

National Housing Symposium

Making the Connection

NOVEMBER 8, 2019



Agenda

2019 National Housing Symposium MAKING THE CONNECTION

November 8, 2019 | Washington, D.C.

Time	Topic	Presenters
8:30 AM – 9:00 AM	Registration and Continental Breakfast	
9:00 AM	Welcome and Introductions	Opening Remarks Christopher D. Bell & Amy Glassman
9:00 AM – 10:00 AM	Session One Heard from the Hill	Moderator Christopher D. Bell Panelists <ul style="list-style-type: none">○ Tim Jenkins, Ballard Spahr LLP○ Matt Josephs, LISC○ Denise Muha, National Leased Housing Association
10:00 AM – 11:00 AM	Session Two New Developments in Housing Finance	Moderators Jere Thompson & Andy Spicknall Panelists <ul style="list-style-type: none">○ Sam Adams, KeyBanc○ Dwayne George, Freddie Mac○ Georgia Hessick, Fannie Mae○ Brett Macleod, JPMorgan Chase○ Rebecca Peace, Pennsylvania Housing Finance Agency○ Carl Wise, Hunt Capital Partners
11:00 AM – 11:15 AM	Break	
11:15 AM – 12:00 PM	Session Three NYCHA Experience – A Case Study	Moderator Amy M. McClain Panelist <ul style="list-style-type: none">○ Greg Russ, Board Chair, NYCHA
12:00 PM – 1:15 PM	Lunch and Keynote Presentation	Speaker Lawrence Lanahan, Author, <i>The Lines Between Us</i>

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Time	Topic	Presenters
1:15 PM – 2:15 PM	Session Four Baltimore Experience – A Case Study	Moderators Courtney E. Hunter & Alyssa Domzal Panelists <ul style="list-style-type: none">○ Janet Abrahams, Housing Authority of Baltimore City○ John Renner, Cross Street Partners○ Harry Spikes, Office of Congressman Elijah E. Cummings
2:15 PM – 2:30 PM	Break	
2:30 PM – 3:30 PM	Session Five Preservation of Aging Housing Stock	Moderator Amy Glassman Panelists <ul style="list-style-type: none">○ Will Eckstein, Greystone○ Nicole Ferreira, New York State Homes and Community Renewal○ Robert Iber, HUD○ Priya Jayachandran, National Housing Trust
3:30 PM – 4:30 PM	Session Six Opportunity Zones	Moderators Molly Bryson & Maia Shanklin Roberts Panelists <ul style="list-style-type: none">○ Michael P. Bisanz, Dougherty Mortgage○ Sharon Carney, Office of the Deputy Mayor for Planning and Economic Development for the District of Columbia○ Keiva Dennis, PNC
4:30 PM	Closing	Closing Remarks Christopher D. Bell & Amy Glassman
4:45 PM – 6:00 PM	Reception Meet and Greet with Industry Leaders	

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Christopher D. Bell
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Christopher D. Bell is Team Leader of Ballard Spahr's FHA and GSE Financing Team. He advises and represents real estate lenders, borrowers, and developers on transactional and regulatory issues, with a concentration on financing transactions involving government-sponsored enterprises (GSEs).

Prior to joining Ballard Spahr, Chris practiced for more than 10 years at Fannie Mae. As the agency's Associate General Counsel of Housing and Community Development, he served as Fannie Mae's lead attorney for affordable housing transactions. His experience includes a variety of complex real estate finance transactions, including those involving mortgage-backed securities, bond credit enhancement, mezzanine debt, senior housing, pool purchases, and secondary market construction loan participations and syndications.

In addition, Chris served as lead counsel for Fannie Mae's corporate charitable arm, the Office of Community Investment and Engagement, where he provided legal counsel regarding grant documentation, intellectual property rights, procurement, audit, and compliance matters.



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Molly Bryson is Team Leader of Ballard Spahr's Tax Credits Team. She focuses her practice both on using federal and state tax credits to finance affordable housing, businesses in low-income communities, historic preservation, and solar energy, and on using the Qualified Opportunity Zone (QOZ) program to finance community economic development throughout the U.S. and its territories.

In the QOZ portion of her practice, Molly focuses on advising investors, fund managers, and developers on the evolving tax, organizational, and business structuring requirements of this new program created by the Tax Cuts and Jobs Act of 2017.

Molly focuses the affordable housing portion of her practice on providing strategic tax and business advice for both low-

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income and mixed-income projects financed by the Low-Income Housing Tax Credit (LIHTC) available to housing authorities, state housing finance agencies, developers, investors, and syndicators. Many of these matters involve additional federal and/or state subsidy programs, like HUD's Rental Assistance Demonstration (RAD) program. She also regularly advises on tax-exempt issues that can arise with the involvement of nonprofit developers, Year 15 issues, and risk assessments of LIHTC investment funds. She served as the firm's representative on the Board of the Affordable Housing Tax Credit Coalition from 2015 to 2017, and regularly advocates on Capitol Hill for the strengthening and expansion of the Low Income Housing Tax Credit on behalf of the Affordable Rental Housing Action Campaign.

