



**CAL-ALHFA**

Phone: 916.444.0288  
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1724 10th Street, Suite 110  
Sacramento, CA 95811  
EIN: 33-0348343

**CAL-ALHFA 2020 Virtual Vision**  
**HOUSING for EVERYONE**

**October 21, 2020**

**SPONSORS**



**GOLDEN STATE FINANCE AUTHORITY (Presenting Sponsor)**

1215 K Street, Suite 1650  
Sacramento, CA 95814

Office: (916) 384-1619

Toll-Free: (855) 740-8422

Fax: (916) 444-3219

Email: [info@gsfahome.org](mailto:info@gsfahome.org)

Website: <http://gsfahome.org>

Golden State Finance Authority ("GSFA"), is a California joint powers authority and a duly constituted public entity and agency.

The Authority was organized in 1993 and exists under and by virtue of Articles 1 through 4 of Chapter 5 of Division 7 of Title 1 of the Government Code of the State of California.

GSFA has distinguished itself as a leader in housing finance in California for over two decades helping more than 65,800 individuals and families purchase a home. GSFA has gifted over \$128 million in down payment assistance grants and helped over 16,500 homeowners to make energy efficiency upgrades to their properties.



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**HIGHRIDGE COSTA COMPANIES** (Presenting Sponsor)

330 West Victoria Street  
Gardena, California 90248

Office: (424) 258-2800  
Toll Free: (888) 261-8390  
Fax: (424) 258-2801

Website: <http://housingpartners.com>

At Highridge Costa Housing Partners, LLC, we are concerned about creating viable housing options for the future. We are building living communities that meet both individual and city growth planning needs.

The Highridge Costa Companies are among America's leading developers, asset managers, financiers, owners and operators of affordable multifamily workforce and senior apartment communities. The group consists of Highridge Costa Housing Partners, LLC (HCHP) and Highridge Costa Investors, LLC (HCI). Formerly known as Simpson Housing Solutions (and, prior to that, as Kaufman and Broad Multi-Housing, Inc.), HCHP and HCI were created in 2010 as a joint venture between Michael Costa, President and Chief Executive Officer and founder of the preceding companies, and Highridge Partners, a diversified, privately held investment company that has acquired, developed and/or financed assets totaling more than \$7 billion.

HCHP/HCI and its predecessor firms have developed and/or invested in approximately 27,000 affordable housing units since 1994, in some 275 communities throughout the U.S. and Puerto Rico, all developed using Low Income Housing Tax Credits. As one of the nation's most knowledgeable developers and asset managers in the highly specialized housing tax credit industry, the firm has extensive experience not only with federal Section 42 Low Income Housing Tax Credits, but also tax-exempt mortgage-backed revenue bonds and various other state and local housing finance programs and grants.



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## **SAN DIEGO HOUSING COMMISSION**

1122 Broadway, Suite 300  
San Diego, CA 92101

Office: (619) 231-9400  
Website: <http://sdhc.org>

The San Diego Housing Commission (“SDHC”) is an active and innovative developer of new affordable housing. It owns 2,221 affordable housing units and is rapidly moving forward on buying additional multifamily properties. The agency’s hallmark has been its ability to foster affordable housing projects by forging partnership both with the City of San Diego’s redevelopment agencies and non-profit/ for-profit developers.

SDHC’s Real Estate Division oversees a variety of key functions:

- Initiates the agency’s property acquisitions and cultivates development partnerships to expand the city’s supply of affordable rental units;
- Manages and maintains SDHC’s properties;
- Administers loans, grants, and other mechanisms to help people with modest incomes become first-time homebuyers;
- Monitor thousands of housing units governed by affordable housing policies and regulations; and
- When federal funding is available, providing low-cost loans and grants to help low-income homeowners renovate homes, improve access for the disabled, or remove or neutralize toxic lead paint.



California  
Association  
of Local Housing  
Finance Agencies

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**FHLBank**  
San Francisco

## **FEDERAL HOME LOAN BANK OF SAN FRANCISCO**

600 California Street, Suite 300  
San Francisco, CA 94108  
[Map This Location](#)

Office: (415) 616-1000  
Toll Free: (800) 283-0700  
Fax: (415) 616-2626  
Website: <http://fhlbsf.com>

The Federal Home Loan Bank of San Francisco is a cooperative, wholesale bank that helps meet community credit needs by providing readily available, competitively priced credit products and services to member financial institutions through all phases of the economic cycle. Our members include commercial banks, credit unions, industrial loan companies, savings institutions, insurance companies, and community development financial institutions headquartered in Arizona, California, and Nevada.

