



Chief Financial Officer

Overview

During a period of significant opportunity, growth and evolution, ROC USA seeks a mission-driven Chief Financial Officer (CFO) to join the Executive Leadership Team and drive our financial strategy, including capital recruitment and innovative structuring and oversight of enterprise finance functions. Successful candidates will have a track record of strategic organizational thought leadership and partnership and a strong track record of financial and capitalization development in a lending environment. The CFO can be located anywhere in the contiguous United States with the option of an office in Washington, D.C.

About ROC USA

ROC USA is a national nonprofit social enterprise and certified Community Development Financial Institution (CDFI) that works to preserve and expand affordable homeownership in manufactured home communities across the United States. Residents in these communities typically own their homes but not the land beneath them—and despite the term “mobile homes,” these homes are rarely mobile. When communities are sold, often to private equity investors, new owners can raise lot rents or redevelop the land, putting residents at risk of displacement and stripping away hard-earned wealth.

ROC USA and our Network of nine Certified Technical Assistance Providers (CTAPs) exist to change this dynamic. Through the resident-owned community (ROC) model, we support residents so they can collectively purchase their communities and govern them as cooperatives. This ensures that the value generated in the community stays with residents—supporting affordability, reinvestment, stability, and long-term wealth building for low- and moderate-income homeowners.

ROC USA and our Network have supported the creation of **357 ROCs** (or “resident owned communities”) across **22 states**, preserving over **24,000 homes** as affordable for households at or below 80% AMI and enabling ROCs to access **\$1B in community finance**. To support the success of ROCs nationwide, we provide training, tools, and peer learning for CTAPs, pre- and post-purchase technical assistance for every ROC either directly or through the CTAPs, and community financing to ROCs through our CDFI.

Joining ROC's 35-person team, the CFO will serve as a key member of the Executive Leadership Team and partner closely with the CEO, Board of Directors, investors, lenders, and senior leadership to guide and execute ROC USA's financial and capitalization strategy, including Treasury functions, balance sheet management, financial oversight and compliance (especially with public subsidy administration).

Governance

ROC USA was created in 2008 as a social enterprise, building on 24 years of work in the sector at the New Hampshire Community Loan Fund. The Loan Fund was joined by Capital Impact Partners and Prosperity Now as impact equity investors. Each of these founding investors has made two contributions of organizational equity and are members of ROC USA LLC. The LLC structure is rare for non-profits. For ROC USA, it has meant strong and continuous support for our mission from our founding partners. NeighborWorks® America also sponsored ROC USA and continues to serve on the Board of Directors.

ROC's 17-member Board of Directors includes appointed seats from the LLC members, as well as designated seats for representatives from NeighborWorks America, the CTAP Network, and the ROC Association, as well as three at-large seats. The ROC Association is a national homeowners association for residents of all ROCs that provides outreach and education, as well as policy and advocacy to support the field. As a member of the Executive Leadership Team, the CFO will work closely with the ROC USA Board, serving as staff liaison to the Finance and Audit Committees and participating in the Loan Review Committee.

Currently, ROC USA maintains a three-person highly capable finance team (accounting manager, accounting associate, and HR and Finance Generalist) responsible for accounting, financial reporting, loan servicing support, and HR administration (loan servicing and HR functions recently migrated to the Finance Department). Additional accounting functions are provided on a contractual basis.

ROC USA has an annual operating budget of approximately \$7.5 million with an 85% self-sufficiency ratio.

ROC USA Capital

ROC USA Capital is a wholly owned subsidiary of ROC USA and a certified CDFI providing acquisition financing and other capital to ROCs nationwide. ROC USA received an A plus Aeris rating in 2025 and three stars for impact performance.

ROC USA operates one of the largest financing platforms dedicated to resident-owned communities. Since 2008, we have provided almost \$500 million in financing to ROCs, leveraging our balance sheet with loan participations. To broaden our reach, ROC has created a national (\$47M) and a Colorado-based loan pool (\$45M). Capital comes from foundations, banks, impact investors, pension funds, and government sources.

The 120 ROCs that ROC USA Capital has financed are home to more than 9,500 households - 87% of whom report annual incomes below 80% of area median income and 61% of whom report incomes of 50% or lower of area median income.

Current Opportunities and Future Directions

The CFO leadership role is a critical part of our vision to strategically grow and sustain the social enterprise for long-term success and deeper impact. During the next three years ROC USA anticipates:

(1) revamping our core service delivery model to best help ROCs thrive and build the accompanying infrastructure to drive compliance, quality assurance, efficiencies, and portfolio health.

(2) strategic geographic expansion and building the enduring public policies, subsidy programs, and partnership necessary for scale.

(3) maturing our capital strategies by expanding our prospective participation pools and evaluating accessing the bond markets.

(4) pursuing innovation through loan product diversification to further our mission and revenue sources.

ROC USA has received recent recognition and financial support that will significantly further our mission and vision. We were recently awarded a \$38 million competitive HUD award under the Preservation and Reinvestment Initiative for Community Enhancement (PRICE) program to support infilling new manufactured homes in ROCs, new resident acquisitions, and large infrastructure projects in existing ROCs. This is ROC USA's first competitive award from HUD. ROC USA is also anticipating a large multi-million-dollar grant investment to advance significant scaling in the next three years.

