



STAFF QUALIFICATIONS – HOUSING FINANCE | chpc.net

Each member of the California Housing Partnership's staff brings a deep commitment to our mission and adds to the breadth and depth of our experience in financing, developing, and advocating in support of the preservation and expansion of affordable homes for Californians with low incomes.

OFFICE LOCATIONS

The Partnership is a statewide organization with offices in the following 5 locations:

SAN FRANCISCO (Main)

369 Pine Street, Suite 300, San Francisco, CA 94104

Tel: (415) 433-6804

LOS ANGELES

600 Wilshire Blvd., Suite 890, Los Angeles, CA 90017

Tel: (213) 892-8775 | Fax: (213) 892-8776

SACRAMENTO

Sacramento, CA 95814

chpc.net/contact

SAN DIEGO

San Diego, CA 92117

Tel: (858) 617-0579

SANTA BARBARA

Santa Barbara, CA 93103

Tel: (805) 914-5401

MATT SCHWARTZ, *PRESIDENT & CEO (San Francisco Office)*

As President & CEO of the California Housing Partnership, Matt plays a leadership role in shaping state and federal legislation and regulations to expand the resources to preserve and create affordable housing for the state's lowest-income residents. Matt has worked in the development, planning, and financing of affordable housing for more than 25 years in both the private and public sectors including eight years with MidPen Housing, five years with the San Francisco Redevelopment Agency and over 15 years leading the California Housing Partnership since 2002. Matt was appointed to the San Francisco Housing Authority Commission by Mayors Newsom and Lee, is a past President of the Board of Housing California, a current member of the Board of the Non-Profit Housing (NPH) Association of Northern California and an active participant in the National Affordable Housing Preservation Working Group. In recognition of his leadership in the field, the Southern California Association of Non Profit Housing named Matt the 2010 Advocate of the Year, the Non-Profit Housing Association of Northern California awarded Matt its 2013 Inspirational Leadership Award, and the California Housing Consortium admitted Matt into its nonprofit Housing Hall of Fame in May 2013.

Matt received a master's degree in Public Policy from Harvard's Kennedy School of Government and a bachelor's degree from Stanford University. He is a recipient of the Harvard's Robert F. Kennedy Award for Public Service and Stanford's Lloyd W. Dinkelspiel award for Outstanding Public Service.

RICHARD MANDEL, *DIRECTOR OF FINANCIAL CONSULTING (San Francisco Office)*

Richard Mandel has been with the California Housing Partnership since 1990. As Director of Financial Consulting, he oversees the Partnership's staff of Northern California housing finance consultants, and provides direct technical assistance and training to nonprofit and local governmental entities in affordable housing finance. Richard has particular expertise in structuring financing packages for projects utilizing Low Income Housing Tax Credits, tax-exempt bonds, State of California HCD Programs, Section 8 project-based assistance, Affordable Housing Program (AHP), and other state and local housing programs. He has assisted nonprofits in the financing of thousands of apartments, including new construction and acquisition/rehabilitation projects serving families, seniors, special needs and other populations. Prior to joining the Partnership, Richard was a Project Manager with the Mid-Peninsula Housing Coalition, a major nonprofit development corporation. Richard has spoken at numerous conferences and workshops on topics including Low-Income Housing Tax Credit syndication, multifamily lending issues, preservation of federally assisted housing, and other subjects. He has conducted a range of trainings on related issues.

Richard received a Master of City Planning from the University of California at Berkeley. He served as Chair of the Preservation Working Group of the Non-Profit Housing Association of Northern California and remains active in housing finance technical and policy issues.

PAUL BEESEMYER, *SOUTHERN CALIFORNIA DIRECTOR (Los Angeles Office)*

Paul Beesemyer joined the California Housing Partnership in 2000. As Southern California Director, Paul oversees all of the Partnership's Southern California housing finance consultants and assists Southern California's nonprofit housing community and public agencies in the areas of affordable housing finance, real estate development, preservation of at-risk housing, and general housing policy. His career in housing began in 1996 and since then he has conducted numerous seminars and trainings and authored several publications, including *The Tax Credit Turns Fifteen*, a risk analysis of California's early Tax Credit portfolio. In addition, Paul has worked with the City of Los Angeles Housing Department to develop a comprehensive policy for the preservation of at-risk housing and has advised the City on the creation and implementation of a new preservation ordinance.