Molly focuses the New Markets Tax Credit (NMTC) portion of her practice on CDE (lender) and QALICB (borrower) representation. Recently, she represented a CDE in its lending to borrowers that were renovating office and school spaces in low-income communities in the Maryland and D.C. areas, and represented a borrower in structuring the NMTC and historic rehabilitation tax credit (HTC) financing of a health center in Baltimore, Maryland.

Molly's investment tax credit (ITC) portion of her practice focuses on the tax structuring of community solar and commercial, residential, and utility scale solar projects on behalf of developers/sponsors and lenders.

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Amy Glassman

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Amy M. Glassman represents public housing authorities, developers, nonprofits, and other recipients of HUD funds in regulatory, administrative, transactional, and related matters.

Amy has extensive experience with HUD regulatory and statutory compliance issues. She works closely with housing authorities on applications for and implementation of HUD's Moving to Work (MTW) program, including negotiation of MTW agreements and development and implementation of MTW policies and programs. She assists clients on matters such as federal procurement requirements, relationships with public housing affiliates and instrumentalities, uses of program income, the Uniform Relocation Act (URA), and tenant-based and project-based housing choice vouchers. She also advises clients on litigation or potential litigation matters including those involving lead-based paint and other hazardous materials. Amy advises clients on fair housing, accessibility, and disability issues related to Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act, and Fair Housing Act, including policy development and fair housing investigations. She also defends clients in HUD debarment actions and Office of Inspector General audits and investigations.

Amy's transactional practice includes work on mixed-finance public housing projects and related issues such as HUD demolition and disposition applications. She also advises clients on conversions of public housing to Section 8 using various methods, including disposition, voluntary conversion, HUD's Rental Assistance Demonstration (RAD) program, and HUD multifamily housing matters.

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Timothy W. Jenkins

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Timothy Jenkins is nationally recognized for his work advising clients on all aspects of political law. He represents leading U.S. companies nationwide on federal, state, and local gift rules, lobbying registration and election law, pay-to-play provisions, the Foreign Corrupt Practices Act, and the Foreign Agents Registration Act.

Tim has more than 30 years' experience representing clients before Congress, presidential administration officials, and federal regulatory agencies. He serves as a lobbyist for prominent trade associations and major corporations, with an emphasis on the financial services, health care, and pharmaceutical industries.

Prior to attending law school, Tim worked as a congressional staffer, serving as an investigator for the Senate Labor and Human Resources Committee as well as the Senate Government Affairs Committee. Tim leverages this congressional background along with three decades of legal experience and an extensive network of contacts within Congress, the administration, and the federal government to provide effective, efficient strategic advice to his clients.



Amy M. McClain

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Amy M. McClain represents public housing authorities and affordable housing developers in the context of mixed-finance transactions. Amy closes affordable housing transactions involving a variety of funding sources, including Low Income Housing Tax Credits, the Rental Assistance Demonstration program, public housing and Section 8 funding sources, HUD-insured loans, tax-exempt bonds, state housing finance agency loan funds, and conventional financing. These transactions have provided her with the opportunity to negotiate issues among the financing parties, housing authorities, and developers while also coordinating the U.S. Department of Housing and Urban Development review and approval process. Amy also addresses traditional real estate issues intertwined with low-income housing development.

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P. Andrew Spicknall

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P. Andrew Spicknall routinely represents lenders, underwriters, credit enhancers, borrowers, issuers, trustees, and purchasers in the structuring, issuance, offering, placement, remarketing, and securitization of tax-exempt and taxable municipal securities and other complex debt instruments and derivatives. His experience encompasses a broad range of financings and industries, including multifamily housing, single-family housing, education, water facilities, health care, transportation, manufacturing, and other commercial developments.

Andy also has significant experience in financing mixed-used developments utilizing tax increment and special assessment districts. In addition, he has represented clients in numerous debt restructurings and workouts. His practice frequently involves the structuring and negotiating of interest rate swaps, caps, and other derivatives products.



Jere G. Thompson

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Jere G. Thompson focuses on affordable housing finance, with an emphasis on multifamily and single family tax-exempt private activity bonds and Low Income Housing Tax Credits (LIHTC). Jere is involved in every aspect of affordable housing financing, representing LIHTC investors, LIHTC syndicators, lenders, developers, and state housing finance agencies.

Jere serves as bond counsel in transactions involving mortgage revenue bonds, multifamily residential rental bonds and exempt facility bonds, and traditional municipal general obligation and revenue bonds, including variable-rate and various types of credit-enhanced financings. He also has extensive experience with derivative products, such as multi-mode bond indentures, dutch auction securities, and securitization of tax-exempt and taxable bonds where bonds are deposited into a trust and derivative products are issued in the form of principal and interest strips. He has been involved

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in a multitude of financings for variable-rate and interest-rate swaps.

Since 2000, Jere has served as investor's counsel in more than 150 Low Income Housing Tax Credit (LIHTC) financings across the country. His experience includes transactions taking a variety of forms, including plans of finance that combine low income, energy, solar and historic tax credits, HUD mixed finance and RAD, GSE backed loans, grants, and tax-exempt bonds. Jere's clients in these complex transactions include major tax credit syndicators, banks, developers, and housing agencies and authorities. He serves as counsel to two major syndicators of LIHTC transactions.

