

Beyond the Horizon: Housing and
Community Development
Strategies for the Future
2014 National Housing Symposium

November 13, 2014
Washington, DC



2014 National Housing Symposium
Beyond the Horizon: Housing and Community Development
Strategies for the Future
 November 13, 2014 | Washington, D.C.

| Time | Topic | Presenters |
|---------------|---|--|
| 8:30 - 9:00 | Registration and Continental Breakfast | |
| 9:00 - 9:15 | Welcome and Opening Remarks | Welcome <ul style="list-style-type: none"> ○ Sharon Wilson Géno, Ballard Spahr Opening Remarks <ul style="list-style-type: none"> ○ Biniam Gebre, Acting Assistant Secretary and Federal Housing Administration Commissioner |
| 9:15 - 10:15 | Session One Heard on the Hill | Moderator <ul style="list-style-type: none"> ○ Sharon Wilson Géno, Ballard Spahr Panelists <ul style="list-style-type: none"> ○ Thom Amdur, National Housing & Rehabilitation Association ○ Chris Estes, National Housing Conference ○ Bernard B. Fulton III, U.S. Department of Housing and Urban Development ○ Nicholas Wyatt, U.S. Senate Committee on Finance |
| 10:15 - 10:30 | Break | |
| 10:30 - 12:00 | Session Two Debt and Equity Strategies for the Future | Moderator <ul style="list-style-type: none"> ○ Molly R. Bryson, Ballard Spahr Panelists <ul style="list-style-type: none"> ○ Anthony J. Alfieri, RBC Capital Markets ○ Tamara Dudukovich, BNY Mellon ○ Jeff J. Englund, Greystone Servicing Corporation, Inc. ○ Terrence Kimm, CohnReznick ○ Debbie A. Klis, Ballard Spahr |
| 12:00 - 12:30 | Lunch and Networking Sponsored by CohnReznick | |
| 12:30 - 1:00 | Keynote Presentation | <ul style="list-style-type: none"> ○ Laura Green Zeilinger, U.S. Interagency Council on Homelessness |

Agenda

| Time | Topic | Presenters |
|-------------|---|---|
| 1:00 - 1:15 | Break | |
| 1:15 - 2:30 | Session Three The Rising Need for Seniors Housing and Services | Moderators <ul style="list-style-type: none">○ Michael D. Fabius, Ballard Spahr Panelists <ul style="list-style-type: none">○ Mara Blitzer, U.S. Department of Housing and Urban Development○ Robin Goman, Better Tomorrows○ Cynthia Wishkovsky, Journey's Way |
| 2:30 - 2:45 | Break | |
| 2:45 - 4:00 | Session Four RAD 360 | Moderator <ul style="list-style-type: none">○ Mitzie V. Smith-Mack, Ballard Spahr Panelists <ul style="list-style-type: none">○ James H. Brawner, J.H. Brawner & Company○ Sarah Garland, PNC Real Estate○ Shaun K. Smith, Freddie Mac○ Kathie Soroka, U.S. Department of Housing and Urban Development○ Jeffrey N. Weiss, Hunt Capital Partners |
| 4:00 | Closing | <ul style="list-style-type: none">○ Ryan R. Warburton, Ballard Spahr |
| 4:00 - 6:00 | Reception Meet and Greet with Industry Leaders Compass Room | |

The agenda and attendee list are available online
at www.ballardspahr.com/2014symposium.

Speaker materials will be available online
at www.ballardspahr.com/2014summithandouts after the conference.

For further commentary and information on our program topics,
please follow our blog at www.housingplusblog.com.

Faculty

Faculty

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Tony Alfieri has worked extensively in the banking industry for over 25 years, primarily specializing in real estate finance and the creation of affordable housing. As Managing Director-Tax Credit Investments for TCEG, he has substantial responsibility for all of the buy-sell activity within the business unit, along with co-heading the team of 90 professionals as a key Operating Committee member. Since joining RBC-TCEG's management team in 2006, Mr. Alfieri has held positions as Chief Operating Officer and Managing Director for Asset Management, and Chief Credit Officer for RBC's affordable housing platform.

Prior to joining RBC in 2006, Mr. Alfieri was a Director in Wachovia Bank's Tax Credit Investment Group, where he served in various capacities including Director of Risk Management and had approval authority for equity investments and debt in a multi-billion-dollar portfolio. In his 10-year career at Wachovia, he was also a Senior Credit Officer in the Asset Securitization Department and a Real Estate Credit Officer.

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Thom Amdur joined the National Housing & Rehabilitation Association in 2004 and currently serves as its Executive Director, where he directs the association's day-to-day operations, including legislative and regulatory advocacy, committee activities, conferences and events, publications, and strategic planning. Mr. Amdur also serves as the Executive Director of the Tennessee Developers Council, a statewide trade association for affordable housing developers and professionals active in Tennessee. In 2013 he spearheaded the launch of NH&RA's Preservation through the Energy Efficiency Project, a major educational initiative supported by the John D. and Catherine T. MacArthur Foundation.

Mr. Amdur also serves on the Advisory Board for the International Center for Appropriate & Sustainable Technology (iCAST) ResourceSmart program, a turn-key, cost-effective, green rehab provider for multifamily affordable and market-rate housing communities and nonprofit facilities. Mr. Amdur is a frequent speaker at affordable housing, sustainable development, and tax credit industry events and has been published in a variety of industry journals, including *Tax Credit Advisor*, *Independent Banker*, and the *Novogradac Journal of Tax Credit Housing*. Mr. Amdur also

serves as the Associate Publisher of *Tax Credit Advisor*, a monthly magazine for tax credit and affordable housing professionals, and is an Executive Vice President at Dworbell Inc., a boutique association management and communications firm in Washington, D.C. Mr. Amdur was previously employed at a national lobbying firm focusing on financial services and technology issues.

Prior to moving to Washington, Mr. Amdur worked in media relations in the New York State Assembly and as a research assistant for New Hampshire Governor Jeanne Shaheen. He graduated *magna cum laude* from Tufts University with a double major in political science and history.

Mara Blitzer

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Mara Blitzer is Senior Policy Advisor to the Deputy Assistant Secretary of the Office of Multifamily Housing Programs at HUD. Ms. Blitzer joined HUD in September 2013. Her work consists of advising the DAS on energy, senior housing, and homelessness policies and supporting the Director of the Program Administration Office in the office's efforts to make Multifamily programs and services responsive to stakeholder feedback and to approach policy development in a strategic and transparent manner.