Prior to joining the Partnership, Paul developed affordable housing as senior project manager for the Los Angeles Community Design Center, where he managed affordable housing and community development projects serving families, seniors, and various special-needs populations. He is knowledgeable in the use of a wide range of community development financing tools, including Low Income Housing Tax Credits, tax-exempt bond financing, and a variety of public funding programs administered at the local, state, and federal levels.

Paul received a Bachelor of Arts in Landscape Architecture from the University of California, Berkeley.

CHRIS MAXWELL, *DIRECTOR OF FINANCE AND OPERATIONS (San Francisco Office)*

Chris Maxwell joined the California Housing Partnership in 2013. As Director of Finance and Operations, Chris oversees all operational and administrative functions including finance, human resources, technology, communications, and fundraising. Prior to joining the Partnership, Chris managed marketing communications for a solar development company in Seattle and worked with a variety of nonprofit organizations on fundraising and communications strategy.

Chris received a Master of Business Administration and a Master of Public Administration with an emphasis in nonprofit management from the University of Washington in 2011, and a B.S. in Journalism from Boston University in 2004. She also holds a Certificate in Fundraising Management from Indiana University.

Area/Regional Directors and Associate Directors

DAVE KIDDOO, *DIRECTOR OF PUBLIC HOUSING INITIATIVES (San Francisco Office)*

Dave Kiddoo rejoined the California Housing Partnership in 2020 and is based out of the San Francisco office. As Director of Public Housing Initiatives, Dave provides financial consulting assistance and training to the Partnership's nonprofit and government partners, and mentors local financial consultants. During his tenure at the Partnership, Dave has served as the primary financial architect for the San Francisco Housing Authority's Rental Assistance Demonstration (RAD) disposition, a portfolio that converted approximately 3,500 units of public housing with an aggregate budget of approximately \$2 billion. Additionally, Dave has played a key role in the planning of the Sunnydale and Potrero components of the HOPE SF program and was the lead financial consultant for seven other developments.

Dave has also worked for several other affordable housing developers during his career. He held leadership positions with the Oakland Housing Authority and American Baptist Homes of the West, and also worked as a project manager with EAH Housing and Citizens Housing. In that time, he managed or supervised the development of over 1,000 units of housing with an aggregate budget in excess of \$300 million. Dave has extensive experience with HUD, HCD, Low-Income Housing Tax Credit and tax-exempt bond financing.

Dave holds a Master's in City and Regional Planning from the University of North Carolina at Chapel Hill and a Bachelor of Arts from Grinnell College.

DIEP DO, *DIRECTOR, SAN DIEGO REGION (San Diego Office)*

Diep Do joined the California Housing Partnership in 2013 and has more than 20 years of high-level experience in affordable housing development, preservation, and management. As the Partnership's San Diego Region Director, Diep provides financial consulting, technical assistance and training to nonprofit and government organizations throughout Southern California. Prior to joining the Partnership, Diep was the Interim Director of Housing Development for Satellite Housing where she was a member of the senior leadership team responsible for managing Satellite's merger with Affordable Housing Associates as well as overseeing Satellite's real estate development department. Prior to Satellite, Diep was Director of Housing Development at Tenderloin Neighborhood Development Corporation where she oversaw the development and preservation of more than 1,600 affordable homes for San Francisco's lowest-income residents, totaling more than \$600 million in financing. In addition, Diep supervised a team of eight project management staff and played an active role in policy development both within TNDC and in the broader nonprofit housing community.

Diep was selected as a Northern California Real Estate Woman of Influence by the San Francisco Business Times in 2011 and as a Young Leader in Affordable Housing by the Affordable Housing Finance Magazine in 2008. Diep received an M.A. in Urban Planning and a B.A. in Urban Studies from the University of California, Los Angeles.

