

OUTLOOK ON ASSET MANAGEMENT

TIMELY UPDATES AND RESOURCES FROM THE RJAHI ASSET MANAGEMENT TEAM



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COMING SOON.....

2024 Virtual Asset Management Summit

By Mindy Waggener, RJAHI Asset Management Coordinator

RJAHI is pleased and excited to announce the date for our next Virtual Asset Management Summit. Please mark your calendars

for February 13-15, 2024. As more details become available, they will be listed on our website, which will be announced shortly!

What you can expect:

- Participate with the Engaging Guest Speakers and Panelists
- Hear Real-World Strategies for Day-to-Day Business Practices
- Informative Zoom platform-based presentations
- Earn CEC Hours While Networking with your Peers
- Meeting Website, Registration and Agenda Coming Soon!

We are planning this event to be educational, fun and interactive! If you are a first-time attendee or a Summit Veteran, we want your input!

- What do you want to hear about or learn?
- Do you have a specific topic in mind?

Let us know and we may incorporate it into our Agenda! Contact Mindy Waggener mindy.waggener@raymondjames.com.



PROPERTY SPOTLIGHT: Flamingo Pines, Phase I, II & III – Las Vegas, NV

By Nikki Winkler, RJAHI Asset Manager

Completed in September of 2019, Flamingo Pines I is a new construction of a 66-unit senior project located in Las Vegas, NV. Phase I consists of one four-story apartment building containing one- and two-bedroom units which targets residents at the 30% and 40% of AMI set-aside. Flamingo Pines I also offers 13 market-rate units. The building is serviced by an elevator and is the location of a one-story community building with a management office, community room, computer room, and fitness center.

Flamingo Pines Phase II Apartments is also a new construction completed in October 2020 featuring 66-units for the senior population in Las Vegas, NV. Flamingo Pines II consists of one four-story apartment building containing one- and two-bedroom units targeting residents at the 30% and 40% of AMI set-aside. Phase II also offers 13 market-rate units. Like Phase I, the building is serviced by an elevator and shares the community building. New with phase II is the addition of amenities available to all phases including a swimming pool, barbershop, and a theatre.

Flamingo Pines Phase III Apartments finishes the 3-phase new construction, senior living community. Phase III features a similar one, four-story elevator serviced apartment building containing 43 one-bedroom units, which targets residents at the 30% and 50% of AMI set-aside.

The properties operate at 100% occupancy and hold a robust waitlist as the word has spread that Flamingo Pines is the place to live and play! A recent visit to the properties revealed a daily event schedule planned by a resident association and in conjunction with management and social service coordinators. A wide variety of activities and services allow for everyone to find something to do right where they live. Bingo, yoga, potluck dinners and planned outings are just a few of the options from which to choose. One resident has been teaching dance her whole adult career and when she retired, she brought those skills to her neighbors at Flamingo Pines. The residents enjoy learning new steps and varieties of dance and are often found enjoying the community spaces together.



Community gardens are fruitful and plenty of work from residents shows in the plentiful spaces provided to grow food or flowers. Additionally, the dog park is a great meeting space for the canine residents as well. Beautifully decorated lounge areas are provided in each building and in each laundry room as well. Lockers are provided for residents to keep heavy soaps and softeners and a couch and television are present making even the chores a fun experience.



In addition to the activity schedule, the communities each provide services at no cost to the residents. Resident services include on-site transportation services for residents as well as an on-site service coordinator. Nevada HAND owns, operates, and 100% funds a transportation fleet to serve its residents. Nevada HAND's Resident Service Group provides the on-site service coordinator. All three phases have cross uses and cross access to community amenities and staff.

Community is defined as “a feeling of fellowship with others, as a result of sharing common attitudes, interests and goals.” At Flamingo Pines, the property staff, supportive staff and residents have come together to give all three phases of Flamingo Pines a true community vibe.

COMPLIANCE CORNER: HUD Issues Final NSPIRE Standards

By A.J. Johnson, [A.J. Johnson Consulting Services, Inc.](#)

The Department of Housing & Urban Development (HUD) has announced the pending federal register publication of the Final Inspection Standards Notice for the National Standards for the Physical Inspection of Real Estate (NSPIRE). The notice details inspectable items at HUD-assisted and Multi-family insured properties. This includes a classification of the conditions that are considered life-threatening, severe, moderate, or low-risk by item and inspectable area. Additionally, the notice commits HUD to review standards at least every three years.