Prior to starting government service, Ms. Blitzer worked for 15 years as a developer of affordable and supportive housing in the San Francisco Bay Area and New York City. Most recently, she was Senior Project Manager and Sustainability Program Manager at Tenderloin Neighborhood Development Corporation. She holds a master's degree in real estate development from Columbia University and a bachelor's from Amherst College in political science and Spanish. Ms. Blitzer became a LEED Green Associate in 2012.

James H. Brawner

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James H. Brawner is the founder of the Brawner Company. Mr. Brawner has over 24 years of experience as a commercial real estate appraiser, property manager, project and construction manager, and financial consultant, focusing primarily in the multifamily housing and affordable housing industry. During this time, he has been the financial or development consultant in real estate

transactions totaling over \$1 billion and over 10,000 apartment units and for-sale lots.

Founded in 1993, Brawner Company provides far-reaching strategic and practical consulting services and expertise primarily to public housing authorities and to regional and national nonprofit organizations. From the smallest element of construction to the most intricate financial strategies, the staff at the Brawner Company has consistently delivered comprehensive consulting services to clients, setting them apart from the competition. Brawner Company has a successful track record and has helped secure over \$825 million in project debt financing along with over \$300 million in tax credit equity.

With its primary business activities focusing on public housing authorities, Brawner has successfully completed 48 projects for its public housing authority clients, consisting of over 7,000 units. Over the last 18 months, the firm has been focusing on the portfolio repositioning for six housing authorities, four of which are utilizing HUD's Rental Assistance Demonstration (RAD) program. In October, Brawner closed one of the largest RAD conversions to date with a development budget of over \$95 million.

In addition to experience with asset management, development, and general financial consulting, the team at Brawner Company, through its affiliates, has experience as either Owner's Representative or General Contractor in the renovation of over 2,100 tax credit units with a renovation value exceeding \$90 million. The Brawner Company is currently overseeing a multi-project renovation for a public housing authority with a renovation budget of \$24 million.

Molly R. Bryson

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Molly Bryson is Team Leader of Ballard Spahr's Tax Credits Team. She focuses on assisting major banks and companies with their investments in affordable housing, solar energy, businesses in low-income communities, and historic preservation using tax credits and commercial and subsidized financing. Ms. Bryson provides strategic advice to investors, syndicators, and developers in structuring the financing for low-income housing apartment

complexes, ensuring that various federal and state subsidies work in tandem to allow for their development and continued operation. Her experience in this area of real estate development has made her an effective negotiator in complex business transactions.

Ms. Bryson also practices in the renewable energy financing arena by representing tax equity investors, developers, and lenders of solar energy projects in diverse markets and sizes. She structures the tax aspects of these transactions using industry frameworks such as partnership flips and the lease pass-through.

Ms. Bryson is a frequent lecturer on tax credits and has spoken at a number of conferences, including ones sponsored by the American Bar Association Forum on Affordable Housing & Community Development, the Pennsylvania Housing Alliance, and IPED Inc.

Tamara Dudukovich

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Tamara Dudukovich joined BNY Mellon's Real Estate Investment Group in January 2014 as Vice President and Senior Community Lending Officer. In that capacity, she arranges for debt and equity financing for affordable housing projects located in the bank's Pittsburgh CRA assessment area.

Ms. Dudukovich has been engaged in affordable housing and community development activities throughout her career. As regional director for a leading nonprofit real estate developer, she planned and implemented award-winning neighborhood revitalization projects throughout the Mid-Atlantic and Midwest. These projects typically combined LIHTCs with a variety of local, state, and federal resources to create mixed-income residential communities in transitional urban areas.

A graduate of the University of Pennsylvania, Ms. Dudukovich holds a Master of Public Policy degree from the University of Chicago. She is a full member of the Urban Land Institute, serving on the national Affordable & Workforce Housing Council, and is an active volunteer and board member for a number of nonprofit civic organizations in the Greater Pittsburgh region.

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Jeff J. Englund joined Greystone in 2005 to establish a dedicated affordable housing team focused solely on low-income housing tax credit, tax-exempt bond, and other affordable multifamily products designed to preserve multifamily affordable housing nationwide. Mr. Englund has over 15 years' experience in the affordable housing industry and previously worked with MMA Financials' construction lending, tax credit syndication, and agency lending platforms prior to joining Greystone. He has an in-depth understanding of affordable housing finance and successfully analyzed and structured more than \$1 billion in multifamily affordable housing loans. In his current role, he leads Greystone's Affordable Housing lending platform that includes Fannie Mae, Freddie Mac, FHA, and other non-agency executions.

Chris Estes

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Chris Estes became President and CEO of the National Housing Conference (NHC) in 2012. Formed in 1931, the nonprofit has been dedicated to helping ensure safe, decent, and affordable housing for all in America. He leads NHC's policy and advocacy work both in Washington and throughout the country.

NHC has earned its strong reputation by actively engaging and convening its membership in nonpartisan advocacy for effective housing policy solutions at the local, state, and national levels. NHC's research division, the Center for Housing Policy, highlights evidence-based learning and best practices in housing development.

Mr. Estes comes to NHC after nine years as Executive Director of the North Carolina Housing Coalition, a statewide advocacy and resource organization serving the entire affordable housing community in North Carolina. Prior to his work with the Coalition, Mr. Estes worked for CAHEC, a regional tax-credit equity syndicator, and DHIC, a nonprofit affordable housing developer in Raleigh, as well as several other area nonprofits as a resource development officer.

Mr. Estes graduated from the University of North Carolina at Chapel Hill, where he double majored in economics and industrial relations. While there, he was a member of the 1986 Men's NCAA Lacrosse Champions.

He also holds two master's degrees from UNC-Chapel Hill: one from the School of Social Work with a concentration on community practice and the other from the Department of City & Regional Planning with a concentration in housing and community development.

In 2007, he co-authored "The Economic Cost of Substandard Housing Conditions Among North Carolina Children" with Dr. David Chenoweth. He was named a Local Urban Community Advisor for the Triangle Chapter of the Urban Land Institute and a Fannie Mae Fellow in 2008. In 2009, he was appointed to the Housing Study Committee of the North Carolina General Assembly. He joined the Board of Directors of the National Low Income Housing Coalition in 2011. He has served for two years on the Board of Directors of the Baltimore Branch of the Federal Reserve Bank of Richmond.

Michael D. Fabius

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Michael D. Fabius has assisted several clients during their licensing and approval process in front of various government agencies, such as the Pennsylvania Gaming Control Board. His experience before the PGCB includes representing a small, family-owned construction company aiming to pass application scrutiny as smoothly as possible, as well as large, exchange-listed vendor and casino applicants.