LAUREN MADDOCK, *DIRECTOR OF PORTFOLIO RECAPITALIZATION (Sacramento Office)*

Lauren Maddock joined the California Housing Partnership in 2018. As Director of Portfolio Recapitalization, she provides financial consulting, technical assistance, portfolio analysis and training to our nonprofit and government partners on recapitalization strategies. She was promoted from her previous role as Senior Housing Finance Consultant in 2021. Prior to joining the Partnership, Lauren worked for 13 years at Mercy Housing California in a variety of roles, most recently as a Senior Project Developer specializing in the re-syndication of Mercy Housing's existing portfolio. Prior to that, she was the Director of Asset Management for Mercy's California portfolio encompassing 130 properties representing nearly 8,500 affordable units where she oversaw a team of five Asset Managers across the state. In this role, Lauren became a specialist in negotiating the buy-out of Low Income Housing Tax Credit investors in 18 transactions. She has extensive experience evaluating and developing strategies for older asset portfolios and has direct experience with a wide range of affordable housing finance tools including LIHTCs, tax-exempt bonds, and virtually all public funding programs administered at the local, state, and federal levels. Lauren is a frequent conference speaker and has presented on a variety of topics including portfolio analysis and management, Year 15 investor exits, re-syndications, and occupied rehabilitation and relocation strategies.

Lauren received a Master's of Nonprofit Administration from the University of San Francisco School of Management and a B.A. in Archaeology with a minor in Earth Science from Boston University. She serves on the Community Housing Partnership Board of Directors and was appointed to the Richmond Rent Board in 2016, serving as Chair from 2019 until her departure in 2021.

LAURA KOBLER, *DIRECTOR, SACRAMENTO REGION (Sacramento Office)*

Laura Kobler joined the California Housing Partnership in 2003. As Director, Sacramento Region she provides financial technical assistance and training to our nonprofit and government agency partners throughout Northern California, and mentors local financial consultants. Previously, Laura served as the Director of Housing Development for Sacramento Mutual Housing Association (SMHA) (renamed, Mutual Housing), where she oversaw the organization's development of new rental housing and acquisition and rehabilitation of existing properties. Prior to joining SMHA, Laura was Housing Program Manager and Project Manager at Rural California Housing Corporation (now part of Mercy Housing), where she was responsible for the development of 27 multi- and single-family affordable housing developments. With more than 25 years of experience, Laura brings particular expertise in the development of mutual and rental housing and the regulations governing the competition for Low Income Housing Tax Credits. She serves on the board of the California Coalition for Rural Housing and was the past chair of the Sacramento Reinvestment Committee.

Laura received a Bachelor of Arts in English from California State University, Sacramento, and is a graduate of the LISC Housing Development Training Institute. Laura is now the lead trainer for the LISC Housing Development Training Institute.

MARK STIVERS, *Director of Legislative & Regulatory Advocacy (Sacramento Office)*

Mark Stivers joined the California Housing Partnership in 2019 as the Director of Legislative and Regulatory Advocacy. In close coordination with nonprofit and government partners, as well as state housing leaders, Mark uses his two decades of experience in the field to help develop and advance a comprehensive agenda of legislative and regulatory solutions to the state's affordable housing crisis. Mark most recently served as the acting Deputy Director for the Division of Financial Assistance at the California Department of Housing and Community Development, where he oversaw the department's program design, award, loan closing and monitoring efforts for more than 20 loan and grant programs. From 2015-2018, Mark was the Executive Director of the California Tax Credit Allocation Committee, responsible for the administration of the California's Low-Income Housing Tax Credit Program. Prior to his tenure at TCAC, Mark served 16 years as the primary housing consultant to the California Senate, where he focused on land use and affordable housing legislation. Mark began his career as a fair housing counselor with two Bay Area nonprofit fair housing organizations. He received a B.A. in Economics and Political Science from Yale University.

MEG MCGRAW-SCHERER, *PENINSULA DIRECTOR (San Francisco Office)*

Meg McGraw-Scherer joined the California Housing Partnership in 2000 and has more than 20 years of experience in affordable housing finance and development. As Peninsula Director, she provides financial consulting and technical assistance to our nonprofit and public agency partners in Northern California, and mentors local financial consultants. Meg has expertise in structuring financing packages for projects utilizing Low Income Housing Tax Credits, tax-exempt bonds, as well as multiple public funding programs administered at the local, state, and federal level. She has helped her nonprofit clients finance new construction and acquisition/rehabilitation projects serving families, seniors, and special needs populations. Prior to joining the Partnership, Meg worked for two years in the L.A. office of the National Equity Fund, a nonprofit tax-credit syndication organization that provides millions of dollars in tax-credit equity to projects throughout the country. There she worked as an underwriter on LIHTC projects sited in Seattle and the S.F. Bay Area. Prior to NEF, Meg spent over three years at the King County Housing Authority in Seattle as an intern, Housing Programs Coordinator, and Housing Developer in the Housing Authority's Planning and Development Departments.