A nationally recognized leader in the area of military housing privatization initiatives, Jere has been involved in almost three billion dollars worth of military housing privatization transactions since May 2004. All of these financings involve complex real estate, historic preservation, and environmental issues; negotiations with the Army, Navy, and Air Force; securities law compliance concerning public and private bond offerings; and federal, state, and local tax issues.



Alyssa Domzal

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Alyssa Domzal represents owners, developers and investors in a wide range of commercial real estate transactions, including acquisitions and dispositions, site development and construction, project financing, and leasing. In addition, she represents clients in land use, zoning, and other entitlement matters, particularly in Baltimore, including before administrative bodies such as planning commissions and zoning appeals boards. Alyssa had a lead role on behalf of the development industry in the recent enactment of the Baltimore City's new zoning code and regularly advises clients on development incentives and governmental procedure and processes for project approvals. She also advises clients on the regulatory framework affecting projects in Maryland, including

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transportation projects and projects with environmental impact.

Alyssa is engaged in the local community as a board member of Strong City Baltimore, a nonprofit devoted to the strengthening of Baltimore's neighborhoods, and a board member of One House at a Time (OHAAT), which serves as a receiver for the Baltimore City to take control of vacant properties and reposition them for disposition and redevelopment.



Courtney E. Hunter

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Courtney E. Hunter handles a wide range of complex affordable housing development and real estate transactions involving low income housing tax credits, private financing, bond financing, HOME loan financing, and housing authority fund financing.

Courtney represents housing authorities and private developers in public housing conversions under the Rental Assistance Demonstration (RAD) program and advises them on their portfolios in mixed-finance transactions. She also counsels clients in the sale, acquisition, or refinance of HUD-insured properties, including Transfer of Physical Assets (TPA) approvals. Courtney also has experience with the transfer of Housing Assistance Payments (HAP) Contracts in the Section 8 program.

Courtney is well-versed in federal statutes and regulations affecting development in federal housing and has drafted comments to proposed changes to fair housing and demolition regulations.

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Maia Shanklin Roberts

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Maia Shanklin Roberts represents housing authorities and private developers in a wide range of complex affordable housing development and real estate transactions. She has been involved in numerous affordable housing, adaptive reuse, and mixed-use transactions involving more than \$800 million in federal, state, historic, and energy tax credit syndications, tax-exempt private activity bonds, and other public financing.

Maia also assists in advising clients on matters such as federal procurement requirements the Uniform Relocation Act (URA), and tenant-based and project-based housing choice vouchers, including tenant protection vouchers. She also supports in advising clients on fair housing issues related to the Fair Housing Act.

Her practice also involves representing mortgage lenders that provide multifamily project loans insured by the Federal Housing Administration. She reviews lender title policies, land record documents and assists in drafting loan documents and security instruments for construction, acquisition, and refinancing loans utilizing various financing structures.

Janet Abrahams

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Michael Bisanz

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Mr. Bisanz joined Dougherty Mortgage in November 2010 and serves as Vice President and Deputy Chief FHA Underwriter for Dougherty’s HUD lending operations. Mr. Bisanz underwrites all property types, and specializes in Low Income Housing Tax Credit and senior cooperative transactions.

Mr. Bisanz has over 19 years of experience in multifamily real estate including 9 years of commercial and mortgage banking experience in Asset Management, Underwriting, and Loan Processing. Prior to joining Dougherty Mortgage, Mr. Bisanz worked as an Asset Manager for Bisanz Brothers Development Company, where he was responsible for the company’s portfolio of apartments, condominiums, and townhomes.

Mr. Bisanz holds a B.A. from Boston College and an M.B.A. from the University of Saint Thomas. He is also a licensed Real Estate Broker in the State of Minnesota. Mr. Bisanz currently serves as Chair for the Mortgage Bankers Association’s Low Income Housing Tax Credit Committee.



Sharon Carney

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Sharon Carney serves as Deputy Chief of Staff in the Office of the Deputy Mayor for Planning and Economic Development in Washington, DC. In this capacity, she manages DMPED’s interagency portfolio, economic policy and data initiatives, and the District’s work on Opportunity Zones.

Sharon has spent her career working to create equitable cities through cross-sector partnerships and evidence-based, community-driven solutions. Prior to her current role, Sharon served in various capacities at DMPED and as chief of staff at the Urban Institute. She also held positions at the City of Los Angeles Mayor’s Office, Michigan Suburbs Alliance, and New York University’s Furman Center for Real Estate and Urban Policy.

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Keiva Dennis

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Keiva Dennis is a Vice President and Relationship Manager in the Community Development Banking Group at PNC Bank where she covers the Greater Washington, DC market. In this role, Ms. Dennis offers lending and investment products to mission-aligned organizations that support low- and moderate-income families and communities. Prior to PNC Bank, Ms. Dennis worked at two community development financial institutions: Community Housing Capital and the National Housing Trust Community Development Fund. Ms. Dennis has over 10 years of industry experience in opportunity finance and non-profit management.



