



## WILBUR RED TOMAHAWK

### PRESIDENT & CEO

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## OUR OWNERSHIP

- Wilbur Red Tomahawk, Owner (Standing Rock Sioux)
- 100% Native American owned small business
- Tribally Chartered / TERO Certified

## OUR SERVICES

- Housing Development Finance
- Compliance / Asset Management
- Training / Technical Assistance

## OUR HISTORY AND PHILOSOPHY

- RTHawk Housing Alliance LLC (RTHawk), was established to provide professional consulting services for Tribes and Tribal Housing Authorities.
- We are a relationship-driven firm with a unique approach & understanding of our Indian Country clients and projects.
- Our staff specializes in utilizing the Low-Income Housing Tax Credit (LIHTC) program as the primary funding source for acquisition/rehab and new construction projects.

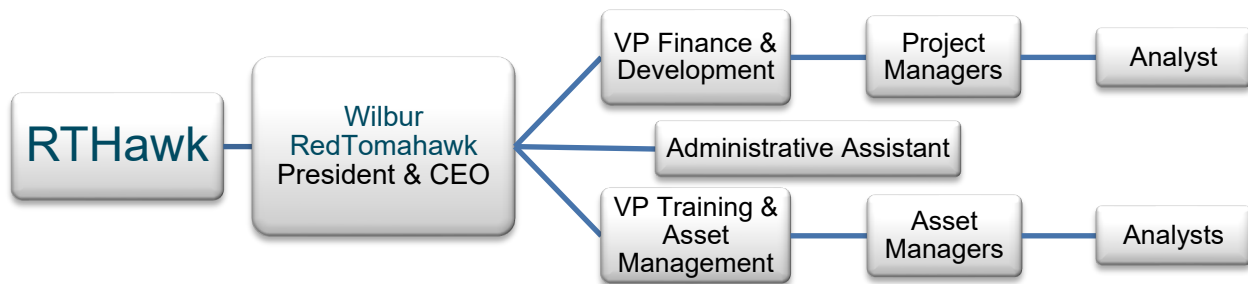
## OUR EXPERIENCE

- Mr. Red Tomahawk has been involved with Tribal housing and various leadership positions for the last 30+ years.
- The RTHawk staff has over 50+ years of experience working with the LIHTC and NAHASDA housing programs.
- This experience includes assisting with over 400 LIHTC projects on financing and/or compliance services.
- Over 200 of these projects were with tribal entities.

## OUR SENIOR STAFF

- Wilbur Red Tomahawk, President/CEO
  - [management@rthawkhousing.com](mailto:management@rthawkhousing.com)
- Lorna Fogg, Vice President, Finance & Development
  - [lorna@rthawkhousing.com](mailto:lorna@rthawkhousing.com)
  - 727-514-2730
- Robin Thorne, Vice President, Training & Asset Management
  - [robin@rthawkhousing.com](mailto:robin@rthawkhousing.com)
  - 727-808-4066
- Marie Harmon, Asset Manager
  - [marie@rthawkhousing.com](mailto:marie@rthawkhousing.com)
  - 727-207-8220

## ORGANIZATIONAL CHART



### Consulting Services Experience

RTHawk Housing Alliance (RTHawk) is a Native American owned, Tribally chartered relationship-driven consulting firm that is dedicated to developing affordable housing and providing asset management services for Indian Country communities. It is important for Tribes and Tribally Designated Housing Entities (TDHE's) to contract with a consulting group whose members understand the Low-Income Housing Tax Credit (LIHTC) program and have the qualifications and project experience to deliver all the services necessary to successfully complete a tax credit or related affordable housing project. The RTHawk owner and staff bring with them extensive experience from their current and past employment including: an LIHTC investor, Tribal government, a Tribal housing authority, attorneys, various entrepreneurs, and other LIHTC consulting companies.

The company is focused on providing housing development finance services, compliance services, and work-out services for Tribes and TDHEs. We also provide asset management and work out services for tax credit investors. Our team is focused on relationship building and providing quality and timely services to our tribal and investor clients.

RTHawk's owner and staff are also experienced presenters and have provided customized trainings and/or presentations for the following entities: Tribal entities, State housing agencies, Investors, Affordable Housing Investor's Coalition (AHIC), HUD Offices of Native American Programs (ONAP), National American Indian Housing Coalition (NAIHC), Regional housing associations (USET, NV-CAL, NWIHA, SWTHA, SPIHA, UNIHA, GLIHA, etc.), Seminole's Native Learning Center (NLC), and many other organizations. Robin Thorne worked with the National American Indian Housing Council created the NAHASDA & Tax Credit Compliance Professional (NTCCP) curriculum and national certification program. She has also helped the Native Learning Center with several webinars relating to the LIHTC program for both development and compliance and has worked with NAIHC and HUD on their Tribal Veterans Affairs Supportive Housing (VASH) training program.