Mr. Fabius also has significant experience advising clients on approvals and regulatory oversight by Pennsylvania's multiple departments that oversee the delivery of health care, long-term care, and insurance. He has assisted a start-up nonprofit in establishing its first senior daily-living center licensed by the Pennsylvania Department of Aging and approved by the Philadelphia Corporation for Aging, and he continues to advise the business as it expands. Mr. Fabius has also represented governmental entities in the sale of a publicly owned nursing home.

Mr. Fabius has advised private clients in ways to mitigate the Right to Know Law as it applies to the private client's records. His experience defending Right to Know Law requests on behalf of private clients has also helped him to quickly and efficiently help clients avail themselves of the Right to Know Law.

The impact of government legislation, regulation, and decisions reaches far and wide into the modern economy. Recognizing this impact, many businesses, trade associations, and governmental entities need to have their voices heard in and influence the government's decision-making process. Mr. Fabius has advised businesses, trade associations, and governmental entities on their lobbying disclosure obligations, in particular under federal and Pennsylvania law.

Bernard B. Fulton III, Jr.

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Bernard Fulton started his career with ACORN, a national coalition of neighborhood civic groups, where he was an organizer and advocate and rose to Legislative Director. His primary responsibility was lobbying to protect the Community Reinvestment Act (CRA) and the Home Mortgage Disclosure Act (HMDA) to encourage lending and banking services in underserved communities. While with ACORN, Mr. Fulton also served as ACORN's board member for the National Neighborhood Coalition.

Rep. Jan Schakowsky recruited Mr. Fulton from ACORN to assist with her work on the House Financial Services Committee. While he rose to be her Legislative Director, Rep. Schakowsky introduced anti-predatory legislation, amended Glass-Steagall reform legislation to study the impact of reform on small business lending, and was named one of Roll Call's top freshman legislators.

Mr. Fulton left Jan Schakowsky's office for the law firm Reno & Cavanaugh, where he served as Legislative Consultant. His major clients were the Council of Large Public Housing Authorities (CLPHA) and the Housing Authority Risk Retention Group (HARRG), and he advocated for federal funding for public housing, reauthorization of HOPE VI, a public housing redevelopment program, and expansion of the Risk Retention Act, which authorizes people and organizations to create federally chartered, membership-owned liability insurance companies.

Mr. Fulton joined New York City Mayor Michael Bloomberg's administration in 2005. He served as senior legislation representative in the Washington Office and focused on working with the New York Congressional delegation to meet the goals they

shared with the Mayor, including for New York City's housing, education, and public safety needs. In this capacity, Mr. Fulton successfully protected radio spectrum for public safety communication at the FCC, eminent domain for community development, and voucher funding reserves for NYC's Section 8 programs.

Currently, for President Obama and HUD Secretary Castro, Mr. Fulton serves as the Assistant Secretary for Congressional and Intergovernmental Affairs, managing HUD's Congressional Relations team and overseeing legislative strategy.

Sarah Garland

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Sarah Garland is Senior Vice President for PNC Bank, responsible for the FHA Production as well as Fannie Mae and Freddie Mac Affordable Multifamily Production.

Prior to joining PNC, Ms. Garland served as Fannie Mae's national director of multifamily affordable housing since 2005. She was responsible for the production and management of all multifamily affordable products, such as tax-exempt bonds, low-income housing tax credit transactions, and affordable housing preservation transactions. She also was instrumental in providing the executive oversight and management in fostering and growing Fannie Mae's affordable lender relationships.

Before that, she was Vice President of Wells Fargo Bank's Community Lending Division in Los Angeles. Her responsibilities included oversight of community lending activities in Southern California, Arizona, New Mexico, and Texas.

Ms. Garland is considered an industry specialist in affordable housing finance, and has proved to be a resource for many industry organizations and publications. She holds a bachelor's degree in political science and international relations from University of California, Los Angeles.

Faculty

Biniam Gebre

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Biniam Gebre is the Acting Assistant Secretary for the Office of Housing and Commissioner of the Federal Housing Administration. Since joining HUD, Mr. Gebre has been co-leading several major priorities for the Department, including efforts to transform how HUD delivers rental assistance, policies to modernize and preserve FHA's 80-year history of providing affordable access to credit, and initiatives to improve the operations of the Office of Housing. As the number-two official, Mr. Gebre is also responsible for the day-to-day management of the Office of Housing and the Federal Housing Administration.

Prior to joining HUD, Mr. Gebre was a Principal at McKinsey & Company, where he led many engagements on housing finance, risk management, leadership development, and organizational effectiveness. Mr. Gebre co-founded the McKinsey Center for Government, McKinsey's global hub for research, collaboration, and innovation in government performance. Mr. Gebre was also the founding leader of the Development Agencies and International Aid Practice and before that the founding leader of the Real Estate Finance Practice.

Mr. Gebre received a B.A. from Williams College in chemistry and an MBA in finance and economics from Northwestern University. When he is not busy at work he is doing continuous improvement on his kids' tree house.

Sharon Wilson Géno

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Sharon Wilson Géno is a partner in Ballard Spahr's Real Estate Department and a member of the firm's Housing Group. She focuses her practice on affordable housing and real estate transactions, legislative advocacy, general corporate and nonprofit organizations, and administrative law. She has represented housing authorities on HOPE VI and mixed-finance transactions, administrative and regulatory issues, the Moving to Work Program, and the borrowing of private monies secured by a pledge of Public Housing Capital Funds. She has spent a considerable amount of time engaged in legislative advocacy on behalf of public housing authorities and other affordable housing interests.

Before joining Ballard Spahr, Ms. Géno practiced in a Washington, D.C., law firm focused on affordable and public housing and

nonprofits. She has also been a housing and community development consultant, assisting local governments, housing authorities, private companies, property managers, nonprofits, and other entities on affordable housing and community development issues, including projects involving CDBG, HOME, UDAG, and Section 108 funds; privately owned, federally assisted properties; and other federal, state, and local programs.

Robin Goman

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As Director of Senior Programs, Robin Goman is responsible for the management of social services at all Better Tomorrows senior housing communities. In addition to daily management of employees, she tracks agency compliance, develops key relationships with other organizations, and ensures that all core programs and outcomes meet the highest possible standards.

Prior to her work with Better Tomorrows, Ms. Goman was employed by Interstate Realty Management, where she was instrumental in the development of educational programming for an affordable housing community that specifically catered to families and youth. In this role, she had additional supervisory responsibilities, which included interviewing, hiring, and training staff, and assisting with grant submissions. Ms. Goman successfully organized resident associations and other community programs aimed at bettering the daily lives of residents. Additionally, during the formation of Better Tomorrows, she was a driving force behind the organization earning its 501(c)3 nonprofit status.