Meg received a Master of Public Administration from the University of Washington in Seattle and a bachelor's degree from Boston College. She serves as a board member of the Housing Leadership Council of San Mateo County and Housing Trust Silicon Valley. She was previously a board member of the California Reinvestment Coalition from 2002-2007 and a member of the City of Menlo Park's Housing Commission from 2016-2020.

NICOLE NORORI, *CENTRAL COAST DIRECTOR (Santa Barbara Office)*

Nicole Norori joined the California Housing Partnership's Southern California team in 2015 and was promoted to Central Coast Director in 2020. She provides financial consulting assistance and training to the Partnership's government and nonprofit partners, and mentors local financial consultants. Nicole brings over 15 years of direct affordable housing real estate development and finance experience. She has worked on a range of developments including new construction, acquisition/rehab, gut rehab, mixed-use, mobile home park relocation and replacement housing, and multifamily conversion of a historic building. Nicole has worked in both non-profit and for-profit affordable housing development and brings intricate knowledge of local, state, and federal financing mechanisms, and development and construction processes. Before joining the Partnership, Nicole worked as a Project Manager for Cabrillo Economic Development Corp. and oversaw the development of various non-rural, rural and farmworker family developments in Ventura and Santa Barbara County. She has worked on developments serving special needs populations, seniors, families, and farmworkers. She has also worked closely with local jurisdictions in Ventura County to implement affordable housing "friendly" zoning policies and ordinances and has worked extensively on reviewing and providing input for local Housing Elements.

Nicole received a Master of Arts in Urban Planning and Latin American Studies from the University of California, Los Angeles and a Bachelor of Arts in History and Latin American Studies from the University of California, Los Angeles.

ZORICA STANČEVIĆ, *DIRECTOR OF TRAINING (San Francisco Office)*

Zorica Stančević rejoined the California Housing Partnership in 2017 and is based out of the San Francisco office. As Director of Training, Zorica provides financial consulting, technical assistance and training to our nonprofit and government clients throughout California, and leads the Partnership's training division. Prior to rejoining the Partnership, Zorica spent two years as a Project Manager of Affordable Housing Tax Credit Investments with U.S. Bancorp Community Development Corporation where she underwrote and closed \$157 million in Low Income Housing and Historic Tax Credit investments. Zorica has extensive experience with Low-Income Housing Tax Credit financing, as well as a range of federal, state, and local programs, including local rental/operating subsidies. Zorica has directly contributed to the development or rehabilitation of over 1,700 units of affordable housing totaling more than \$470 million in development costs. Prior to her previous five-year tenure with the California Housing Partnership, Zorica worked as a Senior Project Manager with A Community of Friends where she managed the development of 250 supportive housing units and \$115 million in financing.

Zorica holds a master's degree in Planning with a specialization in Housing and Community Development from the University of California, Los Angeles.

CLAIRE PARISA, ASSOCIATE DIRECTOR, CONSULTING SUPERVISION – NORTHERN CA
(San Francisco Office)

Claire Parisa joined the California Housing Partnership in April 2018. As Associate Director of Consulting Supervision - Northern CA, she supervises and mentors a team of local financial consultants and provides financial consulting technical assistance and training to the Partnership's government and nonprofit partners. She was promoted from her previous role as Senior Housing Finance Consultant in 2021. Claire has experience with federal and state Low-Income Housing Tax Credits, tax-exempt bond financing (public and private placement), State of California HCD programs, Historic Tax Credits, and local funding programs throughout Northern California. In addition, Claire has provided trainings to the Partnership's nonprofit partners, to NPH's Emerging Leaders Peer Network (ELPN), and through the UC Berkeley graduate curriculum. Prior to joining the Partnership, Claire worked as a project manager with the Tenderloin Neighborhood Development Corporation (TNDC) for three years. There, Claire contributed to the development of four different developments in San Francisco totaling over 500 units. Before turning to domestic affordable housing development, Claire also worked with self-built communities across Latin America on housing rights and economic development, and with various domestic cooperative housing initiatives.