**Core Competencies:** In addition to our experience, the RTHawk staff maintains an excellent reputation in the affordable housing industry, with TDHE's, investors, and state housing agencies. There are other firms that offer similar services, but we encourage you to carefully compare and review the experience of the staff that will actually be working on your LIHTC project. Actual staff experience is an important factor when considering who has the expertise necessary to ensure your affordable housing project is successful. Some of the larger firms have seen turnover or retirement of key staff and are left with less experienced staff to work on your project. In contrast, RTHawk provides a team of affordable housing experts with senior staff members providing direct oversight on all projects.

Our core competencies include: highly skilled tax credit industry leaders; TDHE onsite management experience; ability to help strategize and develop goals; capacity building; communication that fosters teamwork; flexibility and experience necessary to meet quick turn-around times.

### **LIHTC Consulting Services Experience**

RTHawk is a team of professionals with a combined total of over 50 years of experience working with LIHTC projects sponsored by Tribal entities.

As evidenced below, the firm's principal and staff have extensive experience in providing consulting services for Indian Country LIHTC developments, including application, and/or compliance, and/or investor services needed for a successful LIHTC project.

It should be noted that our founder has over four years of experience working as an Executive Director for the Standing Rock Housing Authority (SRHA) which currently has eighteen (18) LIHTC projects covering two states. Mr. Red Tomahawk successfully developed, closed, and started construction on SRHA's eighteenth LIHTC project. He was also responsible for collecting over two million dollars in outstanding developer fees. Mr. Red Tomahawk's actual hands on experience working with the LIHTC program in conjunction with NAHASDA and other financing programs allows our firm to understand how these types of affordable housing projects actually work on a day-to-day basis at the TDHE level.

Additionally, one of our senior staff members has over seven years of experience working on the investor side of the tax credit market. This gives RTHawk an advantage over other consultants. To the best of our knowledge there are no other firms with a staff member that has worked for a tax credit investor and can currently demonstrate the same level of Indian Country specific experience as it relates to investor services (both internal and external) with the LIHTC program.

Our combined staff experience includes successfully applying for many types of financing programs and navigating through the various compliance requirements that come with layered financing. In addition to our Low-Income Housing Tax Credit experience, other financing and compliance experience includes:

- Native American and Self Determination Act (NAHASDA)
- Affordable Housing Program (AHP)
- Rural Development (RD)
- Indian Community Development Block Grant (ICDBG)
- Housing Trust Funds (HTF)
- HOME and other programs
- VASH Vouchers
- State Housing Credits

### **Description of Development Experience**

- Educating Tribal Councils and/or Housing Boards and Tribal Entity's Housing staff on LIHTC program requirements to provide project buy-in and a general understanding of the program by all necessary tribal entities. By educating the staff and involving them in the application process, the project will have a better chance of success.

- Defining the project with input from the Housing Board and Staff. This includes discussing the Tribe's need for the subject project as well as future projects. RTHawk takes a comprehensive approach to the housing and community needs the Tribe wishes to address. After RTHawk establishes the housing authority's short and long-term housing plans, it will structure the Project(s), taking into consideration state agency and/or other funding sources' (such as ICDBG, AHP, or other) scoring criteria for a competitive application.
- Preparing financial projections to include a sources and uses schedule. The proposed projections will include: Sources such as: investors equity, tribal contribution, other gap funding programs; and Uses such as: construction costs, site costs, soft costs, developer fees, tax credit fees, consulting fees, and other costs necessary for the successful completion of the LIHTC project.
- Preparing operating projections that include the income and rent maximums associated with the project as well as expenses and replacement reserve requirements. The operating projections will also include the average rent necessary for the project to sustain itself in the event that rental subsidies are not available.
- Determining project timelines to include deadlines and estimated timelines related to the LIHTC project's life – these include: pre-application, application, reservation of credits, credit carryover, due diligence, investor closing, construction period, and the lease up period. The timelines will also include other dates and deadlines related to additional project funding sources in the event that those funds will be combined with the LIHTC project.
- Ensuring that the project is feasible and that the Tribal Entity has the capacity to carry the project forward to completion and operations. A development project is time consuming and will be an expensive endeavor. It does not make sense to proceed unless all of the pieces are in place.