Ms. Goman holds a Bachelor of Arts in sociology and social welfare from Bloomsburg University, and a Masters in human resources administration with a concentration in organizational supervision from the University of Scranton. Ms. Goman believes that everyone should have the opportunity to achieve their greatest potential, and feels that Better Tomorrows is ready to face that challenge. She resides in Dallas, Pennsylvania.

Faculty

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Terrence Kimm is a partner in CohnReznick's tax practice. He has more than 23 years of experience providing accounting and tax services to syndicators, investors, developers, and high-net-worth individuals.

In his role with CohnReznick, Mr. Kimm works directly with developers and syndicators structuring affordable housing transactions. His experience includes preparation of financial projections for use by developers in seeking debt and equity financing using low-income housing tax credits and historic rehabilitation tax credits; preparation of 10% Tests, 50% Tests, and 95/5 Tests and other Agreed Upon Procedure reports; preparation of financial projections for developers for use in the syndication of economic-based real estate transactions; tax compliance review of all corporate fund limited partnership tax returns for a major national syndicator; addressing various issues regarding nonprofit entities and tax-exempt use property rules; and writing various guides for internal use and articles for outside publications on current tax issues.

Debbie A. Klis

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Debbie A. Klis concentrates on transactional matters in an array of business, securities, and tax issues. She is known for her work with investment management companies, including the formation and operation of EB-5 immigration investment funds, hedge funds, private equity funds, SPACs, real estate funds, oil and gas funds, and international master-feeder structures. Ms. Klis also has significant experience with financial products, including derivatives, and global equity offerings with multimillion-dollar deal values. Her clients include placement agents, issuers, broker-dealers, investment banks and multinational financial institutions, funds, investment advisers, investment companies, and banks.

Ms. Klis represents developers and others seeking to use foreign investment funds under the EB-5 program to fund their projects, either through the formation of a Regional Center or by joining with an existing Regional Center. She handles all legal aspects of the preparation and filing of Regional Center designation and Regional Center amendment applications, including project business plans, securities offering documents, and corporate documents for compliance with the EB-5 program requirements, and in consulting

and advising clients on the EB-5 program as an alternative source of funding for their real estate development or company needs.

Ms. Klis also advises equity sponsors, their portfolio companies, and registered and unregistered funds on issues involving the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Adviser Act, the Investment Company Act of 1940, and the Commodity Futures Act. She has extensive experience with private securities offerings, including PIPEs, and major high-yield transactions and investment-grade debt offerings.

Utilizing her LL.M. in tax, Ms. Klis is able to identify potential tax issues and available federal and state tax credits, including New Markets Tax Credits, and work with the firm's Tax Group to advise her clients.

Ms. Klis was selected in 2013 as one of Maryland's "Top 100 Women" by *The Daily Record*, identifying her as one of the area's leading women who have achieved professional success and are making an impact through their leadership, community service, and mentoring. Ms. Klis is an active volunteer with many nonprofit entities in the Washington, D.C., metro area and is a member of the Montgomery County (Maryland) Chamber of Commerce. She is President and Director of the Women Ambassadors for Business Inc., participates in both the Women's Business Organization and eWomen's Networking Inc., and is a judge for the State of Maryland's 2013 StartRight! Women's Business Plan Competition. In addition, she is Chair of the Social Action Committee of Beth Shalom Congregation in Potomac, Maryland.

Shaun K. Smith

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Shaun Smith is Senior Director of Freddie Mac's Targeted Affordable Production group. In her role, she leads the national sourcing efforts and manages the company's marketing efforts with Freddie Mac Sellers and other constituents in the affordable housing space, including state and local housing agencies, policy makers, owners, and investors.

A member of the Multifamily Division for 15 years, Ms. Smith was previously Senior Director of Targeted Affordable Underwriting and Credit, a post she held for six years. Prior to that, she held a

variety of positions within the Risk Management and Underwriting and Credit Departments. A longtime veteran of the commercial mortgage industry, she has held production and marketing positions with The Archon Group, TIAA-CREF, and CIGNA.

Ms. Smith has a B.A. in government, *cum laude*, from Dartmouth College.

Mitzie V. Smith-Mack

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Mitzie V. Smith-Mack is an experienced real estate and housing attorney. Before joining Ballard Spahr, she spent almost a decade in roles of increasing responsibility with the District of Columbia Housing Authority (DCHA), Office of General Counsel, most recently as Acting General Counsel.

She held the position of senior counsel for real estate, where she provided lead legal advice on HOPE VI redevelopment grant projects and mixed-finance development transactions. These mixed-finance transactions included residential and commercial components creating mixed-income communities (rental and home ownership) as well as elderly housing opportunities.

Also at DCHA, Ms. Smith-Mack drafted and negotiated development agreements, commercial and residential leases, covenants and deeds, loan and grant documents for public and private funds, operating agreements, and bond and tax credit documents for financing of affordable housing redevelopment. Most recently, she served as Acting General Counsel.

Ms. Smith-Mack is a member of the Board of Directors of the Housing and Development Law Institute (HDLI), a nonprofit legal resource for the affordable and public housing industry. She is also a member of the ULI Leadership Program's Inaugural Class (2011-2012). In September 2010, the National Alliance of Resident Services in Affordable and Assisted Housing (NAR-SAAH) recognized her pro bono work with its Corporate Partner of the Year Award.

Faculty

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Kathie Soroka is a Senior Counsel to the General Counsel at the Department of Housing and Urban Development. Prior to joining HUD, she worked in private practice representing developers and investors of affordable housing. She has extensive experience with the low-income housing tax credit and has closed deals involving the Mixed-Finance program, FHA-insured financing, and other federal, state, and local subsidies. Her current portfolio includes RAD, FHA multifamily, and health care special projects and re-vamping the 2530/previous participation clearance system. She is from New Jersey, and she received her J.D. from Harvard Law School and her B.A. from Washington and Lee University.

Ryan R. Warburton

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Ryan R. Warburton is Team Leader of the firm's Housing Bonds Team. He focuses on municipal finance, with emphasis on tax-exempt private activity bonds, including housing, 501(c)(3), and manufacturing facilities.

Mr. Warburton has extensive experience with mortgage revenue bonds and multifamily residential rental bonds and has served as counsel in charter school financings, capital grant funding securitizations, and Low Income Housing Tax Credits financings. His experience includes financings with variable-rate debt, and various types of credit-enhancement and derivative products.

