

Part 3: SANTA FE HOMES PROGRAM (SFHP)/HOUSING OPPORTUNITY PROGRAM (HOP)/LOW PRICED DWELLING UNIT (LPDU) LIEN ASSISTANCE AND MANAGEMENT

20 SFHP/HOP deeds of trust and program agreements recorded against affordable units

6 deeds of trust and program agreements recorded against affordable units built by applicant (Project under construction follows Tierra Contenta guidelines and isn't subject to SFHP/HOP)

Description of services:

- **Completion of SFHP/HOP/LPDU income certification form (upon receipt of appraisal) reviewed and approved by the City, which will be attached to the purchase agreement and ultimately to the closing documents (includes specific SFHP/HOP/LPDU price, market value of home, lien amount, percentage of AMI, family size other sources of financing in addition to lien)**

The Housing Trust has been administering second mortgages and permanently affordable land trust homes for more than 25 years. The first project undertaken by The Housing Trust utilized a shared-appreciation second mortgage mechanism very similar to HOP/SFHP, and the financial mechanisms built into our 90 land trust homes function similarly as well. Housing Trust staff works with the lender, appraiser, and developer sales staff to gather the data to complete this form. Once completed, the form is forwarded to the City for review and preparation of the deed of trust and affordable housing agreement. We then contact the developer sales staff for inclusion as an addendum to the purchase agreement. The Housing Trust also works very closely with the title companies to ensure that all proper documentation is included in the final closing documents. In the current SFHP/HOP established procedure for loan closure, upon receipt of the originals of the Deed of Trust and Affordable Housing Agreement from the City, The Housing Trust takes the documents to the closing for client signatures. The closing documents are then recorded by the title company and returned to The Housing Trust for procurement of the appropriate City staff signatures and the assignment of a City item number. The Housing Trust is then called when completed to pick up the documents. The Housing Trust then takes the documents to the title company for re-recording. Upon completion of the re-recording, the title company issues title insurance. Utilizing this current method, the client incurs an additional cost of up to \$85 (recording fees + additional \$25 endorsement fee). These same steps are taken in the AHTF program, with the exception of originally recording the mortgage under The Housing Trust and the simultaneous assignment of the lien to the City.

- **Counseling to all prospective SFHP/HOP buyers with regard to the terms and conditions of the SFHP/HOP deed of trust and program agreement:**

All Housing Trust counselors are fully trained to explain the terms and conditions of both the HOP program and the SFHP. Our dedicated staff is ready to explain the terms and conditions of various inclusionary zoning programs. This information is disclosed at intake, during homebuyer

education classes, as well as in relation to specific developments subject to HOP/SFHP. Prior to closing, clients participate in a one-on-one session dedicated to reviewing and signing disclosure documents.

The Housing Trust provides formal disclosure statements and additional education at the preclosing when the client signs the documentation. The client will sign a form attesting that they were informed of the terms of the SFHP/HOP/DPLU lien.

- **Support and assistance to the City of Santa Fe regarding information and technical assistance regarding the SFHP/HOP/LPDU deed of trust and program agreement to the SFHP/HOP/LPDU developers, attorneys, title companies, lenders, and Realtors that are involved in a SFHP/HOP/LPDU home transaction**

The Homebuyer Serving and Lending Manager works closely with City staff to field questions and confer on the SFHP/HOP/LPDU program. We are available at all times to explain to owners of new developments about how The Housing Trust can work with their sales staff to recruit buyers for the SFHP/HOP program restricted unit sales during the time the initial contract with the developer is negotiated and again when the vertical construction is underway.

However, most questions about technical issues arise at closing on a client's home purchase and post purchase. The Housing Trust has a strong knowledge of current trends in the real estate market due to the constant interaction with attorneys, Realtors, lenders and appraiser on such transactions. It also has depth of expertise through its Board members who are expert in the areas of mortgage lending and real estate sales. The Housing Trust also has very good legal counsel versed on real estate and mortgage lending laws. All of our resources are available for responding to ongoing program administration. We feel that the public and the buyers who purchased the restricted homes are better served in this scenario than the closed system in place at the County.