#### Description of Asset Management Experience

An important part of any successful tax credit project is ensuring that the Tribal Housing Authority staff is provided the assistance and tools necessary to make certain that the project stays in compliance with the vast and changing regulations that are attached to the various programs used to finance the affordable housing/LIHTC project. Our company has a dedicated staff that provides the services necessary for the ongoing operational success of your tax credit project. Our Asset Management Team represents a total of over thirty (30) years of compliance related experience with tribal projects utilizing the LIHTC program with NAHASDA and other funding programs. This experience includes:

- Reviewing thousands of tenant files for Tribal projects to ensure that the households satisfy LIHTC requirements as well as NAHASDA, AHP, RD and tribal specific policy and procedures.
- Providing investor certifications with regard to initial qualifying move-ins for over one hundred Indian Country LIHTC projects.
- Providing customized, project specific training for Indian Country LIHTC projects – including training for occupancy, resident services, finance and maintenance staffs.
- Presentations to Tribal Councils and Tribal Housing Boards to explain the application of LIHTC and NAHASDA requirements and assist tribal housing staff when confusion arises with regard to the use of these and other affordable housing funding programs.

- Preparing detailed responses to the State Housing Agency inspection reports and/or resolving ongoing compliance issues with the investors or other third parties.
- Educating State Housing Agency compliance staff with regard to the differences / similarities between traditional public housing authorities and tribal housing authorities.

### Description of Investor Experience

Educating the syndicator/investor with regard to some of the unique requirements of Indian Country LIHTC projects (if they are new to Indian Country transactions).

Presenting the LIHTC project in a way that attracts more investor options and ultimately generates a Letter of Intent (LOI) that takes into consideration the project timeline, finances, and due diligence needs.

Understanding the numbers that the investor is presenting to determine if the tax credit basis is maximized and the depreciable basis is consistent, as well as whether minor modifications in the project timeline are allowing for the highest and/or most flexible price per credit dollar.

Ensuring that the due diligence list required for closing with the investor contains only those items that are needed for the specific project that is presented. For example, trust versus fee land, new construction versus acquisition/rehabilitation projects all have different due diligence requirements.

Leading the closing process by making sure all available material/documents are distributed in a timely manner and constantly updating the due diligence list to remove those items that are complete and/or not applicable, to indicate which items are under review, and to understand the requirements and timeline for the items that are still in process.

Providing creative solutions when there are issues (real or perceived) that could potentially cause a delay in the closing process.

Assisting with the equity draws so that the requests are paid in a timely and efficient manner.

Doing what is needed to help effectuate the transaction in a way that is acceptable to both the investor and the housing authority.

### Construction Services Experience

RTHawk provides LIHTC construction monitoring services for housing developments. These services include:

- communicating project requirements and development team expectations with architects, engineers, surveyors, third party construction inspectors, environmental and green professionals from project inception throughout construction, as needed;
- ensuring all construction period state and/or investor reporting is maintained;
- reviewing all General Contractor pay applications for accuracy;
- submitting investor construction draw requests for reimbursement;
- monitoring project management: construction administration, schedules, budgeting and cost management from pre-construction phase through project completion;
- suggesting creative solutions to project management issues based on experience.

## Indian Country Experience

The RTHawk staff represents over 50 plus years of Indian Country affordable housing/LIHTC experience. This experience was gained through employment with Tribal Government, Tribal Housing Authorities, other consulting firms and a tax credit investment firm.

Project Experience with VitalSpirit: While employed at VitalSpirit, several members of the RTHawk staff provided LIHTC development and/or asset management services for nearly **60** tribal projects. These projects were a mix of new construction and rehabilitation and included housing for seniors, families, homeless, and other special needs. In many cases, we assisted with projects that were not just restricted to housing units, but rather resulted in communities that included common spaces such as recreational facilities, playgrounds, meeting rooms with kitchens and bathrooms, and management offices.

Other Project Experience: Lorna Fogg and Robin Thorne have gained additional project experience while employed by firms (a consulting firm and an LIHTC tax credit investor) other than VitalSpirit. This experience includes assisting with over **400** LIHTC projects on financing and/or compliance services. Over 160 of these projects were with tribal entities.

## Individual Bios

**Wilbur Red Tomahawk** is President, CEO, and founding owner of RTHawk. Wilbur is an enrolled tribal member of the Standing Rock Sioux Nation. Wilbur has worked in tribal housing since 2010. Prior to his career in housing, he held leadership positions with the Standing Rock Sioux Tribe (Vice Chairman) and the Standing Rock Gaming Commission (Chairman/Executive Secretary). While employed as the Executive Director for the Standing Rock Sioux Housing Authority (SRHA), he managed an IHBG budget of \$4.6 million dollars and resolved several serious issues including the collection of over two million dollars in LIHTC developer fees owed and the several outstanding HUD audit findings. Wilbur has extensive experience in all areas of finance, particularly housing finance programs such as NAHASDA, LIHTC, AHP/FHLB, Rural Development and Title VI. He graduated from the University of Mary with a master's degree in management and holds a bachelor's degree in business administration from Mary College.

