


M E M O R A N D U M

July 24, 2019

TO: Planning, Housing, and Economic Development Committee

FROM: Linda McMillan, Senior Legislative Analyst 

SUBJECT: **Proposed Executive Regulation 3-19, Position Description for Deputy Director, Department of Housing and Community Affairs (DHCA)**

PURPOSE: Recommendation to Council

Expected to Attend:

Fariba Kassiri, Deputy Chief Administrative Officer

Tim Goetzinger, Acting Director, Department of Housing and Community Affairs (DHCA)

June 24, 2019 PHED Committee Session

July 30, 2019 Council session – confirmation of appointees

On June 24, 2019 the PHED Committee discussed the proposed Executive Regulation that is the position description for the non-merit Deputy Director of DHCA. Councilmembers Friedson and Riemer agreed to defer a recommendation and retain the proposed regulation in Committee until the Council received a nomination for the DHCA Director. Councilmember Jawando said he would recommend approval of the proposed regulation but did not object to the Committee decision.

The Council has received nominations for the DHCA Director, Aseem Kumar Nigam, and the DHCA Deputy Director, Frank Demarais. Interviews and action on both appointments is currently scheduled for the Council's July 30 worksession. The Deputy Director cannot be confirmed unless the Executive Regulation is enacted by the Council. Action on the Executive Regulation is also scheduled for July 30 just prior to action on this appointment.

Some of the discussion points at the June 24 session included:

Questions about the Executive's plans for economic development and community revitalization and whether they will be a part of DHCA or another Executive office or department.

Deputy CAO Kassiri's clarification that the Executive would not be nominating a Deputy Director until a Director is nominated.

It is expected that the Deputy Director will focus on certain critical issues and projects such as the Purple Line Corridor.

The Committee members were concerned about an additional layer above the current division chiefs, given all the efforts currently moving forward on affordable housing projects, code enforcement, and tenant advocacy. It was also clarified that the current acting director will return to his previous position overseeing budget, finance, asset management and the common ownership program once the new director is confirmed.

The Committee requested the position/job description used for the recruitment of the director. This was forwarded by Deputy CAO Kassiri and is attached at © 6-8.

The following is the information provided in the Council staff report for the June 24, 2019 PHED session.

On March 19, 2019, the Council enacted Bill 3-19, Administration – Executive Branch – Non-Merit Positions, which became effective March 26, 2019. A provision of this bill converted a vacant merit Deputy Director position in DHCA to a non-merit position.

The Council has received Executive Regulation 3-19, which is the position description for this non-merit Deputy Director. It is attached at © 1-5. This regulation is approved under Method (1) and so is not adopted until the Council approves or disapproves it by regulation.

The position description focuses on housing; some of the requirements are:

- The Deputy Director supports the Director in planning, developing, implementing, and evaluating policies, programs and special projects. The incumbent also addresses and resolves complex issues related to affordable, workforce, and market-rate housing with County, State, regional, and federal officials/managers as well as with private for-profit and not-for-profit sector and community/civic association leaders.
- Develops the departmental work program and develops responsive and fiscally sound policies which impact public, private, and community interests related to the County's housing programs.

- Develops and promotes fair and affordable housing, tenant rights, and healthy living conditions and helps to preserve and produce affordable workforce and market-rate housing.
- Examines numerous diverse, complex, and politically-sensitive issues and problems related to housing and works with departmental and other County/outside stakeholders toward their resolution.
- Manages/oversees the day-to-day real estate activities related to the acquisition and development of affordable, workforce, and market-rate housing; coordinates development activities from planning to occupancy.

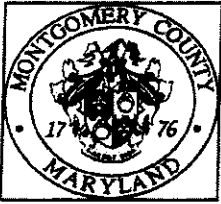
Discussion Topics (from June 24 Council staff report)

Focus on Housing: Although the position is for the Deputy Director for DHCA, the description is focused on housing. The Committee may want to understand this person's responsibilities as they relate to the Community Development/commercial revitalization work that goes on in the department.

Director/Deputy Director Relationship: Is there any comment or concern about moving forward with Deputy Director before a Director is appointed since the relationship between the Director and the Deputy Director is so important?