Support and assistance to the City of Santa Fe in educating lenders and Realtors about how the SFHP/HOP work, with particular emphasis on the mechanics of how the shared equity liens work: The Housing Trust relies heavily on education and outreach within the community in order to achieve its goals of helping the hardest-to-serve clients and focusing on long-time community residents. The Housing Trust owes much of its success over the years to innovative collaborations and partnerships with private sector real estate professionals. Many Realtors and lenders receive specific training as instructors for our homebuyer education classes. Prior to teaching these classes, they are required to go through an orientation process that includes the basic functioning and requirements of HOP/SFHP lien mechanisms.

Because The Housing Trust is not primarily a first mortgage lender, we work with numerous local banks and mortgage companies that provide the best loan programs for our clients. All our banking partners are very well versed in the mechanics of SFHP/HOP liens, and when a client comes to us with a lender who isn't, we make sure the loan officer understands the lien structure and staff works with them to obtain program approvals from their mortgage investors.

Our trained staff is ready and willing to field any and all questions regarding HOP/SFHP and has an open policy in regards to any real estate professional desiring more information about affordable housing. Housing Trust staff has been educating clients, Realtors and lenders about the mechanics of shared equity liens for more than 25 years.

The Housing Trust believes that collaboration is the key to successful affordable housing solutions. We have been providing technical assistance to builders, attorneys and title companies for homebuyer programs since our inception. We rely on a collaborative approach to work with developers and attorneys to ensure compliance with the SFHP/HOP programs. We also have very long-established relationships with local title companies that include special discounts and benefits offered to our clients. Through our direct facilitation of affordable housing purchases, we have educated many closing officers about the nuances of these often-complex transactions. The Housing Trust's open-door policy means that we will always meet with anyone interested in learning more about any aspect of affordable housing.

- **Quarterly report that tracks data for homes built by applicant for which affordability liens are held directly by applicant, including value and terms of liens, income levels of homebuyers, subordination history of liens, and the use of payoffs, including recycling of liens to another qualified homebuyer**

The Housing Trust has built no homes subject to the affordability requirements of the SFHP/HOP/LPDU program for which it has retained the liens in the name of The Housing Trust. The Housing Trust built the Eldergrace Cohousing Condominium development of 28 condominiums in 2010 for which 10 homes had City liens which were given to the City at closing. The Housing Trust had been told by staff that the liens would be owned and serviced by The Housing Trust but City staff at that time changed the directions and required The Housing Trust to give those loans to the City. Developments prior to that time were exempt from HOP or were located in Tierra Contenta which has a different set of guidelines exclusive of SFHP/HOP.

The Housing Trust provides quarterly reports to the City with details on new loan activity. We will add to the report a spreadsheet showing the information listed above for all of the referenced loans that are serviced directly by The Housing Trust but which homes were developed by other parties. Currently The Housing Trust holds and services 588 loans totaling over \$18 million including HOP liens, CDBG funded soft second mortgages, and Housing Trust Fund loans made to homebuyers. These programs are reported separately at this time.

Part 4: ADDITIONAL SERVICE OPPORTUNITIES

A. MI-Saver

Deliverables:

- 28 Interest bearing second mortgages loaned to qualified buyers
- \$ 1.5 million already deployed
- 10 Mortgage Lenders signed on to partner in marketing and originating MI-Saver loans
- Complete set standard loan documentation and marketing materials

Description of services:

The MI-Saver is a lending tool to help low to moderate income borrowers on new home purchase mortgages to reduce the monthly payments by eliminating the cost of private mortgage insurance (MI). The Housing Trust makes interest bearing loans up to \$50,000 for the purchaser. The program was initially established through a \$1 million CDFI grant and has been bolstered by an additional \$500,000 investment from The Housing Trust's own funds. The Housing Trust is currently in the process of obtaining an additional \$1 million CDFI grant.