**Lorna Fogg**, Vice President, Finance & Development, has worked in the tax credit industry since 1995, previously as the director of acquisitions for Raymond James Tax Credit Funds (RJTCF) Inc., a tax credit syndicator and later as President/CEO of Travois Inc., and most recently as a Partner/Owner at VitalSpirit LLC, an affordable housing consulting firm that specializes in Indian Country. Lorna worked her way from the bottom to the top of each organization, learning a wealth of information along the way. While working for RJTCF, she was instrumental in the development of the successful implementation of using the Low-Income Housing Tax Credit (LIHTC) Program in Indian Country. Her experience included structuring successful projects (from an investor and developer's perspective), relationship building (with investors, state agencies, and tribal personnel), preparing financing applications, underwriting, construction draws, asset management, problem solving, and serving both as an investor and client liaison. As president of Travois, Lorna oversaw staff working in areas of Low Income Housing Tax Credits, gap financing, compliance, and New Markets Tax Credits and provided training and education to tribes, investors and other agencies. As owner/partner of VitalSpirit, Lorna used her previous experience to build a consulting firm from a new business into a going concern. She was previously a member of Novogradac & Company LLP's LIHTC Working Group, which works to resolve technical and administrative LIHTC program issues. Lorna is a Housing Credit Certified Professional (HCCP), designated by the National Association of Home Builders (NAHB). Lorna graduated from the University of South Florida with a degree in accounting.

**Robin Thorne**, Vice President, Training & Asset Management, has been working with tribal clients in developing and managing their affordable housing projects since 2003. Robin works directly with tribal housing authority staff to ensure compliance with LIHTC, NAHASDA, AHP and other affordable housing program requirements. She is a frequent speaker at industry trainings and events, conducts seminars and makes regular on-site visits to clients and tribal partners. With the National American Indian Housing Council, Robin created the NAHASDA & Tax Credit Compliance Professional (NTCCP) curriculum and national certification program, which designates professional experience and expertise in continuing operational compliance under the two programs. She also works with tribal clients, tribal advocacy groups, state allocating agencies and elected officials to ensure that tax credit and grant programs policies reflect the concerns and needs of tribal organizations. Robin is certified as a National Compliance Professional Executive (NCPE) and a member of the NCP Advisory Board for the Housing Credit College. She is also a Housing Credit Certified Professional (HCCP), designated by the National Association of Home Builders (NAHB) and is a member of the HCCP Board of Governors. Robin graduated from the University of South Florida with a degree in Communications and English.

**Marie Harmon**, Asset Manager, has been working with compliance issues on tribal affordable housing projects since 2004. She ensures that projects maintain compliance with LIHTC, NAHASDA, AHP and other program regulations. Marie performs onsite visits with tribal clients to review tenant files, prepare inspection report responses and provide training for tribal housing authority staff. She also reviews initial tenant move-in and recertification files and assists clients with investor and state reporting requirements. Marie graduated from Pasco Hernando Community College with an Associate of Science Degree in Business Administration. Marie is a NAHASDA and Tax Credit Compliance Professional (NTCCP) as designated by the National American Indian Housing Council; Housing Credit Certified Professional (HCCP), designated by the National Association of Home Builders; National Compliance Professional (NCP) and Site Compliance Specialist (SCS), designated by the Housing Credit College, and holds the designation of Housing Compliance Manager Rural Development (HCM-R).

**Emily Giakoumis**, Asset Manager, has been working with compliance issues on tribal affordable housing projects since 2006. She ensures that projects maintain compliance with LIHTC, NAHASDA, AHP and other program regulations. She reviews initial tenant move-in and re-certification files and assists clients with investor and state reporting requirements. She graduated from St. Petersburg College with an Associates in Arts (Cum Laude) and Hillsborough Community College with an Associate's Degree in Nursing. Emily is a Housing Credit Certified Professional (HCCP), designated by the National Association of Home Builders; National Compliance Professional (NCP) and Site Compliance Specialist (SCS), designated by the Housing Credit College, and holds the designation of Housing Compliance Manager Rural Development (HCM-R).