Claire earned her Master's in City Planning (MCP) from the Massachusetts Institute of Technology (MIT). She also holds a B.A. in Urban Studies and a B.S. in Society & Environment from the University of California, Berkeley. She served on NPH's Emerging Leaders Peer Network (ELPN) Steering Committee as a Professional Development Subcommittee Co-Chair from 2017-2019.

SHERIN BENNETT, ASSOCIATE DIRECTOR OF TRAINING (Los Angeles Office)

Sherin Bennett joined the California Housing Partnership's Southern California team in 2016 and is based out of the Los Angeles office. As Associate Director of Training, she provides financial consulting, technical assistance, and training to our nonprofit and government partners and supports the Partnership's training programs. She was promoted from Senior Housing Finance Consultant in 2020. Prior to joining the Partnership, Sherin was an underwriter with Chase Community Development Banking in New York City and Los Angeles, where she underwrote over \$200 million in construction and permanent loans, financing over 2,350 units of affordable housing in six states. Sherin was a Housing Fellow for the NYC Department of Housing Preservation & Development and the NYC Housing Development Corporation from 2011-2013. She closed construction financing on one of the first HUD RAD/IRP conversions in the nation and created a database and methodologies to track funding sources and development outcomes for then-mayor Michael Bloomberg's New Housing Marketplace Plan.

Sherin earned a Master of Science in Public and Urban Policy from the Milano School of Policy, Management, and Environment (The New School, NYC) and a Bachelor of Fine Arts in Stage Management from the University of Illinois Urbana-Champaign.

Senior Housing Finance Consultants

CHAD HORSFORD, *SENIOR HOUSING FINANCE CONSULTANT (Los Angeles Office)*

Chad Horsford joined the California Housing Partnership in 2018. As Senior Housing Finance Consultant, he provides financial consulting, technical assistance and training to our nonprofit and government partners. Chad has worked in the affordable housing field for over four years, first in acquisitions at Abode Communities and then in project management at PATH Ventures. During that time, he has contributed to the acquisition and financing of over 500 units of affordable housing throughout the Southern California region. Chad has experience working with a variety of federal and local funding sources, including Low Income Housing Tax Credits, HUD Section 202 financing, AHSC, IIG, and LA City and County funding sources. In his acquisitions role, Chad analyzed and structured acquisition/rehab and new construction opportunities across the State. Prior to working in affordable housing development, he worked at the Program for Environmental and Regional Equity where he used data analysis to support social movement research on equity, immigration, and environmental justice issues.

Chad earned his master's in Urban and Regional Planning from UCLA with a concentration in Community Economic Development and Housing, and holds a B.A. in Sociology and Public Policy Analysis from Pomona College.

DEANNA BLIGH, *SENIOR HOUSING FINANCE CONSULTANT (Los Angeles Office)*

Deanna Bligh joined the California Housing Partnership in 2015. As Senior Housing Finance Consultant she provides financial consulting, technical assistance and training to our nonprofit and government clients throughout Southern California. Prior to joining the Partnership, Deanna developed low-income housing as Senior Project Manager for A Community of Friends where she managed the development of permanent supportive housing projects serving special-needs populations utilizing Low Income Housing Tax Credits, tax-exempt bonds, and various federal and local financing programs. Deanna is knowledgeable in the use of project-based operating subsidies, including project-based Section 8 and Shelter Plus Care. Deanna is also experienced with at-risk preservation and secondary market securitizations. Throughout her career, Deanna has been involved in the development of approximately 1,300 units of affordable housing totaling approximately \$150 million in financing.

Deanna holds a bachelor's degree in Business Administration in Finance from James Madison University, Harrisonburg, VA. She has completed the LISC Advanced Housing Development Training Institute and is certified as a LEED Green Associate.