For most financial institutions, especially small community lenders, direct borrowing from the global capital markets is not an option. As part of a network of 11 regional Federal Home Loan Banks across the country, we are able to raise funds in the global capital markets at favorable rates and terms. This allows us to provide our members with prompt, reliable access to low-cost loans (we call them “advances”) and financial risk management tools that help them meet the housing finance and economic development needs of the regions they serve.

Members use our products and services to help them lower their funding costs, reduce interest rate risk, manage liquidity, offer a wider range of credit products to their customers, and access lower-cost funding for affordable housing and economic development.

The credit we make available enables community lenders to make home mortgage, commercial real estate, small business, and other loans. Working with our members, community nonprofits, and cities and towns across our region, we also support affordable housing and economic development through targeted grant and loan programs. As part of this effort, we set aside 10% of our income each year to fund Affordable Housing Program grants for lower-income households.



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## **CHASE**

560 Mission Street, Third Floor  
San Francisco, CA 94105

Office: (415) 315-8178  
Website: <https://chase.com>

Chase provides tailored financing solutions and banking products to third-party intermediaries that finance or invest in the development of affordable housing, commercial real estate and community facilities or businesses that improve the lives of residents of low- and moderate-income communities throughout Chase's U.S. markets. Through its Community Development Banking group, Chase focuses on three key needs of financial institutions focused on community development:

**Community Development Financial Institutions ("CDFI") Finance:** Chase is the leading lender in providing customized financing products to top-tier CDFI in locations where we have a presence.

**Intermediary Structured Finance:** Chase is a leader in subscription financing for Low-Income Housing Tax Credit ("LIHTC") investment funds, working capital lines for LIHTC syndicators, and structured finance vehicles to community development intermediaries.

**New Markets Tax Credit ("NMTC"):** Chase provides customized financing solutions to community development financial institutions allocated with an NMTC.

**Chase Community Development Financial Institutions:** Chase is a recognized leader in lending to and meeting the range of financial needs of CDFIs. Its involvement with CDFIs began in the early 1990s. Chase's community development impact is measurably expanded by lending to intermediary organizations that bring expertise and capacity beyond its range.



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## **R4 CAPITAL**

895 Dove Street, Suite 475  
Newport Beach, CA 92660

Office: (949) 438-1055  
Website: <http://r4cap.com/>

R4 Capital is a national affordable housing syndicator founded in 2011 by its President and CEO, Marc Schnitzer and the Regis Group, a 60-year-old, London-based, privately-held residential property investment firm.

R4 Capital's senior executive team has on average more than 25 years of Housing Tax Credit experience, with a track record that includes over \$15 billion of LIHTC equity investments on behalf of more than 200 corporate investors. R4 Capital has longstanding relationships with the nation's top LIHTC developers built over 30 years in more than 2,000 transactions. The firm maintains offices in New York, NY, Boston, MA, Newport Beach, CA, and Austin, TX.

Since May 2012, R4 Capital has raised more than \$3.3 billion of LIHTC equity investments from 91 institutional investors in 24 multi-investor funds and 10 proprietary funds.

In January 2016, R4 Capital launched R4 Capital Funding, a tax-exempt lending business that provides mortgage capital for affordable multifamily housing properties throughout the US.

R4 Capital's LIHTC equity and debt portfolio includes 329 properties located across 45 states, the District of Columbia, Puerto Rico, and the Northern Mariana Islands.