**Cherith Boone (Iowa Tribe of KS & NE)**, Compliance Analyst, reviews initial tenant move-in and recertification files, assists clients with investor and state reporting requirements, and ensures tribal clients maintain regulatory and investor compliance with their LIHTC projects. Cherith is an enrolled tribal member of the Iowa Tribe of Kansas and Nebraska. She has her Bachelor of Arts degree in Business Administration from MidAmerica Nazarene University. She is a certified Site Compliance Specialist (SCS) designated by the Housing Credit College and is a Housing Credit Certified Professional (HCCP) designated by the National Association of Home Builders.

**Billy Lummus**, Project Analyst, assists with the preparation of tax credit applications to develop financially feasible affordable housing, financial disbursements during construction, and provides support wherever needed to the RTHawk team. Billy has his Associates of the Arts degree from Pasco Hernando State College and is working toward a bachelor's degree in Political Science from the University of South Florida. Billy is pursuing his Housing Credit Certified Professional (HCCP) designation administered by the National Association of Home Builders. Previous experience includes five years managing a small business, overseeing employee production, and ensuring customer satisfaction.

**Jaime Harmon**, Compliance Analyst, provides administration support, reviews tenant files and ensures tribal clients maintain regulatory state and investor compliance with their Low-Income Housing Tax Credit projects. Jaime is a Site Compliance Specialist (SCS) as designated by the Housing Credit College. She has fulfilled the requirements and has demonstrated proficiency in The Low Income Housing Tax Credit Program to receive her National Compliance Professional (NCP). She has received her Housing Credit Certified Professional (HCCP) designation administered by the National Association of Home Builders. Jaime has nearly ten years of experience in business administration; tasks included: maintaining customer relations, overseeing accounts payable/receivable, payroll and contract coordination.



**Tammie Walsh**, Project Analyst, assists with the preparation of tax credit applications to develop financially feasible affordable housing, assists clients with the construction draw process, communicates with the entire development team, and provides support wherever needed to the RTHawk team. Tammie is pursuing her Housing Credit Certified Professional (HCCP) designation administered by the National Association of Home Builders. Previous experience includes 20 years bank operations, five years hotel management with an additional three years of Food and Beverage management, five years of annual enrollment and Cobra benefits, as well as payroll distribution.

**Tonia R Rohlf (Osage)**, Compliance Analyst, reviews initial tenant move-in and recertification files, assists clients with investor and state reporting requirements, and ensures tribal clients maintain regulatory and investor compliance with their LIHTC projects. Tonia is an enrolled tribal member of the Osage Nation of Oklahoma. She graduated from Pasco Hernando State College with an Associate of Arts Degree. Tonia is a Housing Credit Certified Professional (HCCP), designated by the National Association of Home Builders; National Compliance Professional (NCP) and Site Compliance Specialist (SCS) as designated by the Housing Credit College.

# Executive Staff Resumes

# Wilbur Red Tomahawk

## EXPERIENCE

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### **RTHawk Housing Alliance LLC**

2016 – Present

#### President and CEO

- Develops and manages relationships with tribal clients, tribal advocacy groups, state allocating agencies and elected officials
- Works with tribal clients providing information regarding affordable housing financing resources and asset management services for tribal affordable housing projects
- Prepares applications for federal and state funding sources, including Low Income Housing Tax Credit (LIHTC) program, Affordable Housing Program (AHP), Indian Community Development Block Grant (ICDBG), and US Rural Development Agency
- Assists investors in understanding how the LIHTC program works with tribal projects
- Works with tribal clients and LIHTC investors to complete due diligence, completed closing documentation, prepared draw requests and satisfied final pay/project closeout requirements

### **Standing Rock Housing Authority**

2010 – 2014

#### Executive Director

- Responsible for annual Indian Housing Block Grant (IHBG) of \$4.6 million dollars
- Managed staff of 30
- Collected over \$2.0 million dollars in outstanding LIHTC developer fees
- Settled past due Title VI loan and successfully negotiated reduced penalties and interest
- Strong knowledge of NAHASDA, LIHTC, AHP, Title VI and Rural Development financing programs
- Oversee management and operations for 900 units of housing stock and 60 FEMA trailers
- Prepared regular reports for the Standing Rock Sioux Tribal Council & Standing Rock Housing Board
- Developed 10-year strategic plan that included fire stations for all districts, domestic violence shelter, elder housing, rehab and new construction projects
- Developed system to resolve maintenance work order back log
- Staff and tenant dispute resolution

### **Standing Rock Sioux Nation Tribal Gaming Commission**

1997 – 2010

#### Chairman / Executive Secretary

- Implement Tribal Gaming Ordinance
- Implement South/North Dakota Gaming Compacts
- Implement Indian Gaming Regulatory Act
- Maintain minimum Internal Control Standards
- Grant and Issue Facilities License for Class I, II, & III
- Conduct Background Investigation on potential Gaming Commission Members, Gaming Staff, and Casino Employees
- Work with Financial Auditors for Casino(s) on annual basis
- Serve as presenting Officer for license suspension, revocation hearing or customer disputes
- Conduct investigations on violations of Gaming Ordinance, Indian Gaming Regulatory Act, North/South Dakota Gaming Compacts
- Manage Gaming Department Personnel

