



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 locations:

SAN FRANCISCO (Main)

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

Tel: (415) 433-6804

LOS ANGELES (Branch)

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

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

SACRAMENTO (Branch)

1107 9th Street, Suite 610, 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

For team member office locations, please visit: chpc.net/about-us/staff-board

MATT SCHWARTZ

President & CEO

As President & CEO of the California Housing Partnership, Matt Schwartz 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 2003. 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

Managing Director, Financial Consulting

Richard Mandel has been with the California Housing Partnership since 1990. As *Managing Director, 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 California Housing 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

Managing Director, Financial Consulting

Paul Beesemyer joined the California Housing Partnership in 2000. As *Managing Director, Financial Consulting*, 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. Paul was promoted from Southern California Director in 2022. 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 California Housing 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.

DAVE KIDDOO

Senior Director, Financial Consulting – Public Housing Initiatives

Dave Kiddoo rejoined the California Housing Partnership in 2020. As *Senior Director, Financial Consulting – 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. He was promoted from Director of Public Housing Initiatives in 2022.

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

Senior Director, Financial Consulting – San Diego Region

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 *Senior Director, Financial Consulting – San Diego Region*, Diep provides financial consulting, technical assistance and training to our nonprofit and government partners throughout Southern California. She was promoted from San Diego Region Director in 2022.

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.

LAURA KOBLER

Senior Director, Financial Consulting – Tax Credit and Bond Programs

Laura Kobler joined the California Housing Partnership in 2003. As *Senior Director, Financial Consulting – Tax Credit and Bond Programs*, she provides financial technical assistance and training to our nonprofit and government agency partners throughout Northern California, and mentors local financial consultants. She was promoted from Sacramento Region Director in 2022. 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.

Prior to joining the Partnership, 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. Laura received a Bachelor of Arts in English from California State University, Sacramento. A graduate of the LISC Housing Development Training Institute, Laura also served as HDTI's lead trainer for over 12 years until 2021.

MEG MCGRAW-SCHERER

Senior Director, Financial Consulting – Peninsula Region

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 *Senior Director, Financial Consulting – Peninsula Region*, she provides financial consulting and technical assistance to our nonprofit and public agency partners in Northern California, and mentors local financial consultants. She was promoted from Peninsula Director in 2022. 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 California Housing Partnership, Meg worked for two years in the Los Angeles 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 Low Income

Housing Tax Credit projects sited in Seattle and the San Francisco Bay Area. Prior to the National Equity Fund, 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 where she worked on the development of projects using Low Income Housing Tax Credits, tax-exempt bonds, and various federal and local financing programs.

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.

ZORICA STANČEVIĆ

Senior Director, Financial Consulting – Housing Finance Training

Zorica Stančević rejoined the California Housing Partnership in 2017. As *Senior Director, Financial Consulting – Housing Finance Training*, Zorica provides financial consulting, technical assistance and training to our nonprofit and government clients throughout California, and leads the Partnership's training division. She was promoted from Director of Training in 2022. Zorica brings more than 15 years of experience in affordable housing finance and development. She has experience structuring financing packages with Low-Income Housing Tax Credits and Tax-Exempt Bond 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 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. Before 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 received a Master of Arts in Urban Planning with a specialization in Housing and Community Development from the University of California, Los Angeles and a Bachelor of Arts in Architecture from the University of Minnesota – Twin Cities.

DEANNA BLIGH

Director, Financial Consulting

Deanna Bligh joined the California Housing Partnership in 2015. As *Director, Financial Consulting*, she provides financial consulting, technical assistance and training to our nonprofit and government partners throughout Southern California. Deanna is knowledgeable in the use of project-based operating

subsidies, including project-based Section 8 and Shelter Plus Care. She 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. She was promoted from Senior Housing Finance Consultant in 2022.

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 for four years. 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.

LAUREN MADDOCK

Director, Financial Consulting – Portfolio Recapitalization

Lauren Maddock joined the California Housing Partnership in 2018. As *Director, Financial Consulting – Portfolio Recapitalization*, she provides financial consulting, technical assistance, portfolio analysis and training to our nonprofit and government partners on recapitalization strategies. 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. She was promoted from her previous role as Senior Housing Finance Consultant in 2021. 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.

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.

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.

MARK STIVERS

Director of Legislative and Regulatory Advocacy

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.

Prior to joining the Partnership, 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.

NICOLE NORORI

Director, Financial Consulting – Central Coast Region

Nicole Norori joined the California Housing Partnership's Southern California team in 2015. As *Director, Financial Consulting – Central Coast Region*, she provides financial consulting assistance and training to the Partnership's government and nonprofit partners, and mentors local financial consultants. She was promoted from Senior Housing Finance Consultant in 2020. 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.

Prior to 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.

MENGXIN ZHOU

Associate Director, Financial Consulting

Mengxin Zhou joined the California Housing Partnership in 2017 as a Housing Finance Consultant. As *Associate Director, Financial Consulting*, she provides financial consulting, technical assistance and training to our nonprofit and government clients throughout Northern California. Mengxin has worked on complex Low-Income Housing Tax Credit, tax-exempt bond, and HCD financing and development projects. She was promoted from Senior Housing Finance Consultant in 2022.

Prior to joining the Partnership, Mengxin worked for EAH Housing as a Project Manager, 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.