Why This Role Matters

ROC USA is at an inflection point. Over the past decade, we have built one of the nation's leading CDFI financing platforms dedicated to resident-owned communities. The next phase is about scaling that impact with greater speed, complexity, and institutional strength. The CFO will play a central role in that transition, taking over capital recruitment to the balance sheet, leading investor relations and reporting, and shaping how ROC USA accesses and manages capital for the future. The CFO will also build the systems and structures required for long-term growth and scale, including public funding administration, new lines of business, and capital market readiness.

The CFO will have a strong foundation to work from. Capital relationships are well established, and the Managing Director of the CDFI will support transitioning investor relations to the CFO. The CFO will play a leadership role in the design and execution of

larger, prospective national pools. This is a rare opportunity to lead the evolution of a national CDFI's capital strategy while building the financial architecture for long-term, scaled impact.

Key Responsibilities

Team Leadership

- Lead and mentor the Finance team including accounting, financial planning and analysis, loan servicing support, and HR administration staff.
- Establish clear priorities, workflows, and performance expectations.
- Assess and build additional capacity over time to meet the growing scope and complexity of the finance function, especially as capital recruitment and investor relations migrates to this team.
- Strengthen cross-department coordination between finance, lending, and operations.

Enterprise Financial Strategy

- Serve as the organization's senior financial strategist and member of the 5-person Executive Leadership Team.
- Lead long-term financial planning, enterprise forecasting, and financial modeling aligned with ROC USA's strategic plan.
- Provide strategic financial guidance to the CEO and executive team on growth initiatives, risk management, and financial sustainability.
- Translate complex financial information into clear insights for Board and staff leadership.

Board Governance and Committee Leadership

- Serve as primary staff liaison to the Board Finance and Audit committees.
- Prepare financial dashboards, reporting packages, and analysis for Board meetings.
- Support the Board in fulfilling fiduciary oversight responsibilities.
- Participate in the Loan Review Committee.

Balance Sheet and Capital Strategy

- Guide and execute financial strategy for ROC USA's balance sheet, Treasury functions, and financial reporting.
- Manage and implement leverage and liquidity strategy across ROC USA and ROC USA Capital.
- Oversee capital deployment planning and portfolio growth modeling.
- Strengthen financial risk management and covenant monitoring.

Capital Markets and Investor Relations

- Lead and execute on financial strategy related to investor partnerships.
- Recruit capital and strengthen relationships with mission-aligned lenders, banks, and impact investors.
- Ensure coordination between finance, lending, and asset management teams.
- Leverage the PRICE award to develop new capital partnerships.
- Evaluate and prepare the organization for expanded access to institutional capital markets, including potentially Federal Home Loan Bank membership and the CDFI Bond Guarantee Program.

Accounting, Audit, and Compliance

- Oversee accounting operations, financial reporting, and internal controls.
- Lead the budget process, annual audit, and ensure proper preparation and filing of all tax returns.
- Ensure compliance with nonprofit accounting standards and lender covenants.

Federal Funding Administration

- Oversee financial management of public funding programs, including ROC USA's new \$38M federal award.
- Build systems supporting compliance with Uniform Guidance and federal grant requirements.

Financial Systems and Infrastructure

- Oversee NetSuite financial management system.
- Ensure integration with the new loan servicing and portfolio management platform.
- Strengthen financial reporting systems supporting lending operations.

Human Resources Administration

- Oversee payroll, benefits administration, and HR compliance through Insperity (our PEO).
- Support leadership in workforce planning and compensation modeling.

First-Year Success

- Strengthen ROC USA's financial planning and forecasting systems.
- Expand and deepen investor relations, including reporting, communication, and stewardship of existing capital partners.
- Contribute to capital recruitment efforts for ROC USA's Acquisition Pools and broader balance sheet growth.
- Improve financial infrastructure supporting the lending platform.
- Build financial administration systems that build out compliance required by new federal funding.

- Strengthen financial governance with Board and investors.

Candidate Profile

The ideal candidate is a strategic finance leader with a track record of raising, structuring, and managing capital in a lending or investment environment, paired with the financial expertise required to support a complex, growing enterprise.

- 10+ years of relevant financial experience, including at least five years of senior leadership experience in a lending, investment, or capital-intensive environment.
- Experience advancing strategic financial and investment goals that holistically support an institution's mission and goals.
- Strong experience building and nurturing a team of finance professionals.
- A track record of managing Treasury functions and complex capital structures from multiple sources with different covenant restrictions. Experience with federal grants preferred.
- Strong foundation in accounting, audit, and internal controls, with the ability to ensure accuracy, compliance, and clean audits.
- Ability to work with a variety of stakeholders including Board members, institutional investors, government entities, and philanthropic leaders.
- CPA, MBA, or equivalent advanced degree preferred.

What Else You Should Know

The position is full-time and can be office-based in our Washington DC office or remote. The position requires the use of a computer and mobile phone. This position requires moderate travel to ROC USA events, capital sources, and other work-related events.

ROC USA is an Equal Opportunity Employer. We celebrate diversity and are committed to creating an inclusive environment for all employees. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, gender identity or expression, sexual orientation, national origin, disability, age, veteran status, or any other legally protected status.

ROC USA has established an annual salary range of \$225K to \$275K for the Chief Financial Officer position. Compensation also includes a comprehensive benefits package.

Application Instructions

Interested candidates should submit a resume and cover letter, sharing your interest in the position, via [ROC USA's Application Form](#). If you are interested in learning more about the

opportunity or want to recommend a potential candidate, please reach out to our search consultant Peggy Sand at peggysand@gmail.com.