

Mitch Kelly
Housing Finance



The Office of Housing Finance oversees the financing and development of affordable multifamily properties in Georgia. The Office's core functions include the allocation of 9% and 4% Housing Credits, underwriting of Housing Credit developments, originating and underwriting multifamily loans, construction monitoring, and development oversight.



Megan Cutler
Allocation and Policy

Sandy Wyckoff
Tax Credit Underwriting



Gary Garner
Capital Markets

Gary Huggins
Construction Services



Onome Uwhubetine
Development



Meagan Cutler
Allocation and Policy



The Allocation and Policy Team is responsible for QAP policy development and the allocation of 9% and 4% Housing Credits/Bonds through DCA's competitive application processes. The Allocation and Policy Team is the primary point of contact for QAP or Scoring discussions until a development is given an award letter.



Melissa Florkowski
Housing Finance Policy Lead

Bryce Farbstein
Housing Policy Analyst



Jenny Moody
Allocation Analyst (9% Lead)

Em Persaud
Allocation Analyst (4%/Bond Lead)



Felecia Speakman
Housing Finance Support Specialist



Sandy Wyckoff

Tax Credit Underwriting

The Tax Credit Underwriting Team ensures financial feasibility for developments funded with 9% and 4% Housing Credits/Bonds. The Tax Credit Underwriting Team is the primary point of contact from the time a development is awarded until the 42(M) or Carryover Allocation is given.



Ahsj'a St. George

Tax Credit Underwriter



Trey Melvin

Tax Credit Underwriter



Gary Garner
Capital Markets



The Capital Markets Team is responsible for originating and underwriting multifamily loans funded by Georgia Housing & Finance Authority (GHFA). The Capital Markets Team is the primary point of contact from the time a development applies for a loan from GHFA until the loan is closed.



Licelotte Beato
Loan Underwriter



Gary Huggins
Construction Services



The Construction Services Team is responsible for initial construction reviews, monitoring, approving disbursements for GHFA loans, and final architectural signoff. The Construction Services Team is the primary point of contact for any construction or architectural question, issue, or approval until the property has begun its Compliance Period.



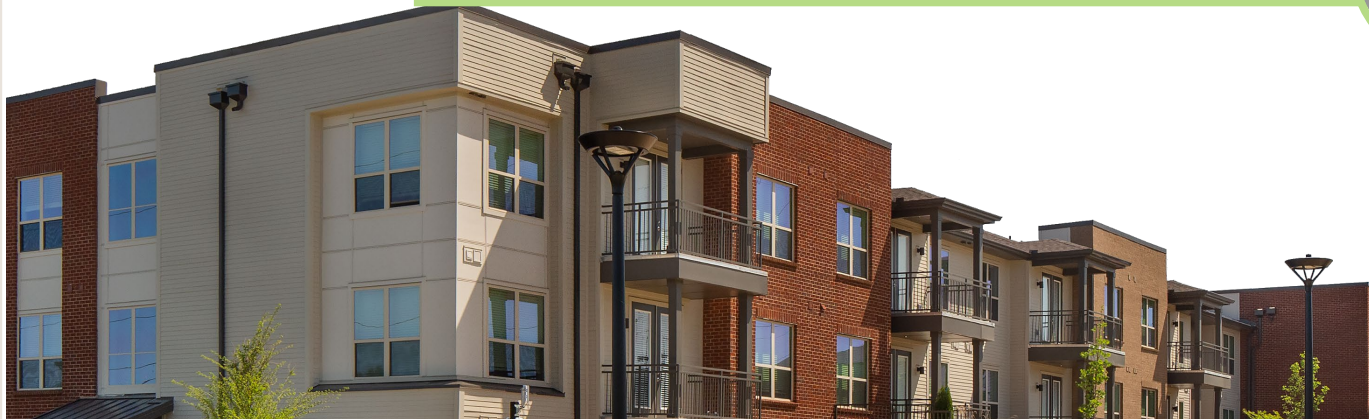
Samoy Minter
Construction Management Analyst (GHFA Loans)

Maegan Lawter
Construction Management Analyst (Tax Credits)



Willie Bolden
Construction Management Specialist (Tax Credits)

Dezire Jackson
Construction Services Coordinator



Onome Uwhubetine

Development

The Development Team ensures properties funded with 9% and 4% Housing Credits/Bonds have a successful and timely development process. The Development Team is the primary point of contact from the time a development is given a 42(M) or Carryover Allocation until 8609(s) are issued.



Nelson Bolton

Senior Development Analyst



Erik Quillian

Development Analyst



Phyllis Carr

Senior Program Assistant



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Stephen Barrett
Operations System Manager

Sanjana Zahin
Tax Credit Specialist



Cheyenne Speakman
Business Support Analyst