### **Standing Rock Sioux Nation**

1993-1997

#### Tribal Vice-Chairman

- Perform the duties of and exercise the powers of the Chairman in absence of the Chairman
- Shall preside at Council meetings and assume the position of Acting Chairman in absence of the Chairman
- Serve as the Chief Executive Officer of the Tribe in the absence of the Chairman

- Responsible for administrating the Ordinances of the tribe and general policies of the Tribal Council
- Exercise supervision over department Directors
- Authorized travel for member of the Tribal Council and department staff
- Perform other duties as assigned by Tribal Chairman

**Standing Rock Sioux Nation Job Training Partnership Act**

Director

1984-1993

- Responsible for administration, planning, and development of the JPTA Program
- Developed Classroom Training Agreement with participants and the Sitting Bull College
- Worked with private sector employers with On-The-Job Training and tax Credit Programs
- Developed and targeted training opportunities for work experience programs
- Worked with North/South Dakota Job Services to develop training employment opportunities within the Standing Rock Sioux Nation

**Tribal Employment Rights Office**

Director

1984-1993

- Responsible for administration, planning, and developing of the TERO Program
- Implement Equal Employment Opportunities reservation wise
- Monitor Contractors for compliance with TERO Ordinance and Federal Laws regarding Indian preference employment
- Insure that all Contractors, Sub-Contractors, State/Federal, Housing Authority Personnel, BIA, HIS, and HUD were informed on TERO Ordinance/Resolutions
- Developed training programs for applicants listed on TERO Skills Bank
- Meetings with Political sub-division of Tribe for informational sessions, recruitment for Skills Bank/training opportunities
- Interviewed for probable cause on discrimination

**Additional Professional Activities**

School Board Member

1985-2009

- Standing Rock Community Grant School, Standing Rock Sioux Nation, 2002-2006

Chairman

- Tribal Gaming Commission, Standing Rock Sioux Nation, 1990-2009
- Porcupine Local District Council, Standing Rock Sioux Nation, 1986-1995
- Board of Trustees, Standing Rock College, Standing Rock Sioux Nation, 1985-1988

**EDUCATION**

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Master of Management	Management	University of Mary, 2007
Bachelor of Science	Business Administration	Mary College, 1983

**HONORS**

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Great Plains Outstanding Gaming Commission	2008
Arta Carlow Memorial Outstanding Gaming Commission	2002
U.S. Bureau of the Census Recognition	1990
Standing Rock Sioux Nation Recognition	1988
Outstanding Young Man in America	1985
Who's Who in America Colleges & Universities	1983
Mary College Leadership Recognition	1982

## MEMBERSHIPS

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Enrolled member of the Standing Rock Sioux Nation  
Sitting Bull College Board of Trustees  
Porcupine Creek Ranch Board, Secretary

Lorna Kay Fogg

## EXPERIENCE

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### **RTHawk Housing Alliance LLC**

2016 – Present

#### Vice President, Finance & Development

- Establishes and maintains relationships with clients, state housing finance agencies, tax credit equity investors, and other members of the project's development team
- Prepares various applications for affordable housing needs, including the Low-Income Housing Tax Credit (LIHTC) program, and the Affordable Housing Program (AHP) administered by the Federal Home Loan Bank system
- Manages investor and client relations during the application, credit reservation, closing, construction and final close-out of projects by facilitating communication, due diligence collection and traveling to meet clients onsite
- Facilitates the creation, collection and review of loan and legal documents, and assists with the procurement of third party services and reports during the project closing phase
- Coordinates the capital contribution draw process for projects during their construction phase
- Monitors program regulation changes at the State and Federal level

### **VitalSpirit LLC**

2013 – 2016

#### Partner

- Developed and managed relationships with tribal clients, tribal advocacy groups, state allocating agencies and elected officials
- Worked with tribal clients providing information regarding affordable housing financing resources and asset management services for tribal affordable housing projects
- Prepared applications for federal and state funding sources, including Low Income Housing Tax Credit (LIHTC) program, Affordable Housing Program (AHP), Indian Community Development Block Grant (ICDBG), and US Rural Development Agency
- Assisted investors in understanding how the LIHTC program works with tribal projects
- Worked with tribal clients and LIHTC investors to complete due diligence, completed closing documentation, prepared draw requests and satisfied final pay/project closeout requirements