Will Eckstein

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Will Eckstein is the Senior Vice President of Business Development for Greystone Affordable Development, an affiliate of Greystone & Co., Inc. At Greystone, Will leads the firm's efforts sourcing new affordable multifamily transactions and establishing new partnerships within the affordable housing industry. During his time at Greystone, Will has sourced and/or been involved in transactions in various capacities that have resulted in the redevelopment and preservation of more than 6,800 units of multifamily affordable housing. Prior to his tenure at Greystone, Will worked for a large financial services company in New York City as well as a boutique finance group in Nashville, TN. Will is a graduate of The University of North Carolina at Chapel Hill and earned a Masters, Business Administration from Vanderbilt University. He currently resides in Raleigh, North Carolina with his wife, Allison, and their three boys: Jack, Thomas and Wilson.

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Nicole Ferreira

Senior Vice President, Multifamily
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Nicole Ferreira is Senior Vice President of Multifamily Finance & Development at New York State Homes and Community Renewal. She is responsible for the strategic leadership of all multifamily finance programs and debt issuance that support New York State’s \$20 Billion commitment to affordable housing and homelessness; the program creates and preserves 100,000 affordable units over five years, including an additional 6,000 supportive housing units.

She joined HCR from the New York City Housing Authority (NYCHA), where she served as Executive Vice President for Real Estate since 2015. As a leader of the executive team, Ms. Ferreira oversaw the design and execution of strategic initiatives for both the preservation of existing public housing and the construction of new affordable housing on underused NYCHA land.

Ms. Ferreira’s groundbreaking work at NYCHA earned her the “2017 Citizens Housing & Planning Council Ibo Balton Community Planner Award,” which recognized the housing authority achieving its first-ever conversion under the Rental Assistance Demonstration project.

Prior to NYCHA, she was Director of Acquisitions at Workforce Housing Group.

Ms. Ferreira is an adjunct professor at Columbia University’s School of International and Public Affairs, the Pratt Graduate School of Real Estate and the New York University Schack Institute of Real Estate.

Dwayne George

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Georgia Hessick

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Georgia Hessick is a seasoned leader in the multifamily affordable finance space. Currently, she is Director of Transaction Management for the Multifamily Affordable Team at Fannie Mae. Prior to this role, Georgia served as PNC's East Coast Region Production Manager for market rate transactions, leading a team of screening analysts. Throughout her 20-year career in agency finance, she has also worked at Freddie Mac, where she closed their first two tax-exempt bond securitization executions. During her time at Fannie Mae, Georgia has focused on tax-exempt bond production and managing customer relationships with a suite of lenders.



Robert Iber

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Bob Iber is currently serving as Senior Advisor in the Office of Multifamily Housing Programs at the Department of Housing and Urban Development. He has served in an acting capacity in several positions in the Department's Headquarters including Program Advisor to the FHA Commissioner; Director Office of Asset Management; Director Office of Multifamily Development; Director of Multifamily Counterparty and Asset Oversight Division and most recently the Deputy Assistant Secretary in the Office of Multifamily Housing Programs.

He began his career in the Department of Housing and Urban Development in 1987 as an Attorney Advisor in the Maryland State Office. He moved on to supervisory functions in the Loan Management Branch in 1989, becoming the Branch Chief in 1993. He served as the Multifamily Housing Director in the Baltimore Multifamily Hub from March 1998 until September 2015. He had been an original member of the Department's National Loan Committee for two years, followed by two years as the Chair. He has been a designer and trainer in several Departmental initiatives including the 1997 Reorganization, Compliance and Monitoring, Risk Mitigation, Breaking Ground Production Initiative, and the 2014 Transformation.

Mr. Iber has a Bachelor of Arts degree from Western Maryland College and a Juris Doctorate from the University of Baltimore School of Law. He is a member of the Maryland Bar

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Priya Jayachandran

President

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Association. He also has been a member of the Baltimore County Rental Housing Task Force and the Baltimore County Multifamily Housing Advisory Group. In 2004, Comprehensive Housing Assistance, Inc. (CHAI) recognized him as its Public Servant of the Year and in 2019 the National Alliance of HUD Tenants (NAHT) recognized him as its Public Servant of the Year.

Priya Jayachandran joined the National Housing Trust (NHT) as president in early 2018. In her role, she also serves as President of the National Housing Trust Community Development Fund (NHTCDF) and NHT Communities.

Priya leads the Trust’s engagement efforts in preservation policy, affordable housing development, lending and multifamily energy efficiency and sustainability through a ‘balanced approach’ to fair housing. Under Priya’s leadership, the trust is committed to protecting, improving and maintaining existing affordable housing, while also establishing new affordable housing communities in quality neighborhoods with access to opportunities.

Spending more than 15 years in community development real estate banking in New York and Washington, DC, Priya is a recognized industry expert on affordable finance deal structuring. Priya earned her B.A. from the University of California and her MPA from the Woodrow Wilson School at Princeton University.

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Matt Josephs

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Matt Josephs is the Senior Vice President for Policy for The Local Initiatives Support Corporation (LISC). LISC is a national non-profit organization that provides financial investments, policy support, and technical and management experience to local community development organizations to help them to transform distressed neighborhoods into healthy and sustainable communities. As the SVP for Policy, Matt is responsible for developing LISC's federal policy agenda; communicating this agenda to LISC employees, board members, funders, and other stakeholders; and pursuing this agenda through engagement with members of Congress and other Federal officials.