Attached to this memo

Executive Regulation 3-19	© #1-5
K&A Partners Positions Description: Director Department of Housing and Community Affairs	© #6-8
Resume: Aseem Kumar Nigam, nominee for DHCA Director	© #9-11
Resume: Frank Demarais, nominee for DHCA Deputy Director	© #12-13



MONTGOMERY COUNTY EXECUTIVE REGULATION

Offices of the County Executive • 101 Monroe Street • Rockville, Maryland 20850

Subject - Position Description for Deputy Director, Department of Housing and Community Affairs	Number 3-19
Originating Department Office of Human Resources	Effective Date

Montgomery County Regulation on

POSITION DESCRIPTION – DEPUTY DIRECTOR, DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

Issued by: County Executive

Regulation No. 3-19

Authority: Montgomery County Code (2014) Section 1A-104(b)(2)

Supersedes: None

Council Review: Method (1) under Code Section 2A-15

Register Vol. 36 No. 2

Effective Date:

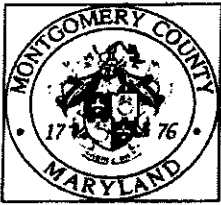
Comment Deadline: March 3, 2019

Summary:	This regulation establishes the position description for Deputy Director, Department of Housing and Community Affairs, a non-merit position.
Staff contact:	Kimberly Williams, Office of Human Resources (240) 777-5198
Address:	Office of Human Resources Executive Office Building 101 Monroe Street, Fifth Floor Rockville, Maryland 20850
Background:	Montgomery County Code § 1A-104(b)(2) requires that certain positions in the Executive Branch designated by law as non-merit must be supported by a position description established by executive regulation under method (1).

DEPUTY DIRECTOR, DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

DEFINITION OF CLASS:

This is an appointed, non-merit position in the County Government. This executive-level position reports to the Director, Department of Housing and Community Affairs (DHCA) and has full authority and accountability in the absence of the Director. The Deputy Director supports the Director in planning, developing, implementing, and evaluating policies, program, and special projects. The incumbent also addresses and resolves complex



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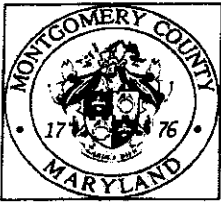
issues related to affordable, workforce, and market-rate housing with County, State, regional, and federal officials/managers as well as with private for-profit and not-for-profit sector and community/civic association leaders.

MAJOR DUTIES:

Incumbents perform a variety of complex duties. The distinguishing characteristics of this classification include responsibility for implementing affordable housing, the loan, grant, and other programs, and coordinating such efforts with other County, State, regional, and federal officials/managers and/or private agencies.

EXAMPLES OF DUTIES: (Illustrative Only)

- Develops the departmental work program and develops responsive and fiscally sound policies which impact public, private, and community interests related to the County's housing programs;
- Develops and promotes fair and affordable housing, tenant rights, and healthy living conditions and helps to preserve and produce affordable workforce and market-rate housing.
- Works with Director, Division Chiefs, and senior managers in planning and developing strategic, long-range policies; in establishing long and short terms goals and objectives; in implementing innovative programs and initiatives; and in determining organizational and financial resources required to meet objectives;
- Examines numerous diverse, complex, and politically-sensitive issues and problems related to housing and works with departmental and other County/outside stakeholders toward their resolution;
- Leads and/or works with task forces and advisory committees; analyzes recommendations / findings; informs/advises the Director and other officials of issues, strategies, and findings; implements recommendations; evaluates outcomes, etc.
- Serves as the primary liaison to officials/staff at the Montgomery County Planning Board, MNCPPC, the Housing Opportunities Commission (HOC), Council of Governments (COG), State of Maryland Department of Housing and Community Development, and other agencies on all matters of mutual concern;
- Serves as the Director's personal representative in meetings with and in making oral and written presentations before appointed and elected officials, community organizations, private sector business associations, and officials of both regulatory and non-regulatory local, State, and federal government agencies;
- Testifies before the County Council and Planning Board; participates in their committees regarding legislation and issues affecting departmental policies and procedures;
- Serves as liaison between the department and communities; manages community relations and outreach activities;