### **Travois, Inc**

2002-2013

#### President, CEO

- Previously served as senior vice president and director of housing development for Travois, Inc., appointed president in 2008 and CEO in 2012
- Started at Travois when the company focused on finding funding for housing developments and was struggling with growth and revenue
- Helped develop additional business units: Travois Asset Management, Travois New Markets, and others
- Increased revenue by two thousand percent
- Directly or indirectly responsible for assisting over 60 Indian Tribes in developing Low Income Housing Tax Credit (LIHTC) projects resulting in more than 4,200 housing units and \$600,000,000+ in development costs.
- Assisted with devising strategies and securing \$180 million in New Markets Tax Credits (NMTC) which resulted in approximately \$900 million in community facilities, health clinics, infrastructure, and other businesses on tribal land
- Developed and mentored staff

- Established relationships with and communicated regularly with syndicators and direct investors
- Marketed all Travois companies to tribal clients through on-site trainings
- Regularly presented at national and regional Indian Country conferences

**Raymond James Tax Credit Funds**

Director of Acquisitions

1995-2002

- Worked from the ground up next to several seasoned tax credit professionals for Raymond James, a leading tax credit syndicator with projects on or near Indian reservations
- Experience included: underwriting, asset management, disbursements, and serving as both an investor and client liaison
- Directly responsible for more than \$55 million in equity investments for tribal projects, which resulted in more than 800 new or rehabilitated housing units on Indian reservations
- Experience also included non-Indian Country transactions and analysis of traditional underwriting criteria

**EDUCATION**

Bachelor of Applied Science

Accounting

University of South Florida, 1995

# Robin M. Thorne

## EXPERIENCE

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### **RTHawk Housing Alliance**

2016 – Present

#### Vice President, Training & Asset Management

- Ensures projects maintain compliance with LIHTC, NAHASDA and other program requirements.
- Provides updates and comments on pending federal legislation affecting Tribal Housing
- Works with State Housing Agencies to ensure program requirements properly reflect Tribal Housing Operations/Programs
- NAIHC/ONAP approved Trainer for Indian Country affordable housing programs: LIHTC, NAHASDA, AHP, ICDBG, and others
- Assists clients with investor and state reporting requirements
- Provides third party file reviews for initial move-in and tenant recertification files
- Coordinates initial project rent-up for new or acquisition rehabilitation LIHTC projects
- Provides onsite inspections utilizing the Uniform Physical Condition Standard (UPCS) protocol
- Works with tribal clients to prepare required responses to third party inspection reports from State Housing Agencies / Investors
- Member Housing Credit College NCPE Advisory Board
- Member National Association of Home Builders (NAHB) Housing Credit Compliance Professional (HCCP) Board of Governors

### **VitalSpirit LLC**

2013-2016

#### Partner

- Developed and managed affordable housing projects utilizing the Low Income Housing Tax Credit (LIHTC) program with tribal clients
- Worked with tribal clients to ensure compliance with the LIHTC, NAHASDA, Affordable Housing Program (AHP) and other affordable housing program regulations
- Prepared and presented customized presentations to tribal groups relating to LIHTC and NAHASDA, and related affordable housing programs
- Conducted on-site training for clients and is certified as a National Compliance Professional Executive (NCPE)
- Worked with tribal clients and LIHTC investors to complete due diligence, complete closing documentation, prepared draw requests and satisfied final pay/project closeout requirements
- Assisted with resolution of problems associated with operations and/or State Housing Agency/Investor related compliance findings

### **Travois, Inc**

2012-2013

#### Vice President

- Developed and managed relationships with tribal clients, tribal advocacy groups, state allocating agencies and elected officials
- Drafted and promoted regulatory changes to ensure tribal clients have access to all low income housing funding and other grant sources
- Created project specific training programs for tribal housing staff, tribal housing boards and tribal councils
- Served on the NCPE Advisory Board for the Housing Credit College

### **Travois Asset Management, LLC**

2003-2012

#### Director

- Worked directly with tribal housing authorities to set up tenant files to ensure compliance with tax credit rules and regulations
- Worked with the National American Indian Housing Council (NAIHC), created the NAHASDA & Tax Credit Compliance Professional (NTCCP) curriculum, training course and certification

- Created a comprehensive training manual geared toward policies and procedures that will ensure compliance with NAHASDA, LIHTC, Rural Development and Section 8 housing programs to assist with multiple sources of financing
- Housing Credit Certified Professional (HCCP), designated by the National Association of Home Builders
- National Compliance Professional Executive (NCPE), designated by the Housing Credit College