Matt joined LISC in March of 2012 after serving for 13 years at the Treasury Department's Community Development Financial Institutions (CDFI) Fund -- most recently as Senior Advisor for Policy, where he was responsible for coordinating policy development and implementation across the CDFI Fund's programs, as well as planning and implementing new initiatives and interagency partnerships. Matt also served for six years as the Program Manager of the New Markets Tax Credit (NMTC) Program, which to date has facilitated over \$45 billion of private sector investments into businesses and real estate projects in the nations' most distressed rural and urban communities.



Lawrence Lanahan

Baltimore-based journalist **Lawrence Lanahan** is the author of *The Lines Between Us: Two Families and a Quest to Cross Baltimore's Racial Divide*, from The New Press. Lanahan worked at WYPR, Baltimore's NPR station, from 2009 to 2013. At WYPR, he produced "The Lines Between Us," a multimedia series about regional inequality that won a 2014 Alfred I. duPont Award.

Lanahan has worked in print and radio journalism for over a decade, publishing with Columbia Journalism Review, The New York Times, Slate, Al Jazeera America, NBCnews.com, Colorlines, APM's Marketplace, PRI's Studio 360, and NPR's Morning Edition. He holds a master's in journalism from

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Columbia University and a master's in sociology from American University. He has taught at the University of Baltimore, Goucher College, Howard Community College, Lehman College, and the Goucher Prison Education Partnership.



Brett Macleod

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Brett Macleod is an Executive Director at JPMorgan Chase in the Community Development Banking group, where he finances affordable housing and urban revitalization real estate projects throughout the Mid-Atlantic. Prior to joining JPMC in April 2012, he was a Banker at Citigroup in the Citi Community Capital division. Brett has originated over \$1 billion of loans for a variety of deal types, including affordable rental properties, for-sale housing projects, mixed-use real estate deals and large-scale urban retail centers. Brett currently serves as a board member for Cinnaire (formerly known as Great Lakes Capital Fund) and National Housing Trust Community Development Fund and previously served as Treasurer for the DC Promise Neighborhood Initiative and Board Chair for Acorn Hill Waldorf Kindergarten and Nursery School. He holds two BA's from Williams College and earned an MBA, magna cum laude, from the F.W. Olin Graduate School of Business at Babson College with concentrations in Finance and Global Management.



Denise Muha

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Denise B. Muha serves as the Executive Director of the National Leased Housing Association (NLHA), a post she has held since 1988. The National Leased Housing Association is a membership organization involved in the development, management and administration of federally assisted rental housing for persons of low and moderate incomes.

In addition to overseeing the day-to-day operations of the Association, Ms. Muha works with NLHA's 500 member organizations to formulate policy on issues impacting the assisted multifamily rental housing industry and represents these positions before HUD and Congress.

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In her role as Executive Director, Muha has presented testimony to various congressional committees including the Senate Banking Committee and the House Financial Services Committee on numerous affordable housing issues.

Ms. Muha was a key player in the development of landmark housing legislation that addressed the preservation of over 1.5 million units of affordable housing developed under the Section 8 program. She recently was successful in encouraging Congress to pass and the President to enact legislation to facilitate the continued preservation of the LIHPRHA portfolio.



Rebecca L. Peace

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Rebecca L. Peace currently serves as Deputy Executive Director and Chief Counsel to the Pennsylvania Housing Finance Agency. She has held the position of Chief Counsel since 1989 and has been with the Agency's legal division over 34 years. In September, 2015, the Agency's Board named her to the post of Deputy Executive Director.

In addition to the overall senior management, legal and administrative responsibility at the Agency, Rebecca's position involves first hand engagement in all Agency programs. Rebecca is actively involved in Agency debt financings and all financial market disclosure, the Low Income Housing Tax Credit program, Homeownership financing programs, the New Market Tax Credit Program and new community development initiatives.

Rebecca received her Bachelor of Science from the University of Pittsburgh and her Juris Doctor from the University of Pittsburgh-School of Law.

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John Renner

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Mr. Renner has 16 years of experience as a real estate developer. He has worked on real estate projects ranging from master-planned communities, to high-rise urban infill projects, to the gut renovation of small multifamily buildings for affordable housing. He has experience with most types of tax credit programs including green building tax credits, energy tax credits, NMTCS, LIHTCs and state and federal historic tax credits.

Prior to joining Cross Street Partners, Mr. Renner was the Managing Director of Rwanda Village Enterprises, Ltd., a for profit company building mixed-income, earth-friendly housing in Africa.

Before moving to Africa, John was the VP of Real Estate Development at Becker + Becker Associates, Inc., an integrated architecture, planning and development firm based in New York City and Connecticut. At Becker + Becker, John helped develop the Octagon, the first LEED Silver building also on the National Registry of Historic Places, 360 State, a 500-unit LEED Platinum redevelopment project in downtown New Haven, and the Wauregan – the conversion of an abandoned hotel in Norwich, CT into affordable housing.

