate financing solutions across our network and expand partnerships.

Q: Why is now the right time for philanthropists and investors to get involved?

BL: Federal funding rollbacks have heightened the demand for scalable, equitable finance solutions. At the same time, demand is stronger than ever. Communities across the country face rising energy costs, public health challenges, and increasing climate-related risks. By providing catalytic capital now, investors and philanthropists can accelerate projects that generate immediate benefits, such as lower utility bills, improved air quality, and good-paying jobs, while also building longer-term economic opportunity and resilience against future climate challenges like extreme weather.

Q: Can you share an example of how JCF's model works on the ground?

BL: The destruction and challenges created by extreme weather in communities across the country are prime examples. JCF is working with philanthropists, investors and local stakeholders to seed a \$100 million **Climate Opportunity & Resilience Fund**, designed to catalyze \$1 billion in clean energy projects already in our pipeline. We partner with local lenders who have identified high-impact projects with specific capital needs. For example, a nonprofit loan fund wants to finance a new affordable housing development in Southern California. Both the lender and developer would like these homes to meet net-zero building standards, but this would increase the project cost beyond the loan fund's lending limit.

Our fund would provide additional capital and co-underwrite the deal alongside the lender. Thanks to a state tax credit and a small philanthropic contribution, each of these homes will be reserved for families making 80% or less of Area Median Income (AMI), with rents capped at 30% of household incomes.

Q: How does JCF's approach differ from other climate or clean energy funds and what unique value do you bring?

BL: Many climate funds focus on individual projects or sectors. JCF is different: We're building a national, scalable framework that taps into a broad network of community lenders and partners. By combining local expertise with flexible, blended capital, we can de-risk these investments and deliver projects faster, more efficiently, and at scale.

Targeting under-resourced communities, where the needs are greatest, delivers transformative impact and is central to how we measure and define a full range of social, environmental, and financial returns on investment.

Q: How does JCF measure success and impact?

We integrate a [comprehensive impact measurement and management framework](#) throughout the process. Success is measured across multiple indicators, not just percentages or returns. We measure economic benefits, including job creation and lower energy costs; community benefits, such as cleaner air, better health outcomes, and economic resilience; and environmental impacts, including reductions in emissions. This transparent accountability helps our funders see measurable, near- and long-term returns on their investments. It also reveals untapped market demand and opportunity.

Q: How can funders and partners engage with JCF?

We are inviting philanthropists, investors, and mission-aligned partners to help us meet the moment. Supporting our Climate Opportunity & Resilience Fund, unlocks investment-ready climate and clean energy projects and builds scalable financing models. Partnerships make us stronger. Together, we can accelerate equitable solutions that create lasting impact in under-resourced communities across the country. Now is the time. This is the moment.

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