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- Oversees administration/management of major departmental contracts;
- Monitors and evaluates housing development programs to ensure the program meets all federal and local regulations, guidelines, and reporting requirements.
- Oversees the management of public and privately funded grants from award to close out; and responsible for tracking project budgets, funding accounts, and program income.
- Participates in developing the department's Operating and Capital Improvement Budgets;
- Provides oversight on modernization and development projects to include preparation of scope of services and participation in the selection process for developers or contractors.
- Manages/oversees the day-to-day real estate activities related to the acquisition and development of affordable, workforce, and market rate housing; coordinates development activities from planning to occupancy.
- Conducts and/or directs the efforts of consultants/contractors in carrying out evaluations and/or management studies of departmental programs; creates program evaluation criteria; assesses findings; proposes new approaches and/or modifications to Director;
- Coordinates the development of analytical and transactional tasks to include but not limited to market research, project budgets, sources and uses, draw schedules, proformas, and project schedules.
- Handles special projects, reports, and activities;
- Performs related duties as required.

MINIMUM QUALIFICATIONS:

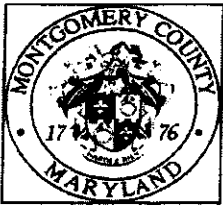
Experience: Ten (10) years of progressively responsible experience in public housing, affordable housing, or real estate redevelopment environment; three (3) of which were in a supervisory or executive capacity; or the equivalent combination of education and experience which meet the minimum qualifications requirement.

Education: Bachelor's degree from an accredited college or university with emphasis in Business Administration, Real Estate or closely related field.

Licenses, Registrations, Certifications, or Special Requirements: None

KNOWLEDGE, SKILLS, AND ABILITIES:

Advanced knowledge of:



MONTGOMERY COUNTY EXECUTIVE REGULATION

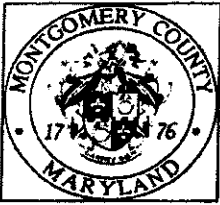
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- Principles, practices, and techniques of planning, formulating, analyzing, and implementing management and programmatic policies and strategies.
- Long- and short-range strategic planning and evaluation techniques and methods, and ability to look to the future with a broad perspective.
- Principles and practices of housing, community planning, and urban development, including zoning ordinances, master and sector plan development, land use, etc.
- Local, State, and federal laws, regulations, and programs affecting affordable, workforce, and market-rate development activities.
- Functions and activities of the local government, bi-county, State, and federal agencies that deal with Montgomery County.
- Contract development, administration, and monitoring; budget/fiscal control; procurement; human resources; etc.
- Federal, State, local and County applicable laws, rules, regulations and guidelines.

Skill in:

- Identifying, analyzing, and evaluating information concerning highly complex and often politically-sensitive housing issues.
- Manage numerous responsibilities, set priorities, anticipate problems, develop contingency plans, and monitor achievement of broad program goals/objectives.
- Working effectively with task forces, advisory groups, and panels comprised of a diverse range of stakeholders; to grasp and synthesize key issues; and to implement recommendations/findings.
- Interpersonal relations and ability to establish and maintain effective working relationships with elected/appointed officials, managers and supervisors, other governmental staff, civic and community leaders and groups, and representatives of the private business sector.
- Negotiating agreements which accommodate the conflicting interests and viewpoints of numerous groups and organizations.
- Managing staff, allocating resources, and evaluating programs.
- Leadership, collaboration and negotiation techniques, including contracts, agreements, and proposals.
- Developing and monitoring programs and related budgets.
- Managing user expectations and satisfaction.
- Developing and evaluating Requests for Proposals (RFPs).
- Problem-solving and decision-making.



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Ability to:

- Cooperate with and fully support the goals and objectives of intra and interagency programs and activities.
- Effectively representing the organization on policy matters and controversial questions and to deal tactfully and equitably with a diverse range of people.
- Communicating clearly, concisely, and effectively, both orally and in writing.
- Ability to attend meetings and/or perform assignments at locations outside of the office.
- Manage, motivate, train, develop, and evaluate staff.
- Work independently and efficiently and as part of a team.
- Manage time well, perform multiple tasks, and organize diverse activities.
- Translate policies and objectives into ideas and applications web-based information products.
- Research, compile, analyze, interpret, and prepare a variety of memorandums or reports.

MEDICAL EXAM PROTOCOL: Medical History Review.