MENGXIN ZHOU, SENIOR HOUSING FINANCE CONSULTANT (San Francisco Office)

Mengxin Zhou joined the California Housing Partnership in 2017. As a Senior Housing Finance Consultant, she provides financial consulting, technical assistance and training to our nonprofit and government clients throughout Northern California. Prior to joining the Partnership, Mengxin worked for EAH Housing as a Project Manager, where she worked on complex Low-Income Housing Tax Credit, tax-exempt bond, and HUD-assisted financing and development projects, enabling the extensive rehabilitation of homes for over 750 residents. Prior to joining EAH, Mengxin was an acquisitions analyst for CREA, Inc., a national tax credit syndicator specializing in federal and state Low-Income Housing Tax Credits and Historic Tax Credits investment. During her three years there, she worked closely with other members of the acquisitions team and underwriting team to identify and close 12 equity investments totaling \$98 million in tax credits in eight different states, including California.

Mengxin holds a master's in Urban Planning, with a concentration in Housing and Neighborhood Development from Harvard University, and earned a Bachelor of Business Administration as an Outstanding Graduate from Renmin University of China.

MICHELLE E. COULTER, SENIOR HOUSING FINANCE CONSULTANT (Los Angeles Office)

Michelle Espinosa Coulter joined the California Housing Partnership in 2020. As Senior Housing Finance Consultant, she provides financial consulting, technical assistance and training to our nonprofit and government partners. Michelle has over 20 years of professional experience including 14 years in affordable housing development and nine years in audit and assurance. Prior to joining the Partnership, Michelle worked with Meta Housing Corporation for nearly 10 years and rose from Project Manager to become Meta's Director of Artist Housing. She also worked as a Project Manager with A Community of Friends developing supportive housing, and at Livable Places developing affordable homeownership opportunities. Throughout her career, Michelle has contributed to the development of more than 1,800 units of affordable housing with total financing exceeding \$800 million. Michelle has direct experience with a wide range of affordable housing finance tools including Low-Income Housing Tax Credits, tax-exempt bond financing, and a variety of public funding programs administered at the local, state, and federal levels. Her projects have ranged from new construction to adaptive reuse, and have served families, seniors, and special needs populations.

Prior to development, Michelle provided assurance services with industry-affiliates Low Income Investment Fund and the Federal Reserve Bank of San Francisco. A five year career in public accounting preceded her time at the Federal Reserve Bank.

Michelle holds dual master's degrees in Urban Planning from UCLA and in Accounting from Texas A&M University. Her B.B.A. is from Texas A&M.

THÁI-ÂN NGÔ, SENIOR HOUSING FINANCE CONSULTANT (*San Francisco Office*)

Thái-Ân Ngô joined the California Housing Partnership in 2020. As Senior Housing Finance Consultant, she provides financial consulting, technical assistance, and training to our nonprofit and government partners. Prior to the Partnership, Thái-Ân was a Vice President of Underwriting at Berkadia (formerly known as Riverside Capital) where she closed on over \$147MM in LIHTC investments, including two large Rental Assistance Demonstration (RAD) deals in Los Angeles. Before that, Thái-Ân was an Associate Director at Aegon USA Realty Advisors, where she sourced, underwrote, and closed transactions totaling over \$170 MM in LIHTC equity and \$160 MM in solar investment tax credits (ITC).

Thái-Ân began her long career in affordable housing with a 14-year tenure at Chinatown Community Development Center where she held a variety of housing development roles and oversaw the development of several urban-infill new construction projects.

Thái-Ân is a graduate of the LISC Housing Development Training Institute and received a BA in Urban Studies from Columbia University. She serves on the Board of Directors of East Bay Asian Local Development Corporation (EBALDC).

Housing Finance Consultants

ADITYA POTLURI, HOUSING FINANCE CONSULTANT (San Francisco Office)

Aditya Potluri joined the California Housing Partnership in 2020 with more than fifteen years of experience in the affordable housing industry. As Housing Finance Consultant, he provides financial consulting, technical assistance and training to our nonprofit and government partners. Aditya brings expertise in budgeting, financing and construction of both rehab and mixed-use new construction. He has direct experience securing and closing a range of financing including tax credits; tax-exempt bonds; programs from HCD including AHSC, MHP and IIG; and funding from the Federal Home Loan Bank's AHP program.

