



## STAFF QUALIFICATIONS – HOUSING FINANCE

Each member of our staff brings a deep commitment to our mission and an average of fifteen years of experience in the development, financing, and advocacy in support of the preservation and expansion of affordable homes for Californians with low-incomes.

### Leadership Team

#### **MATT SCHWARTZ, PRESIDENT & CEO – SAN FRANCISCO**

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

In recognition of his leadership in the field, the Southern California Association of Non Profit Housing named Matt the 2010 Advocate of the Year, the Non-Profit Housing Association of Northern California awarded Matt its 2013 Inspirational Leadership Award, and the California Housing Consortium admitted Matt into its nonprofit Housing Hall of Fame in May 2013.

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

#### **SAN FRANCISCO**

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#### **LOS ANGELES**

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#### **SAN DIEGO**

4231 Balboa Avenue  
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#### **SANTA BARBARA**

126 E. Haley Street  
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**RICHARD MANDEL, *DIRECTOR OF FINANCIAL CONSULTING – SAN FRANCISCO***

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

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

**PAUL BEESEMYER, *SOUTHERN CALIFORNIA DIRECTOR – LOS ANGELES***

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

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

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

**CHRIS MAXWELL, *DIRECTOR OF FINANCE AND OPERATIONS – SAN FRANCISCO***

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

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

**Regional & Training Directors**

**DIEP DO, *SAN DIEGO REGION DIRECTOR – SAN DIEGO***

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

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

**GREG CHIN, *CENTRAL VALLEY DIRECTOR – SAN FRANCISCO***

Greg Chin joined the California Housing Partnership in 2008. As Central Valley Director, Greg provides financial consulting assistance and training to the Partnership’s government and nonprofit partners in the Central Valley, and mentors local financial consultants. He has more than 20 years of experience in affordable housing finance and development. Greg has assisted numerous housing developers, cities, and counties as a consultant on affordable housing projects that included financing with Low Income Housing Tax Credits, tax-exempt bonds,

redevelopment agency funds, HOME funds, the Federal Home Loan Bank Affordable Housing Program, and other programs. Greg has also assisted public agencies with the creation of affordable housing programs and policies, including inclusionary housing programs and commercial linkage fees that benefit affordable housing.

Greg received a Master of Public Policy from the Graduate School of Public Policy at the University of California, Berkeley, and a Bachelor of Arts in Economics from the University of California, Berkeley.

### **LAURA KOBLER, *DIRECTOR – SACRAMENTO REGION***

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

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

### **MEG MCGRAW-SCHERER, *PENINSULA DIRECTOR – SAN FRANCISCO***

Meg McGraw-Scherer joined the California Housing Partnership in 2000 and has more than 20 years of experience in affordable housing finance and development. As Peninsula Director, she provides financial consulting and technical assistance to our nonprofit and public agency partners in Northern California, and mentors local financial consultants. Meg has expertise in structuring financing packages for projects utilizing Low Income Housing Tax Credits, tax-exempt bonds, as well as multiple public funding programs administered at the local, state, and federal level. She has helped her nonprofit clients finance new construction and acquisition/rehabilitation projects serving families, seniors, and special needs populations.

Prior to joining the California Housing Partnership, Meg worked for two years in the Los Angeles office of the National Equity Fund, a nonprofit tax-credit syndication organization that provides millions of dollars in tax-credit equity to projects throughout the country. There she worked as an underwriter on Low Income Housing Tax Credit projects sited in Seattle and the San

Francisco Bay Area. Prior to the National Equity Fund, Meg spent over three years at the King County Housing Authority in Seattle as an intern, Housing Programs Coordinator, and Housing Developer in the Housing Authority's Planning and Development Departments where she worked on the development of projects using Low Income Housing Tax Credits, tax-exempt bonds, and various federal and local financing programs.

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

### **NICOLE NORORI, *CENTRAL COAST DIRECTOR – SANTA BARBARA***

Nicole Norori joined the California Housing Partnership's Southern California team in 2015, and was promoted to Central Coast Director in 2020. As Central Coast Director, she provides financial consulting assistance and training to the Partnership's government and nonprofit partners, and mentors local financial consultants.

Nicole brings with her 15 years of direct affordable housing real estate development and finance experience. She has worked on a variety and range of developments including new construction, acquisition/rehab, gut rehab, mixed-use, mobile home park relocation and replacement housing, and multifamily conversion of a historic building. Nicole has worked in both non-profit and for-profit affordable housing development and brings intricate knowledge of local, state, and federal financing mechanisms along with development and construction processes. Before joining the California Housing Partnership, Nicole worked as a Project Manager for Cabrillo Economic Development Corporation and oversaw the development of various non-rural, rural and farmworker family developments in both Ventura and Santa Barbara County. Through her development work at CEDC and prior work experience, she has worked on developments serving Special Needs Populations, Seniors, Families, and Farmworkers. She has also worked closely with local jurisdictions in Ventura County to implement affordable housing "friendly" zoning policies and ordinances and has worked extensively on reviewing and providing input for local Housing Elements.