NSPIRE improves HUD's oversight by aligning and consolidating inspection regulations used to evaluate HUD housing across multiple programs. NSPIRE strengthens HUD's physical condition standards, formerly known as the Uniform Physical Condition Standards (UPCS) and the Housing Quality Standards (HQS). Effective October 1, 2023, UPCS and HQS will no longer exist.

The NSPIRE standards were tested during the NSPIRE Demonstration and were opened for public comment on June 17, 2022. The final standards were published with changes considering feedback HUD received and additional field testing during the NSPIRE Demonstration. Major changes include:

- Addressing life-threatening and severe deficiencies within 24 hours. All other deficiencies must be addressed within 60 days or a reasonable period.
- Making the Smoke Alarm Standard consistent with the National Fire Protection Association (NFPA) Standard 72.
- Creating a Fire Door Standard detailing the specific function, operability, and structural integrity requirements for fire doors.
- Requiring carbon monoxide alarms to be installed in compliance with the 2018 International Fire Code.
- Setting minimum temperature requirements during the colder months and requiring a permanent heating source.
- Including criteria for when guardrails and handrails are required.
- Establishing infestation deficiencies based on discrete levels of observations with clarification on citable pests.

- Developing deficiencies based on observed mold conditions or elevated moisture levels measured using a moisture meter.
- Including a deficiency for an enhanced visual assessment for deteriorated paint in units where children under six years of age reside to document potential lead-based paint hazards.
- Specifying Ground Fault Circuit Interrupter (GFCI) protection as a requirement.
- Including affirmative habitability requirements for bathrooms, kitchens, and other rooms used by residents.

HUD published the final NSPIRE rule on May 11, 2023, that made changes to inspections for Public Housing and Multifamily Housing programs. In addition to the final rule, the Final Standards Notice is one of three core subordinate publications as part of NSPIRE; HUD will publish the two remaining notices – the final Scoring and Administrative Notices – this summer.

How NSPIRE Differs

The new NSPIRE scoring approach is very different from the ones used by REAC since 1999. As noted earlier, NSPIRE will formally align expectations of housing quality and consolidate inspection standards.

Currently, UPCS inspections are “risk-based” inspections. A risk-based inspection takes a sampling of results and determines what risk may be present on the entire property and the owner's general operation. HQS inspections are results-based, and these standards are used to create a list of items that need to be corrected in order to participate in a HUD program (e.g., housing choice vouchers).

The updated NSPIRE inspection protocols seek to combine the aims of both approaches. It uses a “risk-based” approach of using results to encourage better day-to-day compliance and a “results-based” approach that aims to ensure the issues are corrected in a prompt manner.

COMPLIANCE CORNER:

HUD Issues Final NSPIRE Standards (con't)

By A.J. Johnson, [A.J. Johnson Consulting Services, Inc.](#)

Also, NSPIRE inspection standards and scoring methodology reflect NSPIRE's goals of focusing on the health and safety of residents over curb appeal and on life-threatening and severe deficiencies inside units resulting in more scoring impact than those outside the units.

Three Components of NSPIRE

NSPIRE is designed around three components that are intended to help accomplish HUD goals with the updated inspection program. The NSPIRE model provides for three inspection types, which include a self-inspection element to support owners and managers adopting year-round maintenance practices:

- **Self-Inspection:** Under NSPIRE, every year each owner/manager will inspect all units and retain a record of those inspections for three years. In a change from the proposed rule, electronic transmission of inspection results to HUD will not be required.
- **NSPIRE Inspections:** These inspections will be conducted by contract inspectors and public housing agencies every one to five years, depending on a property's previous inspection score.
- **NSPIRE Plus:** HUD federal inspectors may conduct additional inspections triggered by poor property conditions.

Inspectable Areas

Under UPCS, there are five inspectable areas. With NSPIRE, HUD establishes and consolidates the inspectable areas of a REAC inspection into three easily identifiable locations: Unit, Inside, and Outside.

- **Unit:** A "unit" of housing refers to the interior components of an individual apartment – where the resident lives.
- **Inside:** Inside means the common areas and building systems that can be generally found within the building interior but are not inside a unit.
- **Outside:** "Outside" refers to the building site, building exterior components, and any building systems located outside the building or unit.