Approved:

Marc Elrich, County Executive

Date

APPROVED AS TO FORM AND LEGALITY
OFFICE OF THE COUNTY ATTORNEY

BY: *Ced. Miller*

DATE: 1/11/19



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Position Description

Position Title: Director, Department of Housing and Community Affairs

Reports to: Chief Administrative Officer (CAO)

Location: Rockville, MD

The Organization: Montgomery County Government

Introduction:

Located adjacent to the nation's capital, Montgomery County is the most populous county in the state of Maryland and one of the most diverse counties in the nation.

The County Government is composed of the Executive and Legislative branches. The Executive Branch implements and enforces Montgomery County's laws and provides executive direction to the government. Its chief executive officer is the County Executive. There are over 30 executive branch departments and agencies that help to deliver services to over 1 million county residents. Montgomery County is proud of the services it offers. These include some of the best in the nation, which the County strives to deliver in keeping with its Vision Statement and Guiding Principles.

Montgomery County's newly elected County Executive has outlined seven Priority Outcomes for the County's future. These include:

Priority Outcomes:

- **Thriving Youth and Families** – Children need great schools, supportive families, and caring communities to help them succeed in life. We can give them the start they need by providing adequate funding for public schools, access to affordable early childhood education and expanded high school options, and support for programs that relieve stress on families through increased access to affordable housing and better-paying jobs.
- **A Growing Economy** – A healthy business community is essential to our success. We will reinvigorate the county's direct involvement in economic activities by re-examining our regulations to make sure they are sensible, fair, and efficient; opening support centers that help both new and existing businesses; and developing an incubator and innovation climate to help local entrepreneurs bring their ideas into the world.
- **A Greener County** – We recognize the urgency of global warming and will take concrete steps to address climate change. County government has committed to zero Greenhouse Gas emissions by 2035, an ambitious – but achievable – target. We will reduce our footprint by pursuing clean energy,

energy efficiency, enhanced building design, reduction of waste, and developing a better transit system for our residents.

- **Easier Commutes** – Moving people and goods more efficiently is an economic imperative and is essential to our quality of life. We will reduce traffic congestion by improving transit options, supporting Metro, encouraging telecommuting and implementing common-sense road improvements.
- **A More Affordable and Welcoming County** – We will focus on initiatives that make Montgomery County a place where all residents can pursue their dreams regardless of race, ethnicity, age or economic circumstances.
- **Safe Neighborhoods** – We will address crime and pedestrian safety issues and seek input from communities across the county on ways to address these issues. We plan to enhance opportunities for walking, biking, and creating neighborhood gathering places.
- **Effective, Sustainable Government** – We will partner with county employees to make County Government more cost-effective and to deliver services more efficiently and responsively.

The Position:

Montgomery County is seeking to fill the Director for the Department of Housing and Community Affairs. The position is appointed by the County Executive and confirmed by the County Council. This position is accountable to the Chief Administrative Officer (CAO).

The Director of the Department of Housing and Community Affairs develops, implements, and evaluates housing and community development policies and programs; prepares and implements effective intergovernmental strategy for systematically addressing problems which contribute to the physical decline of residential and commercial areas; monitor fair and equitable relations between landlords and tenants; ensures that dwelling units are maintained in a safe and sanitary manner; and promotes the availability of affordable rental housing to tenants of all income levels. The work requires consideration of economic, societal, land use, and community impacts and issues, development of solutions that accommodate conflicting objectives from a variety of organization, groups, and individuals.

The Ideal Candidate:

The candidate will have high expectations of himself/herself and other staff, pay attention to detail after understanding the big picture, and will take care of day-to-day issues before they are referred to the CAO. The ideal candidate will bring a strategic perspective, be able to see beyond the immediate pressures, stay focused on the important long-term objectives and have passion for public service and a strong commitment to effectiveness and efficiency of Government programs, processes and services.

The ideal candidate will be ethical, approachable, trustworthy, apolitical and committed to excellence and delivery of meaningful results for tax payers in Montgomery County. S/he will communicate openly, honestly and collaboratively with a diverse group people, expertly promulgate and implement a long-term mission, vision and strategy and provide new ideas and innovation through change management processes that improve the efficiency and delivery of effective county programs and services.