Gregory Russ

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Harry Spikes

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Carl Wise

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Mr. Wise has an extensive background in commercial real estate, including over 30 years of investing in and structuring and underwriting investments in low-income housing and historic tax credits. Mr. Wise works with investors, attorneys, accountants and other third-party consultants in structuring both multi-investor and proprietary tax credit investments and monitoring the performance of the property investments and tax credit funds. Mr. Wise was a founding member of the Affordable Housing Investors Council and was a Council Member from 1995 to 2002. Mr. Wise received a Juris Doctor from New York Law School where he was a Solomon Scholar, a member of the Law Review and graduated cum laude. Mr. Wise received a Bachelor of Arts degree from the University of Massachusetts at Boston.

List of Attendees



List of Attendees

First Name	Last Name	Job Title	Company Name
Janet	Abrahams	Executive Director	Housing Authority of Baltimore City
Samuel	Adams	Director, Public Finance	KeyBanc Capital Markets
Yoomie	Ahn	Housing Development Supervisor	Arlington County
Azer	Akhtar	Associate	Ballard Spahr LLP
Gregory	Akins	Manager	Freddie Mac
Lena	Albibi		U.S. Department of Housing and Urban Development
Jacqueline	Alexander	Director of Development - Mid-Atlantic Region	The Community Builders, Inc.
Jeremy	Alexander		Peace Corps/HUD
Trevor	Allen		Housing Partnership Equity Trust
Andrew	Almand	Associate	Ballard Spahr LLP
Michael	Andrews	Principal	Structure: Ideas + Projects
Jeanne	Armstrong	Business Development Manager	Ballard Spahr LLP
Althea	Arnold	Legislative and Policy Associate	National Council of State Housing Agencies
Sara	Asgari		SOME, Inc.
Theresa	Auld	Development Finance Manager	Home Forward
Jacqueline	Baker	Attorney	HUD
Polina	Bakhteiarov		ASAP Solutions
Jeffrey	Ballard	Partner	Ballard Spahr LLP
Georgi	Banna	Director of Policy and Program Development	National Association of Housing and Redevelopment Officials
Valencia	Barber	Director Washington DC Office	The Nelrod Company
Tiffani	Barletta	Vice President	CSG Advisors
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Jarrod	Brennet		SOME (So Others Might Eat)
Logan	Bridge		NALHFA
Keisha	Brooks		U.S. Department of Housing and Urban Development
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Chelsea	Hayman	Director of Housing Policy and Programs	Maryland Department of Disabilities
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John	Henderson	President	HHSJDC
Daniel	Henson	President	The Henson Development Company, Inc.
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Georgia	Hessick		Fannie Mae
		Chief Financial Officer & Deputy Executive	
Duane	Hopkins	Director	Housing Catalyst (Fort Collins Housing Authority)
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Alex	Zeltser	Bond Attorney	Tiber Hudson LLC

General Firm Information

About Ballard Spahr

Our mission: to provide nothing less than excellence in every legal representation. Our client focus is absolute. We help clients achieve success as they define it. We respect and anticipate their needs, take action to keep them informed, and devise forward-thinking solutions to get the most favorable results.



Ballard Spahr LLP is a national firm of more than 650 lawyers in 15 offices across the country. Our attorneys provide counseling and advocacy in more than 50 areas within business and transactions, finance, intellectual property, litigation, and real estate. We represent a diverse cross-section of clients, ranging from large public companies and privately held entities to government bodies and nonprofit organizations. Our practices span the financial, industrial, real estate, private equity, retail, and other sectors that are critical to growth in today's marketplace.

Department/Practice Group Information

Housing Group

With nearly 60 attorneys, our housing practice is one of the largest in the country. We provide innovative and practical advice in the development and financing of housing and community development projects nationwide.

Our experience includes the representation of more than 75 housing authorities, the closing of hundreds of bond transactions as bond and underwriter's counsel, and involvement in thousands of tax-credit transactions. We routinely represent borrowers and more than a dozen lenders under all of the multifamily programs of Freddie Mac, Fannie Mae, and HUD.

We are called upon by clients engaged in the acquisition, development, expansion, and disposition of virtually every type of housing, including:

- Government-assisted housing
- Military housing
- Mixed-income/mixed-use housing
- Multifamily housing
- Planned communities/condominiums
- Senior/special needs housing
- Single-family housing
- Student housing
- Workforce housing

A Team Approach to Complex Housing Issues

Our experience in banking, securities, zoning, green building, litigation, and bankruptcy complements our housing practice. We have been engaged as bond counsel in billions of dollars in single family and multifamily housing revenue bonds. Our energy team is at the forefront of the green construction and retrofitting of buildings, and several of our lawyers hold the LEED AP designation.

Our finance lawyers provide pragmatic, leading-edge advice on even the most complex transactions, including:

- Acquisitions/assumptions
- Bonds
- Construction and bridge loans
- Capital grant financing programs
- Community development lending
- Mixed finance
- Portfolio sales and acquisitions
- Defaults and workouts

Department/Practice Group Information

- Green building/energy efficiency initiatives Fannie Mae/Freddie Mac
- FHA-insured loans/GNMA
- HUD programs
- Mixed finance
- Portfolio sales and acquisitions
- Section 8 contracts and vouchers
- Tax credits

We represent clients in every space in the market, including:

- Developers
- General contractors
- Government-sponsored enterprises
- Housing authorities
- Investors
- Lenders
- Loan servicers and asset managers
- Mortgage and investment bankers
- Municipal bond underwriters
- Nonprofit organizations
- Property managers
- Special servicers
- State and local housing finance agencies
- Syndicators

Government-Assisted Housing

We work with housing authorities nationwide, advising on the demolition, disposition, and development of public housing projects. Our work includes implementing mixed-finance development projects, assisting with RAD conversions, obtaining HUD regulatory waivers, structuring and closing transactions involving capital fund bonds, and private financings using various tax credits.

