



**Job Title:** Chief Financial Officer (CFO)  
**Department:** Finance  
**Supervisor:** Chief Executive Officer/President (CEO)  
**Direct Reports:** Finance, Compliance, Procurement, Lending, IT  
**FLSA Status:** Exempt  
**Approval Date:** 11/08/2024  
**Pay Range:** Compensation will be commensurate with experience. A full benefit package will be included.  
**Schedule:** Monday - Friday; 8AM – 4PM

**ORGANIZATION OVERVIEW:**

Founded in 1981, Pensacola Habitat for Humanity (PHFH) is a non-profit, non-denominational, Christian ministry whose purpose is to improve communities through sustainable partnerships. Having built and renovated more than 1,600 homes, Pensacola Habitat seeks new and innovative ways to positively impact the community through various meaningful projects, including our Home Buyer and Community Development programs. Pensacola Habitat for Humanity offers unique financing opportunities to qualified applicants to provide affordable homeownership in Escambia and Santa Rosa counties. We are also the ONLY Habitat for Humanity affiliate who is also a NeighborWorks Charter Member. Pensacola Habitat is an affiliate of Habitat for Humanity International and follows HFHI’s non-proselytizing policy.

**Our mission:** Seeking to put God’s love into action, Pensacola Habitat for Humanity brings people together to build homes, communities, and hope.

**Our vision:** A world where everyone has a decent place to live.

**GENERAL DESCRIPTION:**

We are a large Habitat for Humanity affiliate dedicated to creating affordable homeownership opportunities and fostering strong communities. In partnership with the Northwest Florida Community Land Trust, we aim to provide sustainable, permanently affordable housing. We are seeking a dynamic and experienced Chief Financial Officer (CFO) to lead our financial operations, ensuring the long-term stability and growth of PHFH, our Community Housing Development Organization (CHDO), our Community Land Trust (CLT), and our ReStore.

**CORE RESPONSIBILITIES:**

***Strategic Financial Leadership***

- Develop and implement financial strategies to support the organization’s mission and long-term goals.
- Work closely with the executive team and the Boards of Directors to ensure alignment between financial planning and organizational strategy.
- Provide financial guidance and recommendations on the development and expansion of the organization’s existing and future programs in support of providing affordable housing, and provide financial acumen to guide and improve ongoing operations
- Develop financial plans, including, where appropriate, contingency plans, to assist the executive team in ensuring the long-term financial viability of the organization.

***Financial Management***

- Oversee all aspects of financial operations, including accounting, budgeting, forecasting, reporting, treasury, and compliance.
- Prepare and present financial reports to the Boards of Directors, funders, management staff, and other stakeholders, ensuring transparency and accountability.
- Manage cash flow and financial resources to ensure operational efficiency and timely funding for projects.

***Budgeting & Reporting***

- In coordination with the executive team, develop and manage annual operating and capital budgets, ensuring alignment with organizational goals and objectives.

- Track and report the organizations' various revenue streams, ensuring accurate and timely reporting to stakeholders and regulatory bodies.
- Collaborate with executives and department heads to create project-specific budgets, including those for CHDO, CLT acquisitions, home construction, and renovation projects.

#### ***Compliance & Risk Management***

- Develop policies and procedures to ensure compliance with the financial reporting and accounting practices required by federal, state, and local regulations, as well as grant requirements.
- Oversee PHFH internal Compliance, and Operational Policies & Procedures.
- Oversee annual financial audits, including audit preparation and resolution of any findings.
- Develop and implement risk management strategies, including insurance coverage and contingency planning.

#### ***Team Leadership***

- Lead and manage the finance and accounting team, fostering a culture of collaboration, professional development, and accountability.
- Provide mentorship and training to staff in financial best practices and organizational procedures.
- Work closely with other members of the leadership team to integrate financial considerations into operational decisions.

#### ***Fundraising & Donor Relations***

- Manage and ensure collaboration with the development team to create financial reports and budgets for grant applications and donor proposals.
- Ensure accurate tracking of funds for restricted and unrestricted purposes, and compliance with grant terms.
- Foster relationships with financial institutions, donors, and partners to expand funding opportunities.