Highlighted Qualifications:

- Extensive knowledge of local, State, and Federal programs essential to housing, community development and landlord-tenant activities;
- Demonstrated ability to negotiate agreements which accommodate conflicting interests and viewpoints of numerous groups and organizations
- Ability to plan, and implement activities related to urban renewal, redevelopment, rehabilitation, neighborhood and community improvement programs, historic preservation, commercial revitalization of local retail centers and major business districts with other governmental and private agencies concerned with community development;
- Effective team builder, collaborator, and strategic -partner working with Federal Government's Department of Housing and Urban Development, Environmental Protection Agency and the State of Maryland's Department of Housing and Community Development and builds relationships with the community and business groups;
- Expert ability to work with diverse groups of people;
- Courageous and motivating ability to supervise, train, evaluate and support professional, technical, and clerical staff;
- Transformative ability to innovatively develop, implement and manage county policies, procedures, and processes.

Education, Training and Experience:

Master's Degree in Urban Planning, Social Sciences or related fields, plus seven years demonstrated experience in community planning and development, code enforcement, landlord tenant relations or related fields, with at least four years in a managerial or supervisory capacity which include responsibility for fund and budget administration, program planning, implementation and administration.

An equivalent combination of education and experience may be substituted.

To Apply:

Montgomery County government is committed to attracting and retaining a highly- skilled, quality, and diverse workforce. We want people who aspire to make a difference in our community. We offer quality compensation and a generous benefits package. Learn more at: Montgomery County Benefits. Interested applicants should forward a cover letter and resume to Gregg A. Moser at gmoser@kapartners.com.

ASEEM KUMAR NIGAM

Innovative, team-oriented professional with over twenty-six years of results-driven experience in project finance and development, and quantitative research and evaluation

AREAS OF EXPERTISE

- *Tax-exempt Bonds and Innovative Financing*
- *Management and Team Focus*
- *Forecasting and Cost-Benefit Analysis*
- *Small Business Loans*
- *Tax Credits and Incentives*
- *Financial Analysis and Capital Budgeting*
- *Economic Development and Affordable Housing*

PROFESSIONAL EXPERIENCE

Director, Real Estate Finance & Grants Management
Fairfax County Redevelopment & Housing Authority

Virginia
2004–Present

Finance

- Exceeded the 1,000-unit preservation goal set by County Board of Supervisors
- Oversaw acquisitions of rental projects with over 3,000 units and \$700 million in total acquisition financing
- Managed and disbursed \$57 million annually in federal, state, and local loans
- Directed staff in 15-year tax credit restructuring, purchase of limited partners' interest, and other properties refinancing and dispositions to increase Authority cash flow by \$50 million
- Directed staff in underwriting transactions under the Risk-Share Program and managed compliance as per FHA guidelines and regulations
- Directed staff in creating programs for the Homeless and First-time Home Buyers using HOME funds, in structuring Affordable Dwelling Unit and Workforce Dwelling Units acquisitions, and financing the "Magnet Housing" initiative
- Directed staff in disbursing \$8 million in CDBG, HOME, CDBG-R, and Rapid Re-housing funds
- Directed staff in redevelopment of the county owned and FCRHA owned parcels and preparation of the RFPs
- Directed staff in financing assisted living facilities, mobile home parks, and in redeveloping senior centers
- Managed underwriting of Housing Choice Vouchers for Authority and privately-owned properties
- Financed the first 9% and 4% tax credit hybrid structure in the Commonwealth of Virginia.
- Directed staff in collaboration with Design, Development & Construction, Asset Management, Portfolio Management, Master Planning, and Property Management
- Directed staff in resolving issues in preparing CAFR by following GAAP Standards
- Directed staff in execution of Public-Private partnerships, including Historic Tax Credit transactions
- Directed staff to disburse Sec 108 Loan to make small business loans

Management and Metrics

- Directed up to 35 merit positions staff within an annual Agency's operating budget of over \$105 million
- Redesigned Tax-Exempt Bond Program to reduce processing time by 80 business days while maintaining accountability and oversight by Commissioners; compliance with the IRS and SEC requirements
- Managed tax-exempt notes and bond portfolio of over \$800 million and identified refinancing opportunities
- Oversaw research and delivery of "At-Risk Housing Report" to stakeholders identifying potential risks and opportunities for maintaining the County's affordable housing stock
- Refined the Authority's Strategic Plan and the Consolidated Plan towards meeting County and Authority housing and economic development objectives
- Managed Consolidated Plan, Strategic Plan, and Annual Action Plan, Analysis of Impediments (Fair Housing) Processes
- Directed staff in complying with HUD and State Agencies audits