Mr. Warburton has served as counsel to practically all sides and parties involved in public finance transactions and has represented these parties in numerous workouts and restructurings. As bond counsel, he has assisted one client in bringing more than \$1.8 billion of capital via tax-exempt and taxable bonds to its state to finance over 12,600 single-family residences for families of low or moderate income. Mr. Warburton has also been instrumental in structuring and documenting a financing program for another client that has provided for the financing of rental housing for low- and moderate-income people across the United States. He has represented this client on over 50 transactions in approximately 15 different states aggregating about \$540 million of financing for such rental housing projects.

Mr. Warburton is a member of the National Association of Bond Lawyers, American Bar Association, and Utah State Bar

Association. He has lectured at municipal and bond association conferences on issues related to tax-exempt financings.

Mr. Warburton has volunteered his time as a scoutmaster and cubmaster in Boy Scouts of America. He has volunteered for the Future Business Leaders of America and is a past Chair of his office's United Way campaign. He is active in his local church, where he has served in multiple leadership positions, and provides volunteer service to his community.

Jeffrey N. Weiss

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Jeffrey Weiss is the Senior Managing Director and Senior Vice President, Investor Relations for Hunt's Affordable Housing activities. Mr. Weiss has specialized in affordable housing for over 20 years, with a focus on raising investor equity and structuring project partnership agreements, equity, and multiple layers of debt. Mr. Weiss is a voting member of the Investment and Credit Committees.

Previously, Mr. Weiss was a Senior Vice President with Alliant Capital, responsible for the firm's private label syndications and overseeing acquisition and project management activities. He also served as Senior Vice President, Investor Relations for Simpson Housing Solutions (formerly Kaufman and Broad Multi-Housing Group), and as Financial Development Officer for the City of Los Angeles Housing Department, where he was responsible for coordinating the Department's new and existing bond issues and performing initial feasibility analyses on proposed projects.

Nicholas Wyatt

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Nicholas Wyatt serves as Tax and Nominations Professional Staff Member on the Republican staff of the U.S. Senate Finance Committee. In this role, Mr. Wyatt is responsible for the vetting of all presidential nominees referred to the Finance Committee, as well as for advising Ranking Member Hatch on many tax issues, including the Highway and Airport and Airway trust funds. He has been with the Finance Committee since early 2005. A native of Rockford, Illinois, Mr. Wyatt has a degree in economics from the University of Rochester and a Master of Public Policy degree from Georgetown University.

Faculty

Laura Green Zeilinger

United States Interagency Council on Homelessness
1275 First Street NE,
Washington, DC 20002

Laura Green Zeilinger is the Executive Director of the United States Interagency Council on Homelessness. Ms. Zeilinger is responsible for the implementation of Opening Doors: Federal Strategic Plan to Prevent and End Homelessness, an effort that includes the coordination of federal homelessness policies among 19 federal departments and agencies, as well as partnerships with state and local communities, nonprofits, and the private sector. Under her leadership, USICH provides technical assistance and supports to communities across the country, building systems of care that ensure individuals, families, youth, and veterans are able to obtain or regain permanent housing as quickly as possible and access services to remain stably housed.

Ms. Zeilinger is an attorney with a long-standing commitment to underserved populations. She joined USICH in 2011, and prior to her appointment as Executive Director in 2014, she served as Deputy Director. Previously, she served at the District of Columbia Department of Human Services (DHS) as Deputy Director for Program Operations. There, she led the creation of more than 1,000 units of permanent supportive housing as part of the Homeless No More Plan. She designed and implemented the District's Housing First Initiative, which connected 500 individuals and 80 families to housing stability in its first year alone. Prior to her work with DHS, Ms. Zeilinger served as the Mayor's liaison to DHS and the Office of Disability Rights. She has also led international economic development efforts, managing a technical assistance project to reform the pension system in the Republic of Kazakhstan. Ms. Zeilinger is an alumna of Sarah Lawrence College and a graduate of the Washington College of Law at American University.

List of Attendees

List of Attendees

| Last Name | First Name | Job Title | Company Name |
|------------|--------------|--|--|
| Abel | Larry | | Housing Authority and Community Services Agency of Lane County |
| Alferi | Anthony | | RBC Capital Markets |
| Allen | Margaret | CEO | AGM Financial Services, Inc. |
| Amdur | Thom | Executive Director | National Housing & Rehabilitation Association |
| Anderson | Alicia | Housing Program Manager | HUD/FHIA/Office of Multifamily Housing Programs |
| Anderson | Jessica | Executive Director | Rockville Housing Enterprises |
| Andrews | Michael | Director of Development & Community Revitalization | Home Forward |
| Aniban | Fernando | Chief Financial Officer | Housing Authority of the City of Milwaukee |
| Apahnis | Erik | Director | Enterprise Community Investment, Inc. |
| Ashford | James | Neighborhood and Community Investment Specialist | U.S. Department of Housing and Urban Development |
| Badger | Paul | President and CEO | The Badger Group |
| Baruwa | Buki | | U.S. Department of Housing and Urban Development |
| Beliak | Ari | Vice President | Bank of America Merrill Lynch |
| Belot-Pave | Irene | Legal Counsel | Ally Bank Legal Staff |
| Benites | Diego | Vice President, Acquisitions | Boston Capital Corporation |
| Beyer | Peter | Chief Financial Officer | Home Forward |
| Bing-Grant | Max | | U.S. Department of Housing and Urban Development |
| Binion | Caster | Executive Director | Housing Authority of the City of Pittsburgh |
| Blacks | Kenneth | Presidential Management Fellow | U.S. Department of Housing and Urban Development |
| Blanks | Danielle | | U.S. Department of Housing and Urban Development |
| Blitzer | Mara | Senior Policy Advisor | U.S. Department of Housing and Urban Development |
| Boc | P. Nathaniel | Chief Development Officer | Housing Authority of the City of Pittsburgh |
| Brawner | James | President | J.H. Brawner & Company |
| Bridge | Linda | | Albuquerque Housing Authority |
| Brooks | Keisha | | U.S. Department of Housing and Urban Development |
| Brown | Dana | | Fannie Mae |
| Brown | Jane | | U.S. |
| Bryson | Molly | Partner | Ballard Spahr LLP |
| Buchanan | Kathy | Customer Account Manager | Fannie Mae |
| Carey | James | Director, Multifamily Policy Division | U.S. Department of Housing and Urban Development |
| Carroll | Joseph | Housing Policy Specialist | U.S. Department of Housing and Urban Development |