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

### **ZORICA STANCEVIC, *DIRECTOR OF TRAINING – SAN FRANCISCO***

Zorica rejoined the California Housing Partnership in 2017. As Director of Training, Zorica provides financial consulting, technical assistance and training to our nonprofit and government clients throughout California, and leads the Partnership's training division. Prior to rejoining the Partnership, Zorica spent two years as a Project Manager of Affordable Housing Tax Credit

Investments with U.S. Bancorp Community Development Corporation where she underwrote and closed \$157 million in Low Income Housing and Historic Tax Credit investments. Zorica has extensive experience with Low-Income Housing Tax Credit financing, as well as a range of federal, state, and local programs, including local rental/operating subsidies. Zorica has directly contributed to the development or rehabilitation of over 1,700 units of affordable housing totaling more than \$470 million in development costs. Prior to her previous five-year tenure with the California Housing Partnership, Zorica worked as a Senior Project Manager with A Community of Friends where she managed the development of 250 supportive housing units and \$115 million in financing.

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

### **SHERIN BENNETT, ASSOCIATE DIRECTOR OF TRAINING – LOS ANGELES**

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

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

## **Senior Housing Finance Consultants**

### **CLAIRE PARISA, SENIOR HOUSING FINANCE CONSULTANT – SAN FRANCISCO**

Claire Parisa joined the California Housing Partnership in April 2018. As Senior Housing Finance Consultant, she provides financial consulting, technical assistance and training to our nonprofit and government partners. Prior to joining the Partnership, Claire worked as a project manager with the Tenderloin Neighborhood Development Corporation (TNDC) for three years. There, Claire contributed to the development of four different developments in San Francisco totaling over 500 units. She has experience with Low-Income Housing Tax Credits, tax-exempt bond financing, State (MHP and AHSC), HUD (project-based Section 8, Shelter Plus Care, and Section

811), and local San Francisco financing sources. Before turning to domestic affordable housing development, Claire worked with self-built communities across Latin America on housing rights and economic development.

Claire earned her Master's in City Planning (MCP) from the Massachusetts Institute of Technology (MIT). She also holds a B.A. in Urban Studies and a B.S. in Society & Environment from the University of California, Berkeley.

Claire currently serves on NPH's Emerging Leaders Peer Network (ELPN) Steering Committee as a Professional Development Subcommittee Co-Chair.

### **DEANNA BLIGH, SENIOR HOUSING FINANCE CONSULTANT – LOS ANGELES**

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

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

### **JULIA BENNETT, SENIOR HOUSING FINANCE CONSULTANT – SAN FRANCISCO**

Julia Bennett joined the California Housing Partnership in 2016. As Senior Housing Finance Consultant she provides financial consulting, technical assistance and training to our nonprofit and government partners. Prior to joining the Partnership, Julia worked for eight years developing affordable housing communities throughout the San Francisco Bay Area. During her time at BRIDGE Housing and Related California Julia contributed to the development of nearly 1,000 affordable rental homes. Julia has direct experience with a wide range of affordable housing finance tools including Low-Income Housing Tax Credits, tax-exempt bond financing, and a variety of public funding programs administered at the local, state, and federal levels. Julia brings expert knowledge in the use of project-based operating subsidies including project-based Section 8 and Rental Assistance Demonstration (RAD) vouchers.

Julia earned a master's in Urban Planning, with a concentration in Real Estate Development from Harvard University's Graduate School of Design and a Bachelor of Arts in Geography and Urban Studies, with High Honors, from the University of California, Berkeley.

**LAUREN MADDOCK, SENIOR HOUSING FINANCE CONSULTANT – SAN FRANCISCO**

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

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

**MENGXIN ZHOU, SENIOR HOUSING FINANCE CONSULTANT – SAN FRANCISCO**

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

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



### **MICHELLE ESPINOSA COULTER, SENIOR HOUSING FINANCE CONSULTANT – LOS ANGELES**

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

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

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

### **THÁI-ÂN NGÔ, SENIOR HOUSING FINANCE CONSULTANT – SAN FRANCISCO**

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

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

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

## Housing Finance Consultants & Analysts

### **ADITYA POTLURI, HOUSING FINANCE CONSULTANT – SAN FRANCISCO**

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

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

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

### **BEN CREED, HOUSING FINANCE CONSULTANT – LOS ANGELES**

Ben Creed joined the California Housing Partnership in 2019. As Housing Finance Consultant, he provides financial consulting, technical assistance and training to our nonprofit and government partners. He previously worked as a project manager at West Hollywood Community Housing Corporation. At WHCHC, Ben contributed to eight developments in the cities of Los Angeles and West Hollywood with 431 affordable homes for low- to extremely low-income households, including 129 for residents with special needs. He has secured or managed over \$75 million in public and private funding sources, including Low Income Housing Tax Credits, private activity bonds, AHP, MHP, IIG, NPLH, HHH, Section 8 Project Based Vouchers, local general funds, and conventional financing. Prior to WHCHC, Ben worked in operations and finance at The California Wellness Foundation in Los Angeles and the Charles H. Revson Foundation in New York City.

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

### **CHAD HORSFORD, HOUSING FINANCE CONSULTANT – LOS ANGELES**

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

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

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

**MY T. CHANG, HOUSING FINANCE CONSULTANT – SAN FRANCISCO**

My Chang joined the California Housing Partnership in 2018. As Housing Finance Consultant, she provides financial consulting, technical assistance and training to our nonprofit and government partners. Prior to the Partnership, My was a Senior Finance and Project Manager at TNDC, and a Senior Program Director at Enterprise Community Partners. She has advised dozens of nonprofit housing organizations on issues from asset management to financial sustainability.

My earned a Juris Doctor from the UCLA School of Law, and a B.A. from the University of California, Berkeley. She serves on the board of Family Bridges.

**WILLIAM WILCOX, HOUSING FINANCE ANALYST – SAN FRANCISCO**

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

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