ASEEM KUMAR NIGAM

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- Directed staff in management of CDBG, HOME, and other federal programs including compliance
- Directed staff to comply with County's procurement policies

Leadership and Innovation

- Developed long-term Authority strategies and master business plans for affordable housing
- Developed strategies for redevelopment of County owned surplus land
- Presented frequently before the Board of Supervisors, Commissioners, and Committees
- Interfaced with media for radio broadcasts and newspaper and industry publications to ensure policymakers were recognized for our achievements
- Presented to rating agencies, lenders, bond counsel, financial advisors, developers, underwriters and other financial institutions on the Authority's policies & programs
- Coordinated with national trade associations to revise federal regulations and with other localities to revise state Qualified Allocation Plan and other state regulations affecting affordable housing
- Directed and coordinated activities with County Agencies, non-profits, for-profits and the community
- Directed staff in establishing foreclosure program in the County; disbursed federal and state funds; and monitored & reported metrics to HUD and the State
- Directed staff and managed process in re-establishing "AA+ or higher" ratings for FHA insured projects
- Directing staff in conversion of Public Housing to Housing Choice Vouchers under the Rental Assistance Demonstration Program and participated in Moving-to-Work Program discussions

Senior Manager

DC Revenue Bond Program

Office of the Deputy Mayor for Planning & Economic Development

Washington, D.C.
2000-2004

- Directed operations of Revenue Bond Program with over \$5 billion in total bonds and supervised 4 Project Managers and various team projects
- Closed the first tax increment financing and enterprise zone bond transaction ("Spy Museum") in the District
- Performed financial analyses, risk management, and regulatory review of nonprofit and for-profit borrowers
- Designed and implemented product development, including special legislation, tax incentives, and other regulatory tools to attract commercial activity to distressed neighborhoods
- Provided internal and external financial reporting, including testimony to the City Council
- Coordinated activities of underwriters, outside counsel, and other bond professionals
- Promoted development projects and programs by chairing workshops and creating publicity programs
- Interfaced with news media and provided commentary to The Bond Buyer on revenue bond projects

Consultant

Triad Housing Corporation

Virginia
2000

- Restructured Section 8 multifamily affordable housing projects in Alabama under Mark-to-Market Program
- Performed underwriting of projects, including site visits, market analysis, and risk management
- Negotiated with the developer and local HUD office and prepared reports for the Housing Authority

Development Officer

The Enterprise Social Investment Corporation

Maryland
1992-2000

- Performed underwriting of Low-Income Housing Tax Credits projects for investor funds totaling \$150 million
- Hired and managed 10 to 15 consultants for special projects
- Addressed tax issues and worked with lenders on technical matters
- Made presentations to Investment Committee
- Prepared detailed financial data analyses for complex projects (15-year proformas, sources and uses, and IRRs)
- Negotiated partnership terms and prepared investment proposals for presentation to the Investment Committee

ASEEM KUMAR NIGAM

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**Consultant
The World Bank**

**Washington, DC
1990-1991**

- Performed sector analysis work for public sector companies in India with special reference to the revenue losing public sector companies with capital more than \$50B
- Reviewed financial statements and developed financial scenarios and cost containment projections

PROFESSIONAL ACTIVITIES AND MEMBERSHIPS

Virginia Housing Development Authority

2004-present

- Multifamily Advisory Board - Act as a liaison between the County and VHDA to advise VHDA on affordable housing programs and policies
- Northern Virginia Advisory Board - Advise the Authority on various programs that have regional impact in Northern Virginia

Council of Development Finance Agencies

2002-2004

- Board Member for a national association of professionals in the development finance that represents over 165 public and private finance and development entities throughout the United States
- Co-chaired basic municipal finance workshops offered in Washington, D.C.
- Coordinated and drafted the Advanced Bond Financing Course offered in D.C. in February, 2004

Mayor's Blue Ribbon Incentives Group, 2000

- Member charged with reviewing effectiveness of present and future business tax incentives in D.C.

