



Position Announcement

Chief Lending & Investment Officer

Rural Community Assistance Corporation

West Sacramento, CA

Rural Community Assistance Corporation (RCAC) seeks an experienced and talented Chief Lending & Investment Officer to strategically lead RCAC's complex lending portfolio and engage as a thought partner with the executive team to advance RCAC's mission at a time of unprecedented growth and mission impact. The CLIO will bring deep understanding of community development financing institutions, an enterprise-wide perspective to organization planning and decision-making, an engaging and collaborative approach to team leadership, and experience with rural communities.

THE ORGANIZATION

Founded in 1978, RCAC partners with and co-creates vibrant, healthy, and enduring rural and Indigenous communities by providing training, technical and financial assistance, economic resources, and advocacy so those communities can achieve their goals and visions. RCAC collaboratively builds the capacity of organizations that serve underserved communities in 13 western states (including Alaska and Hawaii) and Pacific Islands by working in partnership with small rural and Indigenous communities and other local agencies to provide tools and resources necessary to improve their quality of life. RCAC's wide range of services to rural communities include technical assistance and training for environmental infrastructure; affordable housing development; economic and leadership development; community resilience and disaster planning; and community development finance. Since its inception, RCAC's dedicated staff and active board have helped affect positive change in rural and Indigenous communities across the West.

Loan Fund

RCAC created its Loan Fund in 1988 and was later certified as a Community Development Financial Institution (CDFI). As of September 30, 2025, RCAC closed 1,953 loans which totaled \$1,059,281,714 and leveraged more than \$3.551 billion for projects in rural communities. These loans supported 176,805 individual water and wastewater connections for rural citizens; 18,363 housing units; 11,726,256 sq. feet of community facility space; and created or retained 33,725 jobs. RCAC currently has 384 loans under management, totaling more than \$151,703,951. Additionally, RCAC manages 49 loans totaling more than \$39 million on behalf of other lenders and investors.

Strategic Directions

RCAC's program and services are informed by its strategic directions:

- **Core Competencies:** Ensure rural communities have culturally appropriate access to resources by prioritizing community-identified needs and advocating on behalf of these communities with public and private sector partners.
- **Increased Investment:** Strengthen the economies of rural communities through increased capital investment that supports small businesses and community development.

- **Indigenous Communities:** Collaborate with grassroots and Indigenous-led organizations that provide infrastructure, housing, lending, and other essential services in Indigenous communities.
- **Culture of Care:** Sustain a culture recognizing and embracing the ways we are different and unique from one another, internally and in community, ensuring that everyone has a voice and opportunity to contribute to the well-being of the organization and communities we serve.
- **Capacity Building and Innovation:** Strengthen RCAC's operations by exploring innovative strategies, improving internal infrastructure, and promoting staff development so that RCAC can continue to build the capacity of organizations.
- **Outcome Measurement:** Transition RCAC measurement to an outcomes-based model that effectively articulates the narrative of our work, increases learning opportunities to refine our programmatic approach, and expands the metrics the organization can share with diverse funding sources.

Headquartered in West Sacramento, RCAC has an estimated annual budget of approximately \$65 million, more than \$200 million in total assets, and net assets of more than \$85 million, and is deepening its impact through two significant unrestricted grants received in 2021 and 2025. Governed by a twelve-person diverse Board of Directors from eight different states, RCAC employs a staff of 280, many of whom work remotely across RCAC's 13-state footprint. For more information, please visit RCAC's website at <https://www.rcac.org/>.

THE POSITION

Reporting to Chief Executive Officer (CEO), the Chief Lending & Investment Officer (CLIO) is a new position in RCAC's infrastructure and serves on the executive leadership team that includes the Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Chief Lending & Investment Officer, and Chief Impact and Policy Officer. Leading a team of 24, the CLIO will provide strategic direction in growing and implementing RCAC's loans for affordable housing, water and wastewater infrastructure, community facilities, small business, household wells, and septic systems.

Key Responsibilities

The CLIO will step into an organization with a reputation for excellence in the community development space, strong financial health, and a culture that values collaboration and innovation. In addition to leading a strong team, the CLIO will provide organization-wide leadership and contribute to decision making at a high level. Key priorities for the position include:

- **Lending Leadership:** Responsible for leading RCAC's lending strategies as well as setting and meeting RCAC's annual lending goals. Manage RCAC's complex loan portfolio, overseeing the entire loan lifecycle from origination and underwriting to closing and servicing. Identify opportunities to design and implement new products to respond to market changes, community needs, and increased organizational capacity. Collaborate with the rest of the organization to maximize synergy and community impact.