SHERIN BENNETT

Associate Director, Financial Consulting – Housing Finance Training

Sherin Bennett joined the California Housing Partnership's Southern California team in 2016. As *Associate Director, Financial Consulting – Housing Finance 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.

Housing Finance Consultants

ADITYA POTLURI

Senior Housing Finance Consultant

Aditya Potluri joined the California Housing Partnership in 2020 with more than fifteen years of experience in the affordable housing industry. As a Senior Housing Finance Consultant, he provides financial consulting, technical assistance and training to our nonprofit and government partners. He was promoted from Housing Finance Consultant in 2022. 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 Vidyaniidhi Institute of Architecture at the University of Mumbai.

BEN CREED

Senior Housing Finance Consultant

Ben Creed joined the California Housing Partnership in 2019. As a Senior Housing Finance Consultant, he provides financial consulting, technical assistance and training to our nonprofit and government partners. Ben 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. He was promoted from Housing Finance Consultant in 2022.

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.

CHAD HORSFORD

Senior Housing Finance Consultant

Chad Horsford joined the California Housing Partnership in 2018. As a Senior Housing Finance Consultant, he provides financial consulting, technical assistance and training to our nonprofit and government partners. 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.

Prior to joining the Partnership, Chad 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 contributed to the acquisition and financing of over 500 units of affordable housing throughout the Southern California region. 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.

JESSE OZANIAN

Senior Housing Finance Consultant

Jesse Ozanian joined the California Housing Partnership in 2022. As a Senior Housing Finance Consultant, he provides financial consulting, technical assistance, and training to our nonprofit and government partners.

Prior to joining the Partnership, Jesse worked in the affordable housing field for over 11 years, first in project management at Mercy Housing and then in development consulting at Zen Development Consultants. During his time with Mercy Housing, Jesse managed five affordable housing developments totaling over 400 units in the Sacramento and Bay Area regions. In his consultant role, Jesse assisted with the closing and conversions of six developments throughout California, lead multiple California Tax Credit and HCD funding applications, and managed four developments in pre-construction in three different states, including California. A graduate of both the California Coalition for Rural Housing's (CCRH) internship program and the Local Initiatives Support Corporation (LISC) Housing Development Training Institute (HDTI), Jesse received a Bachelor of Arts in Economics with a minor in Statistics from California State University, Sacramento.

MICHELLE ESPINOSA COULTER

Senior Housing Finance Consultant

Michelle Espinosa Coulter joined the California Housing Partnership in 2020. As a 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. She 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. Throughout her career, Michelle has contributed to the development of more than 1,800 units of affordable housing with total financing exceeding \$800 million.

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. 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

Thái-Ân Ngô joined the California Housing Partnership in 2020. As a 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).

ADRIENNE GEMHEART

Housing Finance Consultant

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.

GENISE CHOY

Housing Finance Consultant

Genise Choy joined the California Housing Partnership in December 2020. As a 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.

MEAGAN TOKUNAGA

Housing Finance Consultant

Meagan Tokunaga joined the California Housing Partnership in 2021. As a Housing Finance Consultant, she provides financial consulting, technical assistance and training to our nonprofit and government partners to obtain funding for affordable housing developments from an array of private and public competitive sources. She was promoted from Housing Finance Specialist in 2022.

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 to be completed in May 2023. She also holds a B.A. in Politics and Public Policy Analysis from Pomona College.

TONY KOUOT

Housing Finance Consultant

Tony Kouot joined the California Housing Partnership in 2022. As a Housing Finance Consultant, he provides financial consulting, technical assistance, and training to our nonprofit and government partners. He has experience with LIHTC, tax exempt bonds, and various State and Local financing programs in support of Affordable and Permanent Supportive Housing projects. Prior to joining the Partnership, Tony worked as a Senior Project Manager for Brilliant Corners. As a Senior Project Manager, Tony acquired and developed supportive housing throughout California for individuals experiencing homeless/formerly homeless and individuals with intellectual/developmental disabilities. This included applying for and obtaining public funding and working with various local, regional, county, and state agencies.

Tony is a graduate of the Local Initiative Support Corporation (LISC) Housing Development Training Institute (HDTI). He received a B.S. in Public Policy, Management, and Planning with an emphasis in Real Estate Development from the University of Southern California. Tony is also certified with the Project Management Institute as a Project Management Professional.

Housing Finance Specialists & Analysts

SIERA BEAL

Housing Finance Specialist

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 commercial real estate finance – 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.

MIKI KOBAYASHI

Housing Finance Analyst

Miki Kobayashi joined the California Housing Partnership in March 2022. As a Housing Finance Analyst, she provides financial consulting, technical assistance, and data analysis. Through her schooling, case competitions, and previous work, she has experience working with federal and state Low-Income Housing Tax Credits, tax-exempt bond financing, and State of California HCD programs.

Prior to joining the Partnership, Miki worked as an associate at BAE Urban Economics for four years. There, she contributed to projects using her skills with data collection and analysis using Excel and Python, report writing, and pro formas primarily for jurisdictions throughout California. In addition, Miki worked as a teaching assistant for a UC Berkeley graduate class on affordable housing financing and a seminar on California Housing Elements. Miki earned her Master's in City Planning (MCP) from the University of California, Berkeley. She also holds a B.S. in Environmental Policy Analysis and Planning and a minor in Managerial Economics from the University of California, Davis with classwork from the University of California, San Diego.