Deficiency Categories

NSPIRE has abandoned the UPCS levels of deficiency (1-3, from least to most severe) in favor of a model that just identifies whether there is a specific deficiency or not. The severity is indicated by the overall category of deficiency. The majority of deficiencies are now considered health & safety deficiencies.

Health & Safety deficiencies have strict deadlines to correct and report as corrected to HUD. For severe health & safety deficiencies, an owner will have 24 hours to correct and 72 hours to report to HUD. For standard health and safety deficiencies, an owner will have 30 days to correct and 35 days to report the correction to HUD.

- **Health & Safety:** This category makes up most of the NSPIRE deficiencies because they are believed to be focused on the most critical elements that impact resident safety and habitability. There are two main categories of health and safety deficiencies: standard and severe. And the severe category is broken down into life-threatening and non-life-threatening.
- **Function & Operability:** These deficiencies are those where the resident is unable to use certain fixtures, features, or appliances. An example would be a sink that is constantly running. Deficiencies of this type require repair based on the property's routine maintenance plan.
- **Condition & Appearance:** These deficiencies are those where components of the property don't meet reasonable expectations of condition and appearance or are damaged. In these cases, the repair would be based on the property's routine maintenance plan.

Proposed NSPIRE Scoring Format

The NSPIRE scoring methodology converts observed defects into a numerical score and is easier to understand than under UPCS.

COMPLIANCE CORNER:

HUD Issues Final NSPIRE Standards (con't)

By A.J. Johnson, [A.J. Johnson Consulting Services, Inc.](#)

HUD intends to continue using the zero to 100-point scale for purposes including (but not limited to):

- *Frequency of Inspections* – properties that score higher will receive fewer inspections;
- *Enforcement* – low-scoring properties will be subject to HUD enforcement actions;
- *Public Housing Assessment System (PHAS) Designations* – average weighted inspection scores comprise 40 points of a PHAS designation;
- *Participant Evaluation* – inspection scores will be considered when determining future involvement of owners and agents in HUD projects; and
- *Risk Assessment* – HUD will use the scores to assess risk for individual properties.

Scoring Calculations

With the proposed scoring format, standards that are categorized as more severe will have a greater impact on a property's score when the deficiencies are in a unit, and a property with observed health and safety defects in the units is more likely to fail an inspection than a comparable property with less severe defects.

As noted above, NSPIRE has three inspectable areas – Units/Inside/Outside. Within these three inspectable areas, there are four Defect Severity Categories: (1) Life-Threatening {most severe}; (2) Severe; (3) Moderate; and (4) Low {least severe}.

To determine a site's score, for each of the categories, the number of deficiencies on an inspection will be multiplied by a HUD-provided multiplier and that value will be divided by the unit sample. The following example illustrates how the scoring will work:

- Assume ten units are sampled.
- The inspection finds four life-threatening issues in the units, and three moderate defects Inside.

- A life-threatening finding in a unit is worth 60 points so the unit section would be 60×4 or 240. Divided by the unit sample of ten, the total is 24.
- A moderate defect found "Inside" is worth 5 points so the Inside section would be 3×5 or 15. Divided by the unit sample of ten, the total is 1.5.
- These numbers are deducted from 100 resulting in a score of 74.5 or 75 after being rounded to the nearest whole number.

It is important to note that while calculated scores are rounded to the nearest whole number in most cases, sites that score between 59 and 60 will always be rounded down to 59.

Fail Scores

There are two situations in which a site will be considered to have failed inspection. Failure to achieve a score at or above 60 is considered a failing score, and sites with a unit point deduction of 30 or more will fail – even if there are no other deductions for the Inside or Outside parts of the review.

Letter Grades

In order to improve the ease of understanding the meaning of the scores, HUD will assign a letter grade to each property inspection score.

Bottom Line

HUD's expected actions for scores of 30 or less, or two successive scores under 60 will be specifically outlined in future HUD guidance. Severe consequences should be anticipated for any property falling into either of these categories. These standards represent a transformative step in improving the quality, safety, and livability of affordable housing in the United States. By expanding inspection criteria to include health and safety, promoting livability and accessibility, and implementing a standardized scoring system, NSPIRE is raising the bar for affordable housing providers. Owners and agents need to get ahead of the curve by ensuring that their properties are maintained on a regular basis – with particular emphasis on the condition of the units.