**Empire Cogen, Inc**  
1996-2003

Paralegal

- Reviewed and ensured compliance with all third party contracts; prepared and coordinated responses to third party due diligence requests
- Drafted subcontract agreements; monitored subcontractor and equipment vendor compliance with contract requirements, including Department of Defense contracting requirements
- Worked directly with corporate counsel on all litigation/arbitration matters, including the drafting of pleadings, responses and requests for discovery, and trial preparation
- Handled initial formation of various corporate entities; maintained annual corporate book minutes/updates and annual franchise tax returns

**Labor World d/b/a Synadyne Keaton & Rutland, P.A.**  
1995-1996

Paralegal

- Responsible for legal research relating to corporate and tax laws
- Handled the transfer of property into client's Revocable Trusts
- Responsible for maintaining corporate books and records for more than 50 corporate clients, which included filing of annual reports and updating information for annual meetings of directors and shareholders

Human Resources Coordinator

- Reviewed client procedures and offices to ensure compliance with local and federal labor laws
- Prepared proposals for potential clients
- Instructed clients on proper policy and procedures for OSHA, EEOC, ADA, as well as other state and federal regulatory compliance

**Blasingame, Forizs, & Smiljanich, P.A.**  
1993-1995

Paralegal

- Responsibilities included legal research, discovery preparation and analysis, review/analyze substantial document productions, review and summarize medical records, preparation of litigation/discovery databases, deposition summaries, preparation/management of exhibit lists for large litigation cases, and trial preparation.

**Other Professional Experience**

- Office Manager/Paralegal | Empire Energy Management Systems, Inc. 1989–1993
- Office Manager/Paralegal | Duryea and Slater, P.A. 1988–1989
- Legal Secretary/Assistant | Fox, Fox, & Berz, P.A. 1987–1988

**EDUCATION**

Bachelor of Arts	English/Communications	University of South Florida, 1985
Associate of Science	Paralegal Program (pending 10 hrs)	St. Petersburg College





# Marie L. Harmon

## EXPERIENCE

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### **RTHawk Housing Alliance LLC**

2016 – Present

#### Asset Manager

- Ensures projects maintain compliance with LIHTC, NAHASDA and other program requirements
- Assists clients with investor and state reporting requirements
- Provides third party file reviews for initial move-in and tenant recertification files
- Coordinates initial project rent-up for new or acquisition rehabilitation LIHTC projects
- Provides onsite inspections utilizing the Uniform Physical Condition Standard (UPCS) protocol
- Works with tribal clients to prepare required responses to third party inspection reports from State Housing Agencies / Investors

### **VitalSpirit LLC**

2013 – 2016

#### Asset Manager

- Ensured projects maintained compliance with LIHTC, NAHASDA and other program requirements.
- Assisted clients with investor and state reporting requirements
- Provided third party file reviews for initial move-in and tenant recertification files
- Coordinated initial project rent-up for new or acquisition rehabilitation LIHTC projects
- Provided onsite inspections utilizing the Uniform Physical Condition Standard (UPCS) protocol
- Worked with tribal clients to prepared required responses to third party inspection reports from State Housing Agencies / Investors

### **Travois Asset Management, LLC**

2004-2013

#### Senior Compliance Specialist

- Traveled to tribal clients' offices to provide on-site assistance relating to LIHTC, NAHASDA and other affordable housing programs.
- Established and maintained client, state, and investor relationships.
- Administered compliance policies and procedures regarding the LIHTC and other affordable housing program requirements
- Coordinated and provided necessary documents to the investor in order for clients to receive final pay.
- Prepared and compiled documentation required for clients to have final Form 8609's issued on their LIHTC projects
- Reviewed/approved initial move-in and tenant recertification tenant files.
- Prepared responses to state housing agency and investor compliance reports; resolved issues involving Form 8823's
- Ensured clients remained in compliance with state agencies, investors, and the IRS.
- Conducted on-site unit inspections per the Uniform Physical Condition Standard (UPCS) protocol.
- Provided on-site trainings to educate tribal clients in the LIHTC program.

### **Medical Associates of North FL, LLP**

1997-2004

#### Credentialing Specialist-Admin. Assistant

- Responsibilities included: answering phones, initial patient intake, billing and insurance issues
- Maintained patient database for existing and new patients including updates for insurance and billing
- Assisted with preparation of documents for physician credentialing with hospitals and insurers
- Prepared and distribute management meeting minutes
- Posted patient/insurance company payments; balanced superbills and reconciled daily deposits
- Organized patient charts; respond to subpoenas for medical records and other record requests
- Prepared patient charts for next day patient schedule; confirm/reschedule appointments
- Performed general office duties as needed

**Self-employment**