III. Project Schedule and Summary Cost Proposal

Project Schedule

| Scope of Work Item | Estimated Start Date | Estimated Completion Date | Key Milestones and/or Reporting Points |
|---|----------------------|---------------------------|---|
| 1. Homebuyer Assistance | 7.1.2018 | 6.30.2019 | Quarterly reports detailing progress on goal numbers |
| 2. Verifications/ Certifications for SFHP and HOP | 7.1.2018 | 6.30.2019 | Quarterly reports detailing progress on goal numbers |
| 3. SFHP and HOP Liens Preparation | 7.1.2018 | 6.30.2019 | Quarterly reports detailing progress on goal numbers |
| 4. Additional Service Opportunities | | | |
| a. MI-Saver Loans | Ongoing | | Quarterly progress reports detailing development of program materials, partner sign-ons and client outreach |

SUMMARY COST PROPOSAL

THE HOUSING TRUST
Proposed Budget for Professional Services Budget
for RFP #18/54/P

| Service Provided | Service Total |
|---|----------------------|
| 1. HOMEBUYER ASSISTANCE FOR LOW TO MODERATE INCOME HOUSHOLDS | |
| Total for Homebuyer Assistance & Education | 180,000 |
| 2. AFFORDABLE HOUSING VERIFICATIONS AND CERTIFICATIONS | |
| Total for Homebuyer Verifications & Certifications | 30,000 |
| 3. LIEN ASSISTANCE FOR HOP, SFHP OR LPDU UNITS | |
| Total for Lien Assistance for HOP, SFHP & LPDU Units | 8,000 |
| 4. ADDITIONAL SERVICE OPPURTUNITIES | |
| MI-Saver Program Start-up & Program Delivery | 20,000 |
| Financial Literacy Classes for Renters & Homebuyers | 16,000 |
| Delinquency Curement Loans (SFHP/HOP/LPDU) | 12,000 |
| Total for Additional Services | 48,000 |
| | \$ 266,000 |

The program will assist at least 500 households through education, counseling, referrals, lending, verifications, home purchase and home retention. Each of these transactions is recorded in our CounselorMax system and available for reporting and audit. The per unit cost is estimated at \$532 per household, although there is great variance in cost from one service category to another.

IV. STAFF COMPOSITION / ORGANIZATION STRUCTURE



THE HOUSING TRUST

Board of Directors

Kevin Kellogg
Executive Director

James Hicks
TC / Single Family
Development

Denise Benavidez
Operations
Home Ownership

Zach Thomas
Development
Asset Management

Eric Westlake
Controller

Maria Ortiz

Ron Chavez

Peggy Vasquez

Joyce Arellano

Cordy Medina

RESUME: KEVIN C KELLOGG

KEVIN C KELLOGG
Executive Director
Santa Fe Community Housing Trust

The Housing Trust is a nonprofit organization created to provide affordable housing in northern New Mexico and to help renters, homeowners and home buyers. Since inception in 1992 over 5000 households in Santa Fe have attended the Housing Trust's homebuyer training program and the Trust has assisted the purchasers of over 2000 homes. The Housing Trust has developed 600 new homes and built two apartment communities, 120 units operated by the Housing Trust. The Trust has capitalized assets of \$31.3 million to fund loans for home purchase and to leverage housing construction, acquisition and rehabilitation. Current projects include a 87 unit 9% LIHCT apartment development, 9 single family dwelling in construction, and on going land planning on Housing Trust owned properties.

Professional Duties

As Executive Director, Kevin is responsible for the overall operational performance, outcomes achievement, and financial performance of the Housing Trust. He evaluates new funding opportunities and represents the agency and leads relationship management and negotiations with public agency funders of programs and services. He heads up the organizations role in advocacy at the state and local level and develops coalitions for grants and strategic alliances with partner agencies. He oversees all development activities as well as the planning, funding and implementation of existing programs and new initiatives.