List of Attendees

| Last Name | First Name | Job Title | Company Name |
|------------|-------------|---|--|
| Carter | Mack | Executive Director | White Plains Housing Authority |
| Casey | Paul | Partner | Ballard Spahr LLP |
| Chapman | Hilary | Housing Program Manager | Metropolitan Washington Council of Governments |
| Chhe | Soriya | | DC Government |
| Cisneros | Roxanna | | U.S. Department of Housing and Urban Development |
| Clarke | Charlene | Asset Manager | DC Housing Finance Agency |
| Coakley | Frank | Assistant Secretary | Maryland Department of Housing and Community Development |
| Cochran | Libby | | U.S. Department of Housing and Urban Development |
| Cockerham | Scott | Associate | Ballard Spahr LLP |
| Colt | Hillary | Project Executive | Konterra |
| Concannon | John | | U.S. Department of Housing and Urban Development |
| Conlan | Russell | Associate regional Counsel | U.S. Department of Housing and Urban Development |
| Cooke | James | Partner | Ballard Spahr LLP |
| Davis | Stuart | Director | Fannie Mae |
| Davis | Mary | Project Manager | Greater Baltimore AHC |
| Dempsey | Tanya | Director, Department of Budget & Financial Planning | New York City Housing Authority |
| Dillon | Maryann | Executive Director | Housing Initiative Partnership, Inc. |
| Din | Sana | Associate | Ballard Spahr LLP |
| Ducey | John | Manager - Multifamily Affordable Housing-Credit | Fannie Mae |
| Dudukovich | Tamara | Vice President and Senior Community Lending Officer | BNY Mellon |
| Dugan | Shay | Vice President of Operations | A&R Companies |
| Dunham | Mark | External Affairs Counsel | Generations of Hope Development Corporation |
| Dunn | Tracey | Congressional Liaison | U.S. Department of Housing and Urban Development |
| Earley | Christopher | Senior Manager, Community Finance | Capital One, N.A. |
| Eastwood | Tanya | Managing Director | Greystone Affordable Housing Initiatives |
| Eaton | Reneau | Sr. Analyst | Freddie Mac |
| Eckstein | Will | Vice President of Development | Greystone Affordable Housing Initiatives LLC |
| Edson | Rick | President | Housing Capital Advisors, Inc. |
| Englund | Jeff | Managing Director | Greystone Servicing Corporation, Inc. |
| Extein | Lynn | Director, Affordable Housing Group | Freddie Mac |
| Fabius | Michael | Associate | Ballard Spahr LLP |

List of Attendees

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| Fadlelmola | Belinda | | U.S. Department of Housing and Urban Development |
| Farber | David | General Counsel | New York City Housing Authority |
| Feveryear | Terry | Executive Director | Housing Authority of Salt Lake City |
| Field | Mark | | Freddie Mac |
| Flake | James | Sr. Vice President, Head of Asset Management | Capital One Multifamily Finance |
| Folwell | Mary Grace | | Ballard Spahr LLP |
| Fox | Cheryl | | U.S. Department of Housing and Community Development |
| Franklin | Jessica | | Somerset Development |
| Frazier | William | EVP, Chief Lending Officer | City First Bank of DC, N.A. |
| Freeman | Larry | | U.S. Department of Housing and Urban Development |
| French | Richard | Deputy Director for Development | New York City Housing Authority |
| Fulton | Bernard | Deputy Assistant Secretary for Congressional Relations | U.S. Department of Housing and Urban Development |
| Furlong | Christopher | Associate | CityInterests |
| Garland | Sarah | SVP - PNC Real Estate | PNC Real Estate |
| Gayles | Ebony | Housing Innovations Specialist/MTW Team | U.S. Department of Housing and Urban Development |
| Gelber | Luke | | Delta Associates |
| Géno | Sharon | Partner | Ballard Spahr LLP |
| George | Mary Jo | Partner | Ballard Spahr LLP |
| Gest | David | Associate | Ballard Spahr LLP |
| Goslee | Jannai | General Counsel | Housing Authority of Baltimore City |
| Green | Terry | President | Triad Housing Corporation |
| Greene | Michelle | Development Project Manager | Housing Authority of Baltimore City |
| Greene | D. Edward | Director | Freddie Mac |
| Greenspan | Tamar | Director, Policy and Program Development | National Association of Housing and Redevelopment Officials |
| Guarnaccia | Teri | Partner | Ballard Spahr LLP |
| Gupta | Anuj | Executive Director | Mt. Airy, USA |
| Haberle | Megan | | PRRAC |
| Harris | Vonnette | Development Associate | Landex Development, LLC |
| Hauptman | Adam | Multifamily Risk Liaison | U.S. Department of Housing and Urban Dev. |
| Hayes | Lauren | | U.S. Department of Housing and Urban Development |
| Henson | Daniel | President | The Henson Development Company, Inc. |

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|--------------|------------|--|--|
| Hessick | Georgia | Customer Account Manager | Fannie Mae |
| Hobbs | Christine | | |
| Hopkins | Duane | Chief Financial Officer | Fort Collins Housing Authority |
| Horton | Earle | Managing Partner | Graves, Horton, Askew & Johns, LLC |
| Horton | Steven | Executive Director | New Rochelle Municipal Housing Authority |
| Howe | Julie | Developer | Shelter Resources Inc. |
| Hsu | Jenny | Policy Analyst | NAHRO |
| Husser | Bernard | Executive Vice President | The Richman Group Affordable Housing |
| Iber | Robert | Director Multifamily Program Center | U.S. Department of Housing and Urban Development |
| Iloanya | David | Director Real Estate Development | Tampa Housing Authority |
| Jayachandran | Priya | Senior Policy Advisor | U.S. Department of Housing and Urban Development |
| Johnson | Gregory | Project Manager | DC Revenue Bond-Enterprise Zone Program |
| Joseph | Gerry | Principal | Joseph Development |
| Keck | Donna | HOPE VI/Mixed Finance Team Leader | U.S. Department of Housing and Urban Development |
| Kelly | Siobhan | Multifamily Credit Risk Officer | U.S. Department of Housing and Urban Development |
| Kettler | Naomi | | Bank of America Merrill Lynch |
| Kimm | Terence | Partner | |
| Klis | Deborah | Of Counsel | Ballard Spahr LLP |
| Koczela | Jim | Chief Financial Officer | Boulder Housing Partners |
| Koons | Dustin | | J.H. Brawner & Co |
| Kovalkoski | Caitlin | Director, Bank Community Engagement | American Bankers Association |
| Lacey | Melanie | | Mt. Airy, USA |
| Lacki | David | Managing Director | Lancaster Pollard |
| Larson | Jennifer | Program Analyst | U.S. Department of Housing and Urban Development |
| Lavorel | Jennifer | Senior Policy Advisor | U.S. Department of Housing and Urban Development |
| Lazdins | Valdis | Planning Chief | MNCPPC |
| Lee | Chungyiu | | U.S. Department of Housing and Urban Development |
| Lee | Bakari | | McManimon, Scotland & Baumann, LLC |
| Levin | Bruce | Executive Director | MAC Realty Advisors |
| Lim | Meta | Manager of Assisted Housing Programs | Rockville Housing Enterprises |
| Lindboe | Ann-Marie | Director of Housing Finance & Asset Management | Seattle Housing Authority |