#### ***Community Land Trust Financial Oversight***

- Develop financial models to support the sustainable growth of the CLT, including the acquisition, development, and stewardship of land.
- Oversee financing and partnership structures that facilitate affordable housing development, such as shared equity programs and mortgage assistance.
- Monitor the financial health of CLT properties, ensuring that they contribute to the mission of creating a permanent stock of affordable housing.

#### ***Treasury***

- Develop and maintain cash projection models that ensure the executive team is aware of both short and long-term expected cash levels and can plan operations accordingly.
- Develop and implement sound cash management policies and procedures to safeguard and grow financial resources.
- Develop and implement financing plans, as necessary to support the activities of the organization.
- Ensure the organization's creditworthiness is maintained or improved.
- Manage all banking relationships, including depository agreements, credit lines, and other borrowings.
- Manage the investment of available cash assets, ensuring the safety of principal, adequate returns, and the maintenance of a relationship with a lead bank.

#### **KNOWLEDGE, SKILLS, ABILITIES:**

- Strong knowledge of nonprofit accounting standards, compliance, and financial reporting requirements.
- Demonstrated ability to develop and implement strategic financial plans.
- Strong leadership and communication skills, with the ability to collaborate effectively with diverse stakeholders.
- Commitment to the mission of affordable housing and community development.
- Analytical thinking and strong problem-solving skills.
- Detail-oriented with a focus on accuracy and efficiency.
- Excellent interpersonal and relationship-building skills.
- Strong knowledge of financial software and tools; proficiency with accounting systems, spreadsheets, and databases.
- Strong knowledge of data analysis and tools used to report results.
- Ability to work in a fast-paced, dynamic environment and manage multiple projects simultaneously.

- Familiarity with Community Land Trusts or similar affordable housing programs is preferred.

**EDUCATION, EXPERIENCE:**

- Bachelor’s degree in Accounting, Finance, Business Administration, or related field; CPA or MBA preferred.
- Minimum of 7-10 years of senior-level financial management experience, preferably in the nonprofit sector, affordable housing, or community development.
- Experience in managing and overseeing complex funding streams, including grants, loans, and philanthropic donations.

**PHYSICAL REQUIREMENTS AND WORKING CONDITIONS:**

This position is assigned to and performed primarily in Pensacola Habitat’s administrative office setting and may require sitting for long periods at a time. Frequent computer and telephone use, the ability to type, and the ability to conduct presentations are also required. This position will require attending meetings and other events at other locations. Occasional lifting up to 25 lbs. may be required. The anticipated work schedule is full-time, Monday through Friday, but evening and weekend work may be required.

This position requires a valid state driver’s license, safe driving record, reliable transportation, and insurability through our vehicle insurance carrier. Additional pre-employment screenings are also required.

Please note that this job description reflects the essential functions for this role but is not designed to be comprehensive and does not restrict the tasks that may be assigned. Duties, responsibilities, and activities may change at any time with or without notice. Reasonable accommodations may be made to enable individuals with disabilities to perform essential job functions.

**BENEFITS**

- Health Insurance
- Dental
- Vision
- Short/Long Term Disability
- Life Insurance
- Accident Insurance
- Cancer Insurance
- 403(b)
- Monthly Wellness Benefit
- Paid Time Off
- Holiday Pay

*Pensacola Habitat for Humanity provides equal employment opportunities to all employees and applicants for employment without regard to race, color, ancestry, national origin, gender, sexual orientation, marital status, religion, age, disability, gender identity, results of genetic testing, or service in the military. Equal employment opportunity applies to all terms and conditions of employment, including hiring, placement, promotion, termination, layoff, recall, transfer, leave of absence, compensation, and training.*

Submit inquiries, resumes and cover letters to [lvermilliano@pensacolahabitat.org](mailto:lvermilliano@pensacolahabitat.org). No phone calls, please. Pensacola Habitat does not offer relocation assistance.