We have closed numerous affordable housing projects, including mixed-income units, mixed-use developments, and sustainable-energy improvements. Our attorneys assist clients in innovative transactions, combining public housing redevelopment with energy improvements, continuing care facilities, school construction, and transit-oriented development.

We also assist housing authorities with other programs, such as Moving to Work, Section 8 contracts, asset management, the Section 30 Public Housing Mortgage Program, and OIG investigations. Our lawyers have developed productive working relationships with HUD officials and have a solid understanding of their programs and procedures.

Department/Practice Group Information

FHA-Insured Financing

We represent private and public lenders, borrowers, and other clients nationwide, counseling on all aspects of HUD-insured financing transactions. Our work has included acquisition, rehabilitation, and new construction loans; tax-exempt bond financings credit enhanced by HUD insurance; Government National Mortgage Association mortgage-backed securities; IRP decoupling transactions; and transfer of physical assets applications. We are experienced in virtually all of HUD's multifamily programs and with the related tax, securities, environmental, and other legal issues associated with HUD transactions.

We also assist lenders in obtaining HUD mortgagee and MAP approvals to originate HUD-insured loans. We help lenders respond to audit reports, pre-penalty determinations, and other adverse findings and advise on servicing issues. We negotiate loan and servicing portfolio sales and perform due diligence reviews. Our lawyers enjoy effective working relationships with HUD headquarters and local office employees.

GSE-Related Financing

We counsel lenders, borrowers, and other clients nationwide on all aspects of Fannie Mae and Freddie Mac financing products for multifamily housing projects and seniors facilities and on related compliance and servicing issues. Our attorneys handle all types of conventional mortgage and bond financings, including acquisition, rehabilitation, refunding, and forward commitment new construction loans. We also assist clients with loan assumptions, distressed asset advice, and default resolution. We represent Freddie Mac on an ongoing basis as counsel for its tax-exempt bond credit enhancement and securitization programs.

Our attorneys assist lenders in obtaining approval to originate and deliver loans to Fannie Mae and Freddie Mac, advise on servicing issues, negotiate loan participations and loan and servicing portfolio sales, and perform due diligence reviews. We have developed extensive relationships throughout Fannie Mae and Freddie Mac and have a solid understanding of their loan products, procedural requirements, and preferences.

Department/Practice Group Information

Tax Credit Practice

Ballard Spahr's tax credit practice is an integral component of our nationally recognized housing law practice, which is marked by a long history of leadership in the development and financing of housing and community development projects.

Federal and state tax credits play a key role in project finance today. Whether financing a historic hotel, portfolio of affordable housing developments, charter school, or wind farm, clients benefit from our attorneys' knowledge of the tax credit marketplace and their counsel on getting the most out of tax credit financing.

We are experienced with all the major governmental tax credit programs. Types of credits include:

- Federal Low Income Housing Tax Credit (LIHTC)
- New Markets Tax Credit (NMTC)
- Federal rehabilitation tax credit (historic tax credit)
- Renewable energy production and investment tax credits
- Various state tax credits

Our attorneys have represented the spectrum of industry participants in these complex transactions, including project owners, lenders, investors, governmental entities, and credit enhancers. Our diverse client mix means that we can offer a broad range of effective solutions.

Our experience with deal structures is as varied. We work with those that involve combinations of tax credits, grants, tax-exempt bonds, and other subsidies. Our multidimensional experience enables us to represent clients through the life cycle of the deal, including asset refinancing, disposition, investor exit from the ownership, and syndication. As an adjunct to their tax credit knowledge, our attorneys are fully versed in relevant real estate, federal and state income tax, finance, and creditors' rights issues.

Members of the tax credit team are leaders in the field who speak regularly at conferences and participate in leading industry groups.

Department/Practice Group Information

The Strength of Ballard Spahr is in our Breadth

Our tax credit practice is highly integrated with the firm's national resources in lending, community development, housing authority representation, public finance, and tax. The result is well-coordinated efforts by our legal team to provide clients with the highest level of service.

Tax credit investing involves many legal complexities and requires a keen understanding of the entire process. Ballard Spahr's tax credit practice combines our experience in various complex transactions and representation of diverse participants with our broad resources and capabilities of nationally recognized practices to accomplish our clients' goals.

Historic Tax Credit

For decades, Ballard Spahr has represented clients in using the federal rehabilitation tax credit (historic tax credit) to finance historic redevelopment. We have handled transactions that take advantage of the credit for retail, hotel, office, and residential uses and in governmental projects.