List of Attendees

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|---------------------|------------|--|---|
| Locati | Matt | President | Terrex Development |
| Lommers-Johnson | Ashley | Executive Director | Everett Housing Authority |
| Lucas | Clayton | Director of Administration | Fresno Housing Authority |
| Macció | Oscar | | Hamel Builders |
| Macias | Adrian | | U.S. Department of Housing and Urban Development |
| Markham | Maureen | Development Specialist | Arlington Department of Community Planning, Housing & Development |
| Mayo | Dana | Senior Vice President, Director of Acquisitions | HCP Pacific Asset Management, LLC |
| McCoy | Antwoine | Senior Financial Analyst | Thomas & Herbert Consulting LLC |
| McIlvaine | Helen | Deputy Director | Alexandria – Office of Housing |
| McLaughlin-Kominsky | Kelly | Deputy General Counsel | Housing Opportunities Commission of Montgomery County |
| Melin | Melodee | Director | Quadel Consulting |
| Meskill | Matthew | | Love Funding |
| Meyers | Leslie | Senior Vice President | Bank of America Merrill Lynch |
| Morris | Lisa | | Landex Development, LLC |
| Mortensen | Christina | Neighborhood and Community Investment Specialist | U.S. Department of Housing and Urban Development |
| Moses | Beverly | Housing Community Developer III | Fairfax County Department of Housing & Community Development |
| Moskovitz | Joyce | Senior Vice President | Bank of America |
| Nathans | Abby | Associate General Counsel | Fannie Mae |
| Nazzaro | Marianne | Policy Advisor to the DAS | U.S. Department of Housing and Urban Development |
| Nelson | Sylvia | | U.S. Department of Housing and Urban Development |
| Neumann | Kent | Partner | Eichner Norris & Neumann PLLC |
| Nigam | Aseem | | Fairfax County Department of Housing & Community Development |
| Nogic | Amanda | Program Analyst | U.S. Department of Housing and Urban Development |
| Noland | Robert | Grant Manager | U.S. Department of Housing and Urban Development |
| Norris | R. Wade | Partner | Eichner Norris & Neumann PLLC |
| Obasanjo | Olusegun | Director | Duvernay & Brooks LLC |
| O'Brien | Joy | Associate | Ballard Spahr LLP |
| Olson | Eric | Vice President | CSG Advisors |
| Orum | Jeffrey | Managing Director | Dreadnought Capital Management |
| Osius | Tedi | Aide to Council Member Nancy Floreen | Montgomery County Council |

List of Attendees

| Last Name | First Name | Job Title | Company Name |
|------------|------------|--|--|
| Owolabi | Peter | General Manager | Ekiti State Housing Corporation |
| Palmer | Barry | Director | Coats Rose |
| Pascal | Craig | SVP, Community Development Manager | BB&T |
| Pearman | Michael | Portfolio Manager/Real Estate Finance & Grants Management Div. | Fairfax County Department of Housing & Community Development |
| Pearson | Beth | Development Manager | King County Housing Authority |
| Pelletiere | Danilo | Economist | U.S. Department of Housing and Urban Development |
| Pierce | Elizabeth | Associate General Counsel | Fannie Mae |
| Poduska | Joseph | Public Housing Coordinator | National Leased Housing Association |
| Porter | Marcie | Senior Managing Consultant | Public Financial Management, Inc. |
| Pour | Ivan | Director, Office of Capital Improvements | U.S. Department of Housing and Urban Development |
| Powell | Johnette | Program Analyst | D.C. Department of Housing and Community Development |
| Qumseya | Feras | Vice President, Development | A&R Companies |
| Read | Jennifer | | U.S. Department of Housing and Urban Development |
| Reyes | Jill | Presidential Management Fellow | U.S. Department of Housing and Urban Development |
| Rhodes | William | Partner | Ballard Spahr LLP |
| Riveira | Noemi | | Habitat for Humanity of Northern Virginia |
| Roberts | Michael | Underwriter | Freddie Mac |
| Roberts | Rhina | Associate | Ballard Spahr LLP |
| Rogers | Molly | Director of Asset Management | Home Forward |
| Rosenberg | Alexa | Choice Neighborhoods | U.S. Department of Housing and Urban Development |
| Rovira | Merilyn | SVP | CDT |
| Rowe | Paul | | Paul Rowe & Associates |
| Rubin | Steve | Director of Project Development | Harkins Builders |
| Rudd | Elizabeth | | Dept. of Housing and Urban Development |
| Rudow | Steve | Senior Vice President | AGM Financial Services, Inc. |
| Russ | Gregory | Executive Director | Cambridge Housing Authority |
| Russell | Sean | Sr. Loan Officer | Baltimore Community Lending |
| Sacks | Margaret | Senior Director, Special Servicing | Freddie Mac |
| Shepherd | Steven | Program Analyst | U.S. Department of Housing and Urban Development |
| Shewcraft | Scott | Presidential Management Fellow | U.S. Department of Housing and Urban Development |
| Shuler | Thomas | Managing Partner | Shuler Realty Advisors |