PROFESSIONAL HISTORY

| | |
|-----------|--|
| 2018- | Santa Fe Community Housing Trust, Executive Director |
| 2017-2018 | Housing Authority of Maricopa County, Housing Development Manager |
| 2010-2013 | ASU Stardust Center for Affordable Homes and the Family, housing policy advocate ASU The Design School, Visiting Assistant Professor ASU MRED Program, Professor of Real Estate Practice |
| 2002-2018 | Kellogg + Associates, Housing Consultant, Architect |
| 1998-2002 | AXIA Architects, Santa Rosa, CA, President, Principal-in-Charge |
| 1991-1997 | ASU, College of Architecture, Joint Urban Design Program Faculty |

LICENSING AND AFFILIATIONS

Member, Urban Land Institute
Member, Lambda Alpha International
Member, US Green Building Council
Licensed Architect, State of California C22411
Licensed Architect, State of Arizona 53882
NCARB Certified
LEED AP Certified
2005-2009 Planning Commission Chair, Sebastopol, CA

EDUCATION

MAUD 1990 Harvard University Graduate School of Design
BArch 1984 Arizona State University College of Architecture

AWARDS & RECOGNITION

2017 Greenbelt Alliance Compact Development Endorsement, Roseland Village, SR CA
2012 Best Housing Project, North Bay Business Journal, Fife Creek, Guerneville, CA
2009 Greenbelt Alliance Compact Development Endorsement, Fife Creek, Guerneville
2008 Best Housing Project, North Bay Business Journal, Colgan Meadows, Santa Rosa CA
2006 Arizona Housing Trust Fund Award, best Housing Project, Sahara Luna, Phoenix, AZ
2006 National Building Museum, DC, Affordable Housing: An American Asset –South Ranch
2005 Greenbelt Alliance Compact Development Endorsement Las Palmas, Sonoma, CA
2002 AIA Chapter Citation Award, Jay's Place, Santa Rosa, CA
2001 Greenbelt Alliance Compact Development Endorsement Springs Village, Sonoma, CA

RESUME: ZACHARY E. THOMAS

ZACHARY E. THOMAS
Land Use and Development Director
Santa Fe Community Housing Trust

Professional Duties

Zach Thomas joined the Santa Fe Community Housing Trust as the Land Use and Development Director in September 2016. Having extensive experience in all facets of land use and land entitlement, project management, regulatory compliance, and program and policy development, Mr. Thomas is continuing the legacy of successful project development that is the hallmark of the Housing Trust. Proven success in project management and fostering trust within the local development community serve to bolster the Housing Trust's network of industry participants that has helped build the organization into a premiere developer of affordable housing within the greater Santa Fe Community.

EDUCATION

Bachelor of Arts –Political Science, 2001, California State University, Chico
Master of City and Regional Planning, 2003, California Polytechnic State University, San Luis Obispo

EMPLOYMENT

Pacific Municipal Consultants 2003-2007 (Planner)
City of Chico, California 2007-2013 (Senior Planner)
City of Santa Fe, New Mexico 2014-2015 (Senior Planner)
New Mexico Finance Authority 2015-2016 (Senior Water Resources Administrator)
Santa Fe Community Housing Trust 2016-Present (Land Use and Development Director)

PROFESSIONAL ACTIVITIES

Served as lead labor negotiator and representative for the City of Chico Management Employee Group
Served on the City of Chico City-Wide Safety Committee
NM Permanent Supportive Housing Toolkit Workshop Participant
Member of the Tierra Contenta Master Plan Architectural Review Committee
Member of the Tierra Contenta Master Plan Board of Directors
Member of Lambda Alpha International – Honorary Land Economics Society

James S. Hicks
**Single Family Development Coordinator/
Executive Director Tierra Contenta**
August 2014 to Present

Duties:

Oversees single family new development activities. Manages the assets of the Tierra Contenta Corporation (TCC) to insure the financial viability of the organization through the completion of the Master Plan Project. The development and sale of the land tracts and lots on land owned by the Corporation. (Previously was exclusively the Executive Director of the Tierra Contenta Corporation (a New Mexico nonprofit organization) until it merged with the Santa Fe Community Housing Trust.

