We are looking for a Loan Officer who will be responsible for managing all aspects of ROC USA Capital’s loan origination and underwriting process. This role will work directly with the Deputy Director to evaluate and process loans for resident-owned manufactured home communities while supporting our mission to make quality resident ownership viable and successful nationwide. ROC USA Capital, the lending subsidiary and a certified Community Development Financial Institution (CDFI) with the U.S. Treasury Department, is the national leader in financing resident-owned manufactured home communities, also known as “ROCs”.

**Key Responsibilities**

* Underwrite pre-development and community acquisition/permanent and refinance loans, including analysis of financial statements, project development budgets, and operating pro formas
* Manage the complete loan approval process, including coordination with outside legal counsel and preparation of recommendations for the Loan Review Committee
* Conduct on-site community visits to inspect infrastructure and meet with ROC Board members
* Coordinate underwriting and loan documentation with third-party lenders on joint financing opportunities
* Participate in developing new loan products and updating lending policies
* Train technical assistance providers on ROC USA Capital loan products and lending processes
* Produce financial analysis and reports for investors, partners, and other stakeholders

**Required Qualifications**

* Bachelor’s degree in business, finance, public administration, or related field
* 5+ years of multifamily lending experience
* Demonstrated experience managing loan underwriting and closing processes
* Strong proficiency with Microsoft Office applications including Word, Excel, and PowerPoint
* Ability to manage multiple complex transactions while meeting deadlines

**Preferred Qualifications**

* Commercial banking or CDFI lending experience
* Experience with manufactured housing communities or cooperative housing
* Background in affordable housing finance

**Required Skills & Competencies**

* Strong written and verbal communication abilities with excellent interpersonal skills
* Demonstrated entrepreneurial and resourceful mindset with ability to work independently
* Customer-centric approach with ability to build authentic relationships across diverse communities
* Detail-oriented project management capabilities
* Strong commitment to racial and economic equity
* Ability to travel up to 15% of time for site visits and events

**Compensation and Benefits**

The position is a 40 hour (full-time) per week position and remote-based. The salary for this position is dependent on experience with a range between $90,000-$110,000, depending upon experience. We also offer an excellent benefits package, including deeply subsidized health care, a health reimbursement account, generous vacation and sick time, and a 3% retirement match.

**Who We Are**
ROC USA® is a non-profit social enterprise dedicated to helping homeowners in manufactured home communities form self-governing, affordable, and environmentally sustainable cooperatives. Our vision is for millions of families to thrive in resilient, resident-owned communities.

We empower homeowners to purchase the land beneath their homes by facilitating market development, negotiating with investor-owners, and providing financing through ROC USA® Capital, a certified Community Development Financial Institution (CDFI). Our national team and affiliated non profits offer training and technical assistance, ensuring these cooperatives succeed.

With nearly 40 years of experience, we advocate for resident ownership at all levels of government. Our networked model delivers consistent, high-quality services across the nation, allowing us to thrive in a niche market.

ROC USA has been recognized by major media outlets, including The Financial Times and Last Week Tonight with John Oliver. We are financially strong, with assets exceeding $200 million and a sustainable revenue model.

2023-2025 Strategic Goals
· Expand opportunities for homeowners to achieve ownership of communities resulting in 50 more resident-owned communities (ROCs) benefiting 2,500+ households.
· Improve and preserve the financial and environmental sustainability of more than 300 resident owned communities to further enhance community resiliency and household financial security.
· Provide more than 1,800 ROC leaders with tools to be the driving force for positive change and further build collective community power.
· Operate with a culture and commitment to quality of service, sustainability, accountability, and cohesion.

**Our Cultural Norms**

* Prioritize deep collaboration and hold ourselves accountable to each other, our customers, and our mission.
* Trustworthiness and transparency are the foundations of our success.
* Diversity is our strength.
* Embrace creativity and enjoy having fun along the way.
* Believe in the power of teamwork.

In the coming years, we are dedicated to deepening our commitment to race, equity, diversity, and inclusion. Our journey begins with fostering a clear, shared understanding of the nature of work that is required to increase competency and effectiveness of ROC USA and the Network in addressing systematic and organizational challenges. By building a foundation rooted in equity, we aim to create an environment where diverse perspectives are not only valued but are integral to driving innovation and impact. This commitment will guide us as we strive to dismantle barriers, foster inclusivity, and ensure that our mission benefits all communities we serve.

**ROC USA Capital**
ROC USA Capital is the market leader in financing resident owned manufactured home communities. As the lending subsidiary and CDFI, ROC USA Capital is a trusted steward of public and private capital. Our partners include national and regional banks, insurance companies, and other CDFIs in addition to state and local government and the U.S. Treasury Department’s CDFI fund. Through a unique and proven loan participation and servicing model, more than $200 million of public and private capital is managed today by ROC USA Capital.

In each ROC project loan underwriting, ROC USA Capital maximizes the leverage of private capital with state and/or local government investment to deliver to low-income homeowners the most affordable financing package. State and local government benefit from ROC USA Capital’s focused market expertise, integrated financing and ongoing support model, loan servicing and investor reporting systems.

ROC USA Capital has delivered more than $420 million in acquisition/permanent and community improvement financing with a current portfolio of 104 borrowers (ROCs). This team of seven, led by Managing Director Michael Sloss, supports loan origination, portfolio management, capitalization and investor relations.