- **Strategic Leadership:** In alignment with RCAC's strategic goals for mission impact, develop and implement strategic plans, lending policies, and new loan products for the CDFI. Collaborate with executive team to expand the loan portfolio management to drive community impact.
- **Capital Raise & Deployment:** Support RCAC's work to secure investment capital from government entities (e.g., CDFI Fund), banks, foundations, and private sources. Develop and manage investment strategies that effectively leverage capital. Represent RCAC on panels and at workshops regarding lending, loan products, community development finance, and underwriting. Assist and advise loan applicants by educating them on the loan process, responding to questions and requests and following up regarding incomplete documentation.
- **Risk Management & Compliance:** Identify, monitor, and mitigate loan portfolio risks. Monitor loan performance from closing through repayment, including managing delinquencies, restructurings, and workouts. Ensure compliance with internal policies, investor requirements, and federal/state regulations, including providing loan and impact data for various compliance reports and various funders. Maintain RCAC's AERIS rating.
- **Policy & Advocacy:** Act as subject matter expert on RCAC's lending activities to further RCAC policy goals and as a resource to RCAC's Policy team.
- **Relationship Management:** Collaborate with the executive team and across RCAC to build opportunities for the loan fund to be one of multiple products and services that support clients and communities. Serve as a thought partner on the executive team, using an enterprise-wide decision-making lens. Represent RCAC at conferences and other meetings.
- **Team Leadership:** Lead and grow the Loan Fund team, ensuring high performance and continuous professional development.

RCAC uses a range of technology and software platforms to support its work including SharePoint, Unanet, Microsoft Office, Lanterria, Teams, and OneDrive. The organization is converting to Abrigo (Sage Works), CLCS.

Experience and Attributes

Successful candidates for this position will bring a variety of experiences and attributes including:

- 10+ years senior management experience in community development finance, investment management, banking, or financial services, with significant exposure to community investment and nonprofit lending.
- Demonstrated relevant experience with Community Development Financial Institutions (CDFIs) and strong knowledge of federal regulatory guidelines and compliance management; deep knowledge of community and economic development lending and related issues.
- Commitment to understanding the rural and Indigenous West and its diversity of needs, and a passion for contributing to a mission in service of rural community development is a plus.
- Record of success in capital raising and working with investors.
- Effective relationship management skills; presence in the CDFI industry and ability to network and represent an agency at relevant conferences, meetings, and other industry events.

- Experience with organization-wide leadership, with the ability to think through strategic issues and decisions with a mission impact/organization-first lens.
- Strong problem-solving and organizational skills including ability and willingness to balance strategic, lending, and organizational responsibilities, as well as provide creative and flexible solutions that mitigate risk.
- Accountable, dependable, and high integrity.
- Excellent interpersonal and communication skills, capable of working effectively with diverse stakeholders.
- Demonstrated ability to lead and inspire teams; ability to manage a remote team. Experience in mentoring/coaching team members in support of professional development.
- Willingness and ability to travel occasionally in the Western region and nationally for conferences.
- Degree in Finance, Business Administration, or related field a plus.
- Proficient in the use of tools, such as Microsoft Office, CRM systems, project management software, or data management platforms.

BENEFITS AND PERKS

RCAC is looking for mission-driven changemakers who share its vision. Starting salaries are negotiable based on job responsibilities and your experience. Based on current job market value, the initial compensation for this position will be in the range of \$217,500-230,000, commensurate with experience. Benefits and additional HR services are provided through a PEO (Professional Employment Organization). RCAC offers a comprehensive benefits package which includes robust paid time off, a “rest and reset” week at the end of December, full range of health and other insurances, a 403b retirement program with an employer contribution, a wellness program, and more. RCAC advances a combination of home office and corporate office work model through its West Sacramento headquarters. The position is hybrid with the expectation that the new CLIO will travel to West Sacramento regularly in the initial months and across the Western region or to annual conferences.

Core Values

- **Leadership:** Identify innovative strategies to further rural community and economic development and inspire partners to achieve great outcomes.
- **Collaboration:** Achieve superior results by respectfully and inclusively identifying and working with partners.
- **Commitment:** Work with passion and dedication to improve rural communities and the lives of their low-income residents.
- **Quality:** Produce exceptional work products to help RCAC partners meet their goals.
- **Integrity:** Practice the highest professional standards and cultural competency in RCAC’s work.

RCAC fosters an inclusive, collaborative workplace environment where colleagues and partners are valued and treated with respect so the organization and people served can excel. At RCAC, most

program staff have the opportunity to travel, work in a flexible environment, and define and develop their own work plans to achieve community-driven outcomes. Though staff work in 13 western states, RCAC celebrates teamwork with open-door access to peers and senior leadership.

APPLICATION PROCESS

To apply, send your cover letter detailing your interest in this position and resume to Sam Sadiv at Samantha.sadiv@cbiz.com; please include RCAC – CLIO Application in the Subject line. For other inquiries, contact Karen Schuler at karen.schuler@cbiz.com. No other application materials will be reviewed at this time. Resume reviews begin immediately.

RCAC is an equal opportunity employer and considers all employees and job applicants without regard to race, religion, color, gender, sex, age, national origin, disability, veteran status, sexual orientation, gender identity or marital status, or any other status protected by the law. RCAC has a keen interest and desire for our staff composition to reflect the diversity of the communities we serve.

About CBIZ Talent Solutions' Nonprofit Practice

On behalf of RCAC, CBIZ's Talent Solutions – Nonprofit & Social Impact Practice, is working with the organization to advance the search. Founded in 1984, we are, and always have been, a mission-driven professional services firm seeking to do more for nonprofits and socially conscious companies like RCAC.