Responsibilities include:

- Plans development and sales of single family subdivisions
- Sale of tracts of land and finished lots to builders and developers
- Financial accounting for TCC as well as establishing and managing the budget for construction phases, and administration of the TCC
- Management of financial and other assets, including working with bankers as necessary
- Investigation of housing and real estate opportunities for the Santa Fe Community Housing Trust
- Coordination with leaders within the community, and at the City government of the City of Santa Fe
- Coordination with community real estate brokers
- Providing advice to the Board of SFCHT
- Oversight of development consultants and contractors

Related Real Estate and Development and Financial Experience:

Vice President of Finance of the SW Division of Presley Homes from 1985 to 1998. Held the Contractor's license (GB-98) for construction and development of that NY Stock Exchange Company for New Mexico. Held the New Mexico Broker in Charge License for the Corporation while supervising a sales staff of 10-14 sales agents. Provided pro forma information on new products and subdivisions to the Corporate Headquarters.

Vice President of Finance of SD Cement Manufacturing Company for 3 years

Training and Education:

Current NM Real Estate Broker, held license for 20 plus years
Former NM General Contractor, GB-98

BS Accounting, University of Alabama
Substantial work toward completion of MBA from University of Texas at El Paso.

Eric Westlake
Controller
Santa Fe Community Housing Trust

PROFESSIONAL DUTIES

- Manage ongoing accounting and finance operations
- Maintain and produce Financial Statements
- Generate of pro-formas for special projects
- Oversee integration of subsidiary financials
- Coordinate liquidity requirements

EXPERIENCE

- Interim CFO, New Mexico Finance Authority (6/16 to 9/16)
- President, Encore Management Consultants, LLC (8/99 to 10/16)
- CFO, Catholic Charities (10/06 to 10/14)
- COO/CFO, Titus Software (02/03 to 08/04)
- Executive Director, Sony Pictures Entertainment (02/95 to 07/99)
- Senior Manager, The Walt Disney Company (02/92 to 02/95)
- Controller, Northwest Airlines (02/91 to 02/92)
- Senior Financial Analyst, American Airlines (07/89 to 02/91)

EDUCATION

MBA, Finance & Marketing
University of Southern California, Los Angeles, California

Bachelor of Arts – Mathematics
University of California, Los Angeles, Los Angeles, California

SOFTWARE PROFICIENCIES

Excel • PowerPoint • Fundware • Quickbooks • Word

Resume: DENISE D. BENAVIDEZ

Denise D. Benavidez
Homebuyer Servicing, Counseling & Lending Manager
Santa Fe Community Housing Trust
August 2016 to Present

PROFESSIONAL DUTIES

As Homebuyer Program Manager, my duties include but are not limited to; managing the Housing Trust's services for prospective and existing homeowner's participating in counseling and services, outreach and marketing of the program, program funding, contract management, training, maintenance and automation of operating and core systems, compliance and file documentation review, management of the homebuyer lending process, loan servicing, management of office personnel, production goals, grant writing and report preparation. In addition, the promotion of positive work attitudes, team oriented environment, providing excellent leadership and customer service skills.