MARKETING:

What Impact is your Property Management Company already creating?

By Elaisa Trendelman, RJAHI Director, Stabilized Asset Manager

RJAHI refers to ESG (environmental, social, governance) as Impact. These areas are three key factors that investors and other stakeholders use to evaluate the sustainability and ethical effects of a company or organization. The impact practices and principles aim to incorporate sustainability and responsibility into business operations. They have become increasingly important in recent years as more companies and investors consider the wider impacts of their operations beyond generating profit.

Implementing Impact practices requires a complete approach that integrates environmental, social, and governance considerations into all aspects of property management. This includes not only onsite building operations, but also the internal operations of the management company itself.

Many times, Impact initiatives are in place that may not be considered as falling under one of the three key factors. Does your maintenance team install low flow toilets, does your lease have a mold and mildew addendum, and do you offer pest control? Then you practice environmental impact! Do you offer credit counseling to a resident facing eviction? Then you are practicing social impact! Does your company have a DEI policy? Then you are practicing governance impact!

Some of the other ways that Impact practices can help management companies take advantage of cost-saving benefits:

- Lower turnover costs from increased resident retention, which also results in reduced vacancy rates
- Improved employee morale, productivity, and retention
- Reduced regulatory and legal expenses
- By implementing Impact practices, management companies can save money by decreasing operating expenses while simultaneously improving the environmental and social impacts of their communities.

Another key Impact initiative is increasing access to supportive services through housing. All RJAHI syndicated properties have a LURA, and most have required services. However, many property management companies have

internal practices and procedures that still provide supportive services. A supportive service is a service that helps residents enhance their way of living.

On select properties, RJAHI has deployed an Enriched Living Program, which is meant to address what we consider the three pillars of Impact: Physical Health, Health & Wellness, and Financial & Educational Health. We believe that many properties in our portfolio are already addressing components of these pillars. We are curious on how many are doing so, and exactly which element is covered.

We would appreciate you taking 5 minutes to complete a brief questionnaire about supportive services in place at properties in your portfolio. Please note we are looking for services that are offered outside of LURA requirements.

Supportive Services
Questionnaire



Should you have any questions about this questionnaire, want to learn more about the Enriched Living Program, or if you would like to discuss Impact initiatives in more detail, please reach out to Elaisa Trendelman, elaisa.trendelman@raymondjames.com.

New Employee Spotlight



MICKEY TRAJEAN
Associate Asset Manager

Mickey joined Raymond James Affordable Housing Investments, in July 2023. She earned her bachelor's degree in finance, with a concentration in corporate finance from the University of South Florida. Following graduation, she worked in wealth management tax services at PricewaterhouseCoopers (PwC). During her tenure with PwC, she collaborated with engagement teams to support high-net-worth individual and ultra-high-net-worth individual. She also served as a liaison between clients and engagement teams on mission-critical information and deliverables.

In Case You Missed It (ICYMI): Weatherization Grant Opportunity

By Elaisa Trendelman, RJAHI Director Stabilized Asset Manager

We are all seeking ways to reduce utility costs. In addition to keeping thermostats at reasonable levels, using low flow toilets, and other energy reduction measures, there are oftentimes grant opportunities available through local municipalities or the federal government.

One such opportunity is the Weatherization Assistance Program Enhancement and Innovation Grant, offered by the U.S. Department of Energy's (DOE) Office of State and Community Energy Program, which is in support of Section 40551 of the Bipartisan Infrastructure Law. This opportunity provides \$25 million in competitive funding for Weatherization Assistance Program Grantees and Subgrantees (state, local, or Tribal governments) and non-profit organizations with a \$2 million maximum per award.

The DOE seeks applications to expand the impact of their existing residential weatherization programs by utilizing leveraged resources and enhanced community partnerships to perform deep energy retrofits of low-income residential buildings. They also want to empower local community representation within the energy workforce. The DOE seeks proposals that drive innovative approaches to program coordination and service delivery.

Per the DOE, to be considered for this funding opportunity, applicants must:

1. Submit a Concept Paper. Concept papers are brief descriptions of the project proposal, team members, and requested budget amount. DOE will review the concepts and either encourage or discourage applicants to submit a full application. Applicants may submit a full application regardless of whether they are encouraged or discouraged to do so.
2. Submit a Full Application. Full applications will go into further details of the project proposal, team qualifications, budget and workplan, and community benefits plan.