Awards

- Conrad Egan Excellence Award for Service, the highest award given by the Fairfax County Redevelopment and Housing Authority

Education

M.S., Information Systems, University of Baltimore, Baltimore, Maryland

M.B.A., Finance, University of Baltimore, Baltimore, Maryland

B.S., Economics, University of Baltimore, Baltimore, Maryland

Frank Demarais

Professional Experience

- ~ Broad range of responsibilities in the housing industry since 1979, including local and national program development, management of mortgage loan products and affordable housing development. Each position dedicated to increased efficiency and sustainability of housing finance, with focus on expanding affordable housing opportunities.
- ~ Management positions with Fannie Mae and Freddie Mac included mortgage loan program development and credit risk pricing, mortgage backed security development and trading, project and staff management in a Fortune 50 corporation. Management of nonprofit organizations included responsibilities for financial operations, real estate development, regulatory compliance, and direct client support. Public sector program management involved budgeting, contractor management, program compliance and efficacy.

DC Department of Housing and Community Development September 2016 – June 2018 Home Purchase Assistance Program Manager

- ~ HPAP program provides first-time home buyer down payment loans in the District of Columbia.
- ~ Managed expansion from \$8.5 million FY2016 to \$21 million FY2018; adding an additional administrator, increasing assistance from \$50,000 to \$80,000 maximum, changing of repayment terms, and expansion of EAHP/First Responder employee program.
- ~ Managed grant agreements using HUD HOME and CDBG funds, and local appropriated funds.

Transitional Housing Corporation (dba Housing Up) January 2015 – December 2015 Interim Executive Director / Chief Operating Officer

- ~ Transitioned from twelve years on the Board to assume role of Executive Director on short notice.
- ~ THC is a \$5 million annual budget, 60-person organization providing housing and case management services to over 1,100 persons moving from homelessness, together with development and operation of service enriched affordable rental housing.
- ~ Responsibilities included management of nine social service contracts, staff development and recruitment (including new executive and two senior management positions), assuming project lead for 36-unit affordable rental development designed as first multifamily residential passive housing.

Manna Mortgage / Manna, Inc October 2003 – December 2014 Vice President and General Manager

- ~ Established Washington D.C.'s only 501(c)3 non-profit mortgage company, dedicated to mortgage counseling and loan origination services for lower income home buyers and homeowners.
- ~ Originated 675 loans to low and very low-income home buyers, including 325 loans as a broker working with national loan programs and 350 down payment assistance loans as a direct lender under a \$7 million grant. Most lending leveraged public down payment assistance support.
- ~ Provided mortgage counseling to over 4,000 individuals, assisting families in understanding and preparing for home ownership. Clients almost exclusively low wealth, lower income households.
- ~ Established expertise with District government programs supporting homeownership and provided mortgage financing support to a range of nonprofit organizations in the District of Columbia serving seniors, tenants, and other underserved community members.
- ~ No loans originated by Manna Mortgage suffered a foreclosure by the end of 2014.

Fannie Mae 1986 - 2003

Director Community Lending 2000 – 2003; Vice President Single Family Business 1990-2000;
Director Mortgage Backed Securities 1986 - 1990

- ~ Responsibilities included development of mortgage and mortgage backed securities structures to meet needs of low-down payment home buyers and the financial services industries.
- ~ Led relationships with mortgage backed securities industry; mortgage insurance industry; and mortgage lending industry trade groups. Developed financial, legal and operational structures to support the full range of loan products and programs, including loan origination, underwriting and servicing/loss mitigation systems.
- ~ Member of credit committee overseeing loan and lender performance, and the development of automated underwriting and risk management structures.
- ~ Developed programs and systems to support affordable housing for very low-down payment and alternative credit borrowers; financing of housing for special needs populations; and lending in rural and nontraditional housing markets including Native American lands.

Metro Mortgage, Bethesda, MD 1985 - 1986

Senior Vice President

- ~ Managed loan origination and secondary operations for start-up independent mortgage banker.

Freddie Mac 1979 - 1985

Senior Mortgage Backed Securities Trader / Program Development

- ~ Responsibilities included staff lead for Freddie Mac's MBS trading with Wall Street and mortgage securities product development including the first 15-year MBS and first multi-family MBS; financial operations of mortgage trading; and lender/servicer relationships across all programs.
- ~ Program development team lead for first lender swap MBS and the first Collateralized Mortgage Obligations.

Community Involvement

- ~ 2003 to present. Board Member, Transitional Housing Corporation, Washington, DC
- ~ 2008 - 2010. Board Member, Neighborhood Housing Services of America (NHS)

Education

1984 M.A. in Economics, George Washington University

1979 B.A. in Economics, Georgetown University