Prior to joining the Partnership, Aditya served as a Senior Project Manager at Tenderloin Neighborhood Development Corporation (TNDC) in San Francisco and as a Project Manager at Satellite Affordable Housing Associates (SAHA) in Berkeley. He has managed the development of over seven hundred homes serving families, seniors, transition-aged youth, special needs individuals and people experiencing homelessness.

Aditya received a dual Master of City and Regional Planning and Architecture from the College of Environmental Design at the University of California, Berkeley and a Bachelor of Architecture from Kamla Raheja Vidyanidhi Institute of Architecture at the University of Mumbai.

ADRIENNE GEMHEART, HOUSING FINANCE CONSULTANT (Sacramento Office)

Adrienne Gemheart joined the California Housing Partnership in 2021. As a Housing Finance Consultant, they provide financial consulting, technical assistance and training to our nonprofit and government partners. They have experience with federal and state Low-Income Housing Tax Credits, tax-exempt bond financing, funding from the Federal Home Loan Bank's AHP Program, State of California HCD programs including MHP, AHSC, and NPLH; and local funding programs in Sacramento.

Prior to joining the Partnership, Adrienne worked as a project manager with Mutual Housing California for 2.5 years. There, Adrienne contributed to the development of several housing communities totaling around 400 units in the Sacramento area. Working with the MHP and NPLH programs, Adrienne focused on permanent supportive housing.

Adrienne earned their Master's in Urban & Regional Planning from the University of Minnesota's Humphrey School of Public Affairs. They also hold a B.S. in Anthropology and Geography from the California Polytechnic State University, San Luis Obispo. Adrienne resides in Sacramento and serves on the board of the Sacramento Community Land Trust.

BEN CREED, HOUSING FINANCE CONSULTANT (Los Angeles Office)

Ben Creed joined the California Housing Partnership in 2019. As Housing Finance Consultant, he provides financial consulting, technical assistance and training to our nonprofit and government partners. He has experience with 9% and 4% Low Income Housing Tax Credits, tax-exempt private activity bonds, and funding sources from the U.S. Department of Housing and Urban Development, the Federal Home Loan Bank, the California Department of Housing and Community Development, several localities including Los Angeles County and the City of Los Angeles, and conventional private lenders. Prior to joining the Partnership, Ben worked as a project manager at West Hollywood Community Housing Corporation, where he contributed to eight developments in the cities of Los Angeles and West Hollywood with over 400 affordable homes for households with low incomes and special needs. He previously worked in operations and finance at The California Wellness Foundation in Los Angeles and the Charles H. Revson Foundation in New York City.

A graduate of the Local Initiatives Support Corporation (LISC) Housing Development Training Institute (HDTI), Ben has an M.A. in Spanish Language and Translation from NYU Madrid and a B.A. in Urban Studies and Hispanic Studies from Vassar College. He was raised in Mitchell-Lama affordable housing in New York City.

GENISE CHOY, HOUSING FINANCE CONSULTANT (Los Angeles Office)

Genise Choy joined the California Housing Partnership in December 2020. As Housing Finance Consultant, she provides financial consulting, technical assistance and training to our nonprofit and government partners. She has experience with both acquisition/rehab and new construction projects, utilizing Low-Income Housing Tax Credits, tax-exempt bond financing, Rental Assistance Demonstration First and Second Components, the Federal Home Loan Bank Affordable Housing Program, various state funding sources and green incentives, as well as project-based Section 8 and HUD-VASH vouchers.

Prior to joining the Partnership, Genise was a project manager at Chinatown Community Development Center in San Francisco for four years, where she contributed to the development of over 600 units for families, veterans, and formerly homeless individuals. In addition, she produced the white paper that presently guides the City of Oakland's approach to creating and preserving artist housing and workspaces. She also worked with Barbara Sokoloff Associates, a community development consulting firm in Providence, RI, for two years, helping develop affordable housing and community spaces throughout southern New England.

Genise holds a Master of City Planning and Interdisciplinary Graduate Certificate in Real Estate from the University of California, Berkeley, and a B.A. in Art from Swarthmore College.