More information about the program may be found [here](#). Scroll down to "**DE-FOA-0002912: BIPARTISAN INFRASTRUCTURE LAW, SECTION 40551: WEATHERIZATION ASSISTANCE PROGRAM ENHANCEMENT & INNOVATION**", which will provide specific details regarding the application process.

NATIVE AMERICAN NEWS: The Hualapai Tribe

By David Kelly, RJAHI Transition Asset Manager

This month, RJAHI in conjunction with the Hualapai Tribe, will close the tribe’s first LIHTC project. The Hualapai Tribe is a federally recognized Indian Tribe located in Northwestern Arizona, established in 1883. The capitol of the reservation is in Peach Springs, Arizona which is where the project is being built. Peach Springs is located on historic route 66 and was the inspiration for the fictional “Radiator Springs” in the movie “Cars”. The reservation is along both the Grand Canyon and the Colorado River.

The Hualapai Tribe uses the geography of the reservation to their advantage. The reservation offers hunting, fishing and river rafting opportunities to tourists which is their leading economic activity. In addition to the outdoor activities, due to their proximity to the Grand Canyon, the tribe also offers tours of the west rim including helicopter and boat tours as well as a “Skywalk” experience that gives guest the ability to walk out over the rim. The tribe also has the “Hualapai River Runners” which offer whitewater rafting tours of the Colorado River.

Of the 566 federally recognized tribes, 224 of them operate casinos, but the Hualapai tribe is of the majority that do not have on reservation gambling. Amongst the tribe’s that do offer gambling, the casinos act as a large employer for many of the tribal members, but for the Hualapai, many work for the administration, public schools, and state/federal government. Speaking of government, due to its sovereign status, the Tribe is governed by an executive and judicial branch. Both branches are composed of tribal members and the Courts have jurisdiction over all cases and controversies within the jurisdiction of the tribe.

The new project will provide 29 units across multiple sites as well as an abundance of supportive services such as budgeting counseling, self-sufficiency training, credit counseling and financial literacy. The tribe will be providing rental assistance and 9 of the 29 units will be designated to persons with disabilities and persons experiencing homelessness.



RETENTION

Not Just For Residents

By Brian Lynch, RJAHI SVP, Director of Asset Management

A strong and dedicated workforce is the bedrock of success the world of affordable multi-housing management. With our industry's unique challenges and the need for specialized skills, a comprehensive approach to employee retention can significantly influence operational efficiency, tenant satisfaction, and ultimately, the bottom line.

According to a survey from the National Multi-Housing Council, employee turnover rate within the property management industry is 36.1%, which is 30% to 50% higher than rates found in comparable industries. When surveyed, employees often pointed to the lack of career growth, compensation, and lack of recognition, and work-life balance as primary drivers for leaving a position.

Employee turnover in affordable multi-housing management can be costly. The intricate nature of our industry requires employees to familiarize themselves with the nuances of various properties, cultivate relationships with tenants, and efficiently manage maintenance and financial tasks. High turnover rates can lead to loss of institutional knowledge, increased recruiting and training costs, compromised tenant satisfaction, elevated resident turnover, and rent loss. Employee retention is critically important to the success of our properties, our portfolios, and our industry.

Nurture

A fundamental step in employee retention is the creation of a nurturing work environment. Foster a culture of inclusivity, professional growth, and open communication. Encouraging employees to voice their concerns, ideas, and aspirations not only gives them a sense of ownership but also provides insights that can lead to process improvements and innovation.

Drive

Once the environment is right, we need to identify what motivates individual team members. While salary is still a driving factor, it's not the only thing employees care about. By understanding what parts of their role your team members enjoy and how they prefer to receive praise, you can better tailor your overall approach.

Mentor

It's important to provide mentorship and help junior members on your team achieve their goals. By having a quarterly conversation with each of your direct reports and asking questions around whether or not people are happy in their roles and how their manager can help facilitate their growth, you can provide guidance and support.

Develop

Provide opportunities for professional development such as training programs, conferences, workshops, and certifications. By investing in your employees' skills and knowledge, you can show them that you value their contributions and are committed to their success. You are also growing your organizations future leaders.