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| Last Name | First Name | Job Title | Company Name |
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| Siegel | Peter | Owner | Landex Development, LLC |
| Smith | Shaun | Senior Director, Targeted Affordable Production | Freddie Mac |
| Smith | Gina | Special Assistant to the Executive Director | Montgomery County HOC |
| Smith | Teresa | Director, CDA Finance | MD Department of Housing and Community Development |
| Smith-Mack | Mitzie | Partner | Ballard Spahr LLP |
| Snuggs | Clarence | Acting Secretary | Maryland Department of Housing and Community Development |
| Soroka | Kathie | Special Assistant to the General Counsel | U.S. Department of Housing and Urban Development |
| Spencer-Horsley | Audrey | Community Development Administrator | Maryland Department of Housing and Community Development |
| Stanton | Jill | Director of Finance | Everett Housing Authority |
| Stenhoff | Whitney | | J.H. Brawner & Co |
| Stokes | Catherine | Vice President | Telesis Corporation |
| Stretz | James | Senior Vice President | George K. Baum & Company |
| Tatalovich | Caroline | Choice Neighborhoods Team | U.S. Department of Housing and Urban Development |
| Thomas | LaToya | Director of Business Development & Communications | Wienczek + Associates Architects + Planners |
| Thompson | Jere | Partner | Ballard Spahr LLP |
| Todman | Adrienne | Executive Director | District of Columbia Housing Authority |
| Tone | Rebecca | President and CEO | Better Tomorrows |
| Tracey | Brian | Community Development Lending & Tax Credit Investments Executive | Bank of America |
| Tranchitella | Annette | Director of Practice Management, Real Estate | Ballard Spahr LLP |
| Turner | Marvin | Director | U.S. Department of Housing and Urban Development |
| Umosella | Scott | Manager | Ballard Spahr LLP |
| Warburton | Ryan | Partner | U.S. Department of Housing and Urban Development |
| Washington | Richard | | Freddie Mac |
| Weaver | Elizabeth | Associate General Counsel | Hunt |
| Weiss | Jeffrey | SMD & SVP, Investor Relations | U.S. Department of Housing and Urban Development |
| Wertenberger | Lindsay | | U.S. Department of Housing and Urban Development |
| Whitehead | Melina | Division Director | U.S. Department of Housing and Urban Development |
| Wiecke | Kimberley | | Fannie Mae |
| Wilds | Karen | Executive Director | Newport News Redevelopment and Housing Authority |
| Winkler | Andy | Director of Housing Finance Policy | American Action Forum |

List of Attendees

| Last Name | First Name | Job Title | Company Name |
|-----------|------------|-------------------------------|--|
| Winslow | Steven | | Freddie Mac |
| Wittman | Kyle | Financial Analyst | AGM Financial Services, Inc. |
| Wolf | Brian | | Fannie Mae |
| Wright | Thomas | Director of Loan Guarantee | U.S. Department of Housing and Urban Development |
| Wright | Greg | Vice President of Development | Greystone Affordable Housing Initiatives LLC |
| Young | Shane | Associate | Ballard Spahr LLP |
| Zegeye | Meti | | U.S. Department of Housing and Urban Development |

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Ballard Spahr LLP is a national firm of more than 500 lawyers in 14 offices across the country. Our attorneys provide counseling and advocacy in more than 40 areas within intellectual property, litigation, business and finance, real estate, and public finance. We represent a diverse cross-section of clients, ranging from large public companies and privately held corporations to government agencies and nonprofit organizations. Our practices span the life sciences and technology, energy, health care, and other sectors that are driving innovation and growth in today's marketplace.

The firm's mission is straightforward: 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. This is Ballard Spahr's pledge.

Practices

- Antitrust
- Bankruptcy
- Business and Finance
 - Bank Regulation and Supervision
 - EB-5
 - Investment Management
 - M&A/Private Equity
 - Securities
 - Transactional Finance
- Consumer Financial Services
- Employee Benefits and Executive Compensation
- Environment and Natural Resources
- Family Wealth Management
- Franchise and Distribution
- Government Relations, Regulatory Affairs and Contracting
- Housing
- Intellectual Property
 - Patents
 - Trademarks and Copyrights
 - Trade Secrets
 - Entertainment and Media
 - IP Due Diligence
 - Licensing
 - Intellectual Property Litigation
- Labor and Employment
- Litigation
 - Appellate
 - Commercial Litigation
 - Consumer Class Action Litigation
- E-Discovery and Data Management

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- Professional Liability
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- Securities Enforcement and Litigation
- Media Law
- Mortgage Banking
- Municipal Securities Regulation and Enforcement
- P3/Infrastructure
- Privacy and Data Security
- Public Finance
- Real Estate
- Real Estate Development and Complex Transactions
 - Construction
 - Eminent Domain
 - Leasing
 - Mixed-Use Development and Condominiums
 - Real Estate Tax
 - Zoning and Land Use
- Real Estate Finance and Capital Markets
 - Commercial Loan Servicing
 - Distressed Real Estate
 - Private Equity Real Estate
- REITs
- Resort and Hotel
- Tax
- Exempt Organizations
- Tax Credits
- Water Rights
- White Collar Defense/Internal Investigations

Industries

- Energy and Project Finance
- Health Care
- Higher Education
- Insurance
- Life Sciences and Technology
- Sports

Initiatives

- Climate Change and Sustainability
- Health Care Reform
- Korea
- Municipal Recovery

Department / Practice Group Information

Housing Group

With more than 70 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:

- 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:

Department / Practice Group Information

- Acquisitions/assumptions
- Bonds
- Construction and bridge loans
- Capital grant financing programs
- Community development lending
- Defaults and workouts
- Green building/energy efficiency initiatives
- Fannie Mae/Freddie Mac
- FHA-insured loans/GNMA
- HOPE VI and other 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

Department / Practice Group Information

- 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

Public Housing

We work with housing authorities nationwide, advising on the demolition, disposition, and development of public housing projects. Our work includes implementing HOPE VI projects, 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.

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.

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 resyndication. 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.

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

Department / Practice Group Information

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

Department / Practice Group Information

variety of credit enhancement vehicles, such as financial guaranty 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

Department / Practice Group Information

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.

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.

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. In 2009, Thomson Reuters ranked us 1st in the nation as bond counsel for single-family housing transactions, and 5th as underwriter's counsel for housing transactions.

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

Tax Credits

We represent a broad spectrum of public and private clients, including governmental and quasi-governmental agencies and housing authorities, bond issuers, and developers in affordable housing projects that take advantage of tax credits, including those through the federal New Markets Tax Credit (NMTC) program. Our experience includes transactions that combine New Markets Tax Credits with tax-exempt bonds.

Department / Practice Group Information

The firm's multidisciplinary NMTC team has been active since the NMTC program was established by Congress in 2000 and implemented by the Treasury Department in 2001. The team includes members of the firm's public finance, housing, tax, real estate development, and other practices.

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With origins dating back to 1919, CohnReznick LLP is the 10th largest accounting, tax, and advisory firm in the United States, combining the resources and technical expertise of a national firm with the hands-on, entrepreneurial approach that today's dynamic business environment demands. CohnReznick serves a large number of diverse industries and offers specialized services for Fortune 1000 companies, owner-managed firms, international enterprises, government agencies, not-for-profit organizations, and other key market sectors. Headquartered in New York, NY, CohnReznick serves its clients with more than 280 partners, 2,500 employees, and 26 offices. The Firm is a member of Nexia International, a global network of independent accountancy, tax, and business advisors.

With 750 practitioners and the largest affordable housing practice in the country, CohnReznick serves thousands of affordable housing clients in all 50 states, DC, PR and VI. For more information, visit: www.cohnreznick.com/industries/affordable-housing.