WILLIAM WILCOX, HOUSING FINANCE CONSULTANT (San Francisco Office)

William Wilcox joined the California Housing Partnership in 2020. As Housing Finance Consultant, he provides financial consulting, technical assistance and training to our nonprofit and government partners. He was promoted from his previous role as Housing Finance Analyst in 2021, where he provided financial technical assistance and support to the Partnership's housing finance team. Prior to joining the Partnership, William worked as a graduate fellow researching tax-exempt bonds for affordable housing with the San Francisco Mayor's Office of Housing and Community Development (MOHCD). He also worked as a graduate student researcher at the UC Berkeley Turner Center for Housing Innovation where he researched statewide rent control policies and shared equity homeownership programs. Before graduate school, William worked in homeless services at BronxWorks, a settlement house which included five shelters, three supportive housing programs, a 24-hour drop-in-center for homeless adults, and homelessness prevention programs for the southwest Bronx in New York City. There he served as a case manager advocating for individuals at risk of eviction before going on to oversee all grant writing, special projects, and new program development for homeless services at the agency, which included street outreach for the borough of 1.4 million residents.

William earned his Master of Public Policy degree from the University of California Berkeley's Goldman School with a focus on housing policy. He holds an undergraduate degree from the University of Chicago.

Housing Finance Analysts & Specialists

EDWARD HORNE, HOUSING FINANCE ANALYST (San Francisco Office)

Edward Horne joined the California Housing Partnership in 2021. As a Housing Finance Analyst, he provides financial technical assistance and support to the Partnership's Housing Finance team to guide affordable housing developments in obtaining funding from an array of federal, state and local competitive programs (LIHTC, tax-exempt bonds, HUD, HCD, and others). Prior to joining the Partnership, Edward worked as an Asset Manager at Digital Realty, where he was largely responsible for managing the financial and operational functions of a diverse portfolio of data center and mixed-use properties. Prior to working with Digital, Edward worked for several years as a Real Estate Paralegal at Taylor, Goins & Stallworth in Oakland. At TG&S, he was responsible for negotiating contracts, drafting closing documents, and preparing lease and rental agreements.

Edward earned his master's degree in Real Estate Development and Design from UC Berkeley with a concentration in Affordable Housing Finance and holds a B.S. in Business Finance and Strategic Management from Pennsylvania State University.

MEAGAN TOKUNAGA, HOUSING FINANCE ANALYST (Sacramento Office)

Meagan Tokunaga joined the California Housing Partnership in 2021. As a Housing Finance Analyst, she provides financial technical assistance and support to the Partnership's Housing Finance team to guide affordable housing developments in obtaining funding from an array of federal, state and local competitive programs. Prior to joining the Partnership, Meagan worked for six years in state government administration and housing policy. As a policy advisor in the California State Controller's Office, Meagan provided expertise and recommendations to support the office's fiduciary duties for various financing tools, including low-income housing tax credits. Prior to the Controller's Office, Meagan worked as a Staff Finance Budget Analyst and Executive Fellow at the California Department of Finance. There she developed spending proposals and statutory language for the budgets of three state housing agencies, totaling over \$2 billion annually.

Meagan is currently pursuing an M.B.A. from the University of California, Berkeley Haas School of Business. She also holds a B.A. in Politics and Public Policy Analysis from Pomona College.

SIERA BEAL, HOUSING FINANCE SPECIALIST (San Diego Office)

Siera Beal joined the California Housing Partnership in 2021. As a Housing Finance Specialist, she provides financial technical assistance and support to the Partnership's Housing Finance team to guide affordable housing developments in obtaining funding from an array of federal, state and local competitive programs (LIHTC, tax-exempt bonds, HUD, HCD, and others). Prior to joining the Partnership, Siera worked as a Lending Program Officer at LISC, where she originated and managed more than \$8 million in predevelopment and acquisition loans for affordable housing and community development projects across San Diego County and developed the organization's first-ever down payment assistance program.

Before venturing into the affordable housing and community development realm, Siera spent most of her career in hospitality real estate – first, as an Assistant Project Manager with RLJ Lodging Trust and later as a vice president in hospitality finance with CBRE. While with CBRE, Siera executed all aspects of securing debt & equity for hotel investments on behalf of her clients totaling \$1.78B in financings spanning North America & the Caribbean.

A proud native Ithacan, Siera earned her B.S. in Hotel Administration from her hometown alma mater, Cornell University. She also holds an M.B.A. from the UCLA Anderson School of Management.