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### **INNOVATIVE HOUSING OPPORTUNITIES, INC.**

501 N Golden Circle Drive, Suite 100  
Santa Ana, CA 92705

Office: (949) 863-9740

Fax: (949) 863-9746

E-mail: [info@innovativehousing.com](mailto:info@innovativehousing.com)

Website: <https://innovativehousing.com>

Since 1976, Innovative Housing Opportunities, Inc. has taken a creative approach to executing its mission of providing high quality affordable housing to those most in need by cultivating relationships, identifying community assets, and leveraging our strengths with those of our partners. Working collaboratively with cities, investors, and community stakeholders, Innovative Housing is able to increase our impact on and integrate innovative solutions and services into the communities in which it serves. Innovative Housing is a nimble, entrepreneurial organization that values efficiency, longevity and sustainability. The company is committed to developing thriving communities with responsive services and excellent management for the long term. Innovative Housing recognizes that stable, vibrant communities start with housing.



### **SACRAMENTO HOUSING AND REDEVELOPMENT AGENCY**

801 12th Street  
Sacramento, CA 94814

Office: (916) 440-1363

Website: <https://www.shra.org/>

The Sacramento Housing and Redevelopment Agency's mission is to revitalize communities, provide affordable housing opportunities and to serve as the Housing Authority for the City and County of Sacramento.

SHRA was created to ensure the ongoing development of affordable housing and to continuously fuel community redevelopment projects in the city and county of Sacramento. SHRA meets these goals by creating safer neighborhoods and a more robust economy, so individuals, families and children in our community have the opportunity for a better life. SHRA's work has been recognized among the best in the country by the U.S. Department of Housing and Urban Development and others. Every day, SHRA's team of over 200 employees secures funding, battles for support, organizes our partners and engages the Sacramento community in a proactive collaboration to change lives.



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## **MOGAVERO ARCHITECTS**

1331 T Street  
Sacramento, CA 95811

Office: (916) 443-1033  
Website: <https://mogaveroarchitects.com>

Communities start with people, and consensus building is an important part of what Mogavero Architects strives for as their team approaches their work. Mogavero listens to stakeholder ideas and folds them into the design process so that the built environment is reflective not only of the company's own values, but of those who will use the spaces Mogavero is responsible for designing. When people have access to a sound decision-making process resulting in a community based plan, the likelihood that they will support new projects, and ultimately own and care for them, is greatly enhanced.

Public participation in the planning and design process adds immeasurable value to the built environment. Mogavero Architects has extensive experience in consensus building and collaborative decision making with public agencies, private organizations and individuals. Public participation in the planning and design process adds immeasurable value to the built environment.

Mogavero's goal is to add value to its clients' efforts and enhance the quality of communities, both large and small, and to clearly understand the basis of the company's design efforts. Every project has its own unique set of geographic, social, technical, political, ecological and economic conditions. The company typically facilitates collaborative efforts with neighborhood associations in addition to public and private organizations as it assists merchant builders, developers, government agencies and nonprofit organizations realize their project goals.





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## **CALIFORNIA HOUSING FINANCE AGENCY**

500 Capitol Mall, Suite 1400  
Sacramento, CA 95814

Office: (877) 922-5432  
Website: <http://calhfa.ca.gov>

For more than 40 years, the California Housing Finance Agency (CalHFA) has supported the needs of renters and homebuyers by providing financing and programs so more low to moderate income Californians have a place to call home. Established in 1975, CalHFA was chartered as the state's affordable housing lender. The Agency's Multifamily Division finances affordable rental housing through partnerships with jurisdictions, developers and more, while its Single Family Division provides first mortgage loans and down payment assistance to first-time homebuyers. CalHFA is a completely self-supporting state agency, and its bonds are repaid by revenues generated through mortgage loans, not taxpayer dollars.



## **BURKE, WILLIAMS & SORENSEN, LLP**

1901 Harrison Street, Suite 900  
Oakland, CA 94612

Office: (510) 273-8780  
Fax: (510) 839-9104  
Website: <http://bwslaw.com>

Burke, Williams & Sorensen, LLP, provides a broad base of clients with superior, cost efficient legal services tailored to the particular demands of working and doing business in the nation's most dynamic region: California.

Burke Williams Sorensen's growth and strength derive from a commitment to serve clients while following sound business practices in an environment that celebrates diversity and fosters professional development.

Burke, Williams & Sorensen's task oriented approach provides high quality legal services rooted in the attorneys' expertise, skills, and performance. Burke, Williams & Sorensen clients value honesty, reliability, accessibility, efficiency, and prompt responsiveness, all qualities that form a foundation for the most important factor of all when you choose legal representation: Trust.