Our attorneys are experienced in combining the historic tax credit with the Low Income Housing Tax Credit, the New Markets Tax Credit, renewable energy credits, and other subsidies to offset costs and maximize the benefits of historic redevelopment. We combine our legal and tax skills with investor market experience to effectively negotiate, document, and close transactions.

Low Income Housing Tax Credit

For more than 20 years, Ballard Spahr attorneys have had one of the most active and diverse Low Income Housing Tax Credit practices in the country. Our team has handled LIHTC-financed affordable housing projects in all 50 states, Puerto Rico, and the U.S. Virgin Islands.

We have represented affordable housing developers, syndicators, investors in LIHTCs, credit enhancers, public housing authorities, and housing credit agencies. We are leaders in the use of public-private partnerships to construct, purchase, and renovate public housing using LIHTCs. And our attorneys have handled LIHTC transactions encompassing a wide variety of deal structures, including those involving a combination of tax credits, grants in lieu of credits, tax-exempt bonds, and project-based vouchers.

Our representation is not limited to helping developers with initial tax credit financing. We also assist tax credit investors and bankers with syndication of tax credits and portfolio transactions. In the area of syndication of tax credits, our experience includes unguaranteed pools as well as guaranteed funds involving a variety of credit enhancement vehicles, such as financial guaranty

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insurance, corporate guaranties, and letters of credit. We also handle distressed asset transactions related to affordable housing, including partnership disputes and restructurings.

New Markets Tax Credit

The New Markets Tax Credit (NMTC) is an innovative and effective tool used to finance projects in low-income communities through a specially formed Community Development Entity (CDE), the sole recipient eligible for allocation of this distinct tax credit. Active since the NMTC was established by Congress in 2000, our practice is focused on the formation of CDEs, their application for allocation of NMTCs, and the crafting of appropriate financing structures. Our goal is for our clients to succeed in maximizing the value of NMTCs in all types of transactions.

We represent financial services institutions, nonprofit organizations, state and local governmental and quasi-governmental agencies and authorities, developers, owners, and operators. We counsel tax credit investors, leveraged lenders, participating lenders, private equity investment funds, community development entities, and qualified low-income community businesses.

Our multidisciplinary team:

- Evaluates eligibility, assesses potential benefits, and mitigates risks
- Forms, certifies, and quantifies community development entities
- Prepares, reviews, and files allocation applications and assists with regulatory filings
- Structures, negotiates, documents, and closes financing transactions, including direct investments, leveraged financings, blind pools, and syndications
- Counsels in the event of recapture, default, foreclosure, refinancing, and workouts

We have experience combining NMTCs with other tax credits and financing sources, such as historic rehabilitation tax credits, energy tax credits and incentives, state and local tax credits, grants and subsidized loans, tax-exempt bond financing, American Recovery and Reinvestment Act funds, Tax Increment Financing, Community Development Block Grant funds, federal government agency loan guarantees, and conventional financing.

Energy Tax Incentives

The Energy and Project Finance Group structures renewable energy and energy efficiency projects to take advantage of a wide variety of energy tax incentives. Our broad experience with the financial markets and knowledge of business and regulatory issues allow us to structure creditworthy projects that meet clients' business and tax objectives.

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We represent developers and investors on a wide variety of renewable energy projects in which energy tax incentives are available. These projects include hydroelectric, wind, agricultural biomass, landfill gas, wood waste, and geothermal electric generation, as well as ethanol and biodiesel production facilities. We also advise large end-users on strategies to reduce energy costs, including utilizing available energy tax incentives related to increasing energy efficiency and/or producing renewable or alternative energy.

We have structured public-private partnerships, profit-nonprofit partnerships, tax equity partnerships, and lease structures that utilize all available federal and state energy tax incentives. These include production tax credits, investment tax credits, tax credits for manufacturers of advanced energy equipment, tax deductions for energy-efficient commercial buildings, and renewable energy improvement special tax assessments.

We also develop strategies to combine energy tax incentives with other tax credits, such as the NMTC, and funding sources, such as loan guarantees, grants, and subsidized loans, including tax-exempt bonds, Clean Renewable Energy Bonds, Gulf Opportunity Zone Bonds, and Recovery Zone Facility Bonds.

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Housing Bonds

The firm's powerhouse housing practice is well known in the industry. Our attorneys represent public and private lenders, underwriters, tax credit syndicators, government-sponsored enterprises, and government agencies in all aspects of housing transactions. These transactions involve state, local, and private agency programs and the issuance of single-family and multifamily bonds, in addition to Freddie Mac, HUD, GNMA, and Fannie Mae programs.

In the tax-exempt bond area, we handle:

- FHA-insured mortgage transactions
- Project-based Section 8 transactions
- Market rate 80/20 and assisted living transactions
- HOPE VI transactions
- Low-income housing tax credits transactions
- Housing bond financings for 501(c)(3) organizations and governments

Since 1976, we have served as bond counsel or underwriter's counsel for more than one-quarter of the nation's state housing agencies, as well as for numerous local housing finance agencies and authorities. *Thomson Reuters* continuously ranks us among the top firms in the country each year as bond counsel and underwriter's counsel by dollar volume.

We also represent Freddie Mac on an ongoing basis as counsel for its tax-exempt bond credit enhancement and securitization programs.

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