EXPERIENCE

El Pueblo State Bank, Loan Secretary 1981-1985
Valley National Bank, Administrative Assistant, Closing Officer, Consumer Loan Officer 1985-2002
Century Bank, Vice President, Q C/ Documentation Manager, Loan Operations Manager 2002-2010
Valley National Bank, VP Credit Administrator, Loan Operations Manager, Security Officer 2010-2015
Century Bank, VP Conversion Team Leader, 2015-May 2016
NM State Land Office, Policy and Procedures Analyst/Staff Manager Records Division 5/2016 to 8/2016
Santa Fe Community Housing Trust, Homebuyer Program Manager 8/2016 to present

EDUCATION

NNMCC Computer Hardware and Graphics Certification
NNMCC Microsoft application Certification (Excel, Word I, II, III)
University of Phoenix Advanced Excel
Western States School of Banking
ICBA Management and Leadership Certification
Edwards & Associates Compliance Certification

PROFESSIONAL ACTIVITIES

Espanola Valley Chamber of Commerce Board Member
Northern New Mexico Supplier Alliance (LANL Small Business Program) Board Member
Espanola Valley Chamber of Commerce Spirit Days Chairperson
Las Cumbres Learning Center Sharing Tree Program Manager
Espanola Schools Coats for Kids Representative
Girls Inc. Committee Member
United Way Pancakes on the Plaza
Habitat for Humanity (Espanola) Board Member
Los Alamos Medical Center-Community Awareness Kids Program

RONALD J. CHAVEZ
Homebuyer Services (Full Time Position)
Santa Fe Community Housing Trust
January, 2005 to Present

Duties at the Housing Trust: Coordinate homebuyer training and counseling program, perform intakes, counsel consumers, direct sustainable homebuyer education program, financial literacy classes, HECM counseling, saving energy first curricula.

Highlights of qualifications: Certified by Neighborhood Reinvestment Corporation to provide instruction in Homebuyer Education, Foreclosure Prevention, Home Equity Conversion, and Budget Management. Over 15 years experience in growth, maintenance, and collection of a large portfolio of consumer loans, mortgage loans, retail finance contracts, and federal loans. Responsible for managing complex projects involving thousands of customers and millions of dollars of investments. Bilingual.

- Conducted training presentations for prospective homeowners regarding financial literacy, the homeownership process, and other specialized topics. Planned training presentations and compiled educational materials in order to create and implement a training curriculum for prospective homeowners regarding various specialized training presentations.
- Assisted with all aspects of the Full Service Lending Model (Counseling, Home Selection, Lending, and Closing) and personally navigated both Spanish and English speaking clients through the corporate process toward homeownership.
- Recruited, hired, trained, and evaluated all branch employees. Responsible for all personnel decisions regarding retention, promotion, and compensation of employees.
- Provided homeownership counseling for potential first time homebuyers in Santa Fe, Taos, Rio Arriba, and San Miguel Counties. Developed budgets, performed credit analysis, determined mortgage eligibility, and created debt management plans for customers with dreams of homeownership.
- Counseled clients who were in foreclosure. Provided quantitative analysis to management, mediated between lenders and clients, formulated strategies to resolve clients' delinquent mortgage accounts, and provided clients with the information necessary to decide on a course of action with respect to their pending foreclosures.
- As part of a team developed, composed, and implemented a State Personnel Board Audit Program designed to evaluate the human resource management operations of all State agencies. Conducted on-site reviews of state agency human resource departments to determine compliance with State Personnel Board Regulations and Procedures.

Education

B.A, Loyola Marymount University, 1990
Graduate, St. Michael's High School, 1986

Employment History

| | | |
|--------------|--------------------------------|----------------------------------|
| 2004-Present | Homebuyer Services Coordinator | Santa Fe Community Housing Trust |
| 2001-2004 | Homebuyer Counselor | Homewise, Inc. |
| 1998-1999 | Executive Personnel Analyst | State of New Mexico Personnel |
| 1991-1998 | Branch Manager | Norwest Financial Inc. |

RESUME: MARIA ORTIZ

Maria R. Ortiz
HUD Certified Housing Counselor
Santa Fe Community Housing Trust
2006 to Present

Current Duties: Coordinate homebuyer training classes, provide direct counseling for consumers, perform intakes, lead financial literacy classes, and conduct outreach for Housing Trust programs among consumers and real estate professionals, conduct Spanish language counseling and training.