Recognize/Reward

Recognition and rewards go a long way in boosting employee morale and loyalty. Acknowledging exceptional performance, whether through monetary incentives, public recognition, or advancement opportunities, reinforces the value the company places on its employees. This recognition not only drives motivation but also encourages healthy competition and an eagerness to contribute positively to the organization.

Balance

Always remember, the demanding nature of property management can lead to burnout if employees are consistently stretched thin. Striking a balance between workload and well-being is pivotal. Employers should actively monitor workloads, offer support during peak periods, and promote a healthy work-life balance. This not only prevents burnout but also cultivates a sense of trust and respect between employees and the organization.

Overall, improving employee retention in affordable multi-housing management a strategic approach that respects the unique needs and motivations of each team member. By providing mentorship, professional development opportunities, and tailored recognition and appreciation programs, you can create a positive work environment that fosters loyalty and commitment.

Where Do I Send My Reporting?

rjahilowertierreports@raymondjames.com	<ul style="list-style-type: none"> • Quarterly reports (balance sheets and YTD P&L statements) • Rent rolls • GP certificates • Monthly financials
rjahiinsurance@raymondjames.com	<ul style="list-style-type: none"> • Insurance renewal certificates
rjtaxcreditdocs@raymondjames.com	<ul style="list-style-type: none"> • Tax returns • Audits – Year-end financial statements from CPAs
rjahiassetmanagementreporting@raymondjames.com	<ul style="list-style-type: none"> • Annual Business Report • Budgets
rjahitenantfiles@raymondjames.com	<ul style="list-style-type: none"> • Initial tenant files & corrections • Annual compliance audit (20% tenant file testing)

Reporting Dates and Contacts

Click to download a PDF copy

[9-30 Year-end](#)

[10-31 Year-end](#)

[12-31 Year-end](#)

ABOUT RAYMOND JAMES AFFORDABLE HOUSING INVESTMENTS

Raymond James Affordable Housing Investments (RJAHI) is a wholly owned subsidiary of Raymond James Financial, Inc. (NYSE-RJF). Since 1972, subsidiaries of RJF have been among the leading syndicators of affordable housing. Raymond James Affordable Housing Investments has raised over \$15 billion in equity for more than 2,500 properties in 48 states since the inception of the tax credit program in 1986. Our firm has closed over 200 funds with investors and each of our funds has been successful. Our corporate culture revolves around a philosophy known as “Service 1st,” which pervades everything we do, especially in how we cultivate and manage our relationships with partners and investors. We have a deeply experienced Asset Management Team whose portfolio continues to grow with 107 projects acquired and added to our portfolio over the past year.

RJAH Asset Management Team

[Trey Ashmore](#), VP, Transitional Asset Management
[Lowell Atkinson](#), Transition Asset Manager
[Melonie Benjamins](#), Construction Asset Administrator
[Anthony Chin](#), Transition Asset Manager
[Karen Compton](#), Transition Operations Manager
[Missy Covington](#), VP, Compliance
[Barbara Della Lucia](#), Senior Transition Asset Manager
[Tonya DePatie](#), Director, Capital Funding
[Jessica Devaney](#), Asset Manager
[Lori Dobson](#), Asset Manager
[Jenna Emmons](#), Transition Asset Manager
[Richard Eng](#), Asset Manager
[Caroline Ennis](#), Compliance Specialist
[Josh Gilles](#), Director, Stabilized Asset Management
[Marlena Gijshi](#), Asset Manager
[Adam Gratzer](#), Development Risk Manager
[Mary Hammond](#), Senior Asset Manager
[Ashley Howle](#), Transition Asset Manager
[Chris Jabero](#), Transition Asset Manager
[Allison Johnston](#), Manager, Transitional Asset Management
[David Kelly](#), Transition Asset Manager
[Katarina Lauver](#), Transition Asset Manager

[Brian Lynch](#), SVP, Director of Asset Management
[Cristina Martinez-Quinn](#), Insurance Associate
[Lucine McCann](#), Asset Manager
[Madison McNeile](#), Transition Asset Manager
[Melissa Melvin](#), Director, Transitional Operations Management
[Amanda Mistretta](#), Senior Compliance Specialist
[Leo Munoz](#), Transition Asset Manager
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[Mindy Waggener](#), Asset Management Coordinator
[Janice Wetzel](#), Manager, Transitional Asset Management
[Pamela Williford](#), Asset Manager
[Nikki Winkler](#), Asset Manager

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