HIGHLIGHTS OF QUALIFICATIONS

- Seven years experience working in customer service positions in banking
- Patient and effective when working with a wide range of personalities
- Very well organized and able to tend to multiple tasks at once

RELEVANT EXPERIENCE

Customer Relations

- Responded to customer dispute and resolved
- Persuaded debtors in clearing outstanding debts
- Negotiated settlements

Telecommunications

- Managed phone system with 8 lines and 95 extensions without complication
- Translated in Spanish when needed
- Posses excellent telephone skills
- Majority of internal and external customer inquiries

Computer Usage

- Reviewed new customers account information input into proper data base
- Scanned new signatures for tellers to identify the customer's signature
- Internet use to skip trace an individual

EMPLOYMENT HISTORY

| | | | |
|-----------------------|---|-------------------------|--------------|
| July 2006 - Present | Housing Counselor | The Housing Trust | Santa Fe, NM |
| Sept 2005 – July 2006 | Collections Unit Manager | JK Collections, Inc. | Santa Fe, NM |
| Feb 2005 – May 2005 | Bilingual Educational Asst. | Santa Fe Public Schools | Santa Fe, NM |
| Aug 1996 – Oct 2003 | Call Center Assistant Accounting Assistant File Maintenance Specialist Customer Service Specialist | Century Bank F.S.B | Santa Fe, NM |

EDUCATION

1995 Capital High School, Santa Fe, New Mexico

Joyce Arellano
Program Manager (Fulltime Position)
Santa Fe Community Housing trust
January ,2012 to present

Duties at the Housing Trust:

Federal Program Grant Administrator Housing Counselor; Rental and Special Needs Program Manager. Duties: Implementation of rental assistance programs in compliance with internal policies and controls, funding requirements and HUD policies. Outreach to client's sources in a variety of setting, apartment managers, shelters, & public agencies. Work with Department of Housing and Urban Development, case managers, screening referrals, follow up and maintain client files, reporting and auditing. Conduct HQS Inspections. Prepare annual reports, prepare grant applications, generate invoices. Assist with home buyer program including interviewing, credit counseling and arranging home viewing for clients. Pre-qualifying and lender referral. Maintaining financial records. Generate closing documents and coordinate with Title Companies. Review Title documents.

Special Skills:

All aspects of Public Records Research and Document and Survey Interpretation .
Compliance and Policy Monitoring - Real Estate Title
Compliance and Monitoring – HUD Housing and Special Needs Programs
Homebuyer Training Educator
Homebuyer Counseling

Experience:

Policy Compliance Auditor/Title Examiner–2004-2012 Southwestern Title & Escrow
Title Examiner - 2002-2004 Stewart Title Santa Fe Abstract
Program Manager - 1996-2002 Santa Fe Community Housing Trust
Title Examiner, Title Plant Supervisor - 1986-1996 American Surety Title
Medical Clerk - 1980-1986 ST. Vincent Hospital
Clerical Supervisor – 1973-1980 Santa Fe County Clerk

Education/Affiliations/Certifications:

Continuing Education Course of Study: Business Education, Bookkeeping, Business English, General Business and Tax Preparation. Certificate of Achievement in Business Math
Certified in Quickbooks Accounting Program.
Continuing Education in Title Insurance and Business Ethics. Licensed and certified Title Examiner.
Training in Section 8 and multiple HUD related Programs Tax Credits, Income Qualification, Tenant-Based Rental Assistance
Special Needs and Low Income Homebuyer Qualification
Reporting and compliance auditing for the Fair Housing Act and Enforcement. HOPWA and Shelter Plus Care Management
Certified HQS (HUD Quality Standard Sec 8) Inspector
Certified in HUD Financial Management for HOPWA
Certified New Mexico Coalition to End Homelessness
Chairperson the HARP Committee.
Mayor's Blue Ribbon Taskforce to End Homelessness

Margaret L. Vasquez (Peggy)
Administrative Assistant
Tierra Contenta Corporation and The Housing Trust
July 1999 –present

Duties

Perform all general office management duties, make independent decisions as needed to keep operations flowing smoothly. Professional, well-developed organizational skills and positive, supportive attitude ensures effective customer relations. Familiar with property development, construction, sales, closing and lending processes. Primary duties are:

- Originate new mortgages for affordable home buyers. Process subordination and payoff information.
- Work with title companies.
- Organize Tierra Contenta Board meetings and maintain minutes and records. Reconcile bank statements.
- Produce Sales Reports.

Special Skills

| | |
|---|--|
| Transcribe Dictation | Certified HQS Inspector |
| New construction punch list inspections | 10-key calculator |
| Two-way radio | Switchboard |
| Word Processor - 70 wpm | Computers and office software programs |

Related Experience:

BT HOUSING INC., Customer Service Relations Manager for homebuilding operation, Santa Fe, NM 87505, 1993-1999

SANTA FE ASSOCIATION OF REALTORS, Information Specialist/Receptionist 1993-1995

FIRST HEALTH SERVICES, INC., Santa Fe, NM, Data entry, 1992-1993

LANPHERE REPORTING SERVICES, Santa Fe, NM, Office Manager 1992

FEDERAL ABSTRACT COMPANY, Santa Fe, NM, Title Search, 1988-1992

BANK OF SANTA FE, Santa Fe, NM, Head Teller, 1984 – 1988

Affiliations/Certifications:

Santa Fe Affordable Housing Roundtable
President of Zona del Sol
Friends of the Library
Certified Housing Quality Standards Inspector

Cordy Medina
Rental Housing Service Coordinator
2015-Present

Professional Duties: Develop supportive, professional relationships with residents; assist residents in accessing local support services and community resources that help them stay housed, be good tenants and meet their personal goals and objectives; develop and maintain partner relationships with spectrum of local agencies and service providers, staying current on available services and resources; develop and coordinate with residents on-site programs, activities and community events; work closely with property management and proactively with residents to prevent and/or resolve issues; maintain records in accordance with local, state and/or national program requirements.

| | |
|-------------------|---|
| Experience | <p>1976-1981 City of Santa Fe Santa Fe, NM <u>Deputy Director of Environmental Services Division</u></p> <p>1981-1986 Santa Fe County Santa Fe, NM <u>Correction/Detention Officer</u></p> <p>1986-1998 Self Employed Santa Fe, NM <u>Owner/Manager of Video Visions</u></p> <p>1996-2003 City of Santa Fe Santa Fe, NM <u>Deputy Director for the Mayor's Office of Intercultural Affairs</u> <ul style="list-style-type: none"> • Facilitated Groups/Organizations in diversity dialogue • Trained Non-Profit boards on policies and procedures • Coordinated city sponsored activities and events </p> <p>2003-2005 State of New Mexico Santa Fe, NM <u>Committee Secretary for Senator Phil Griego</u> <u>Program Manager-State of NM Higher Education Dept.</u></p> <p>2006-2015 State of NM Attorney General Santa Fe, NM <u>Constituent Services Coordinator</u> <ol style="list-style-type: none"> 1. Resolve reported problems and complaints 2. Ensure that constituent concerns are dealt with in an Expeditious and timely manner 3. Collaborate with other state agencies to find solutions and answers for constituents 4. Meet statewide with groups and local residents concerning complaints on local government, land grant issues and other priorities 5. Coordinate with the Governor's Constituent Office complaints and initiate other options 6. Ombudsman role </p> |
|-------------------|---|

| | |
|------------------|--|
| EDUCATION | <p>1970 Santa Fe High School, Santa Fe, NM</p> <p>1974-1976 Santa Fe Business College Santa Fe, NM</p> <p>1981-NM Correctional Academy Santa Fe, NM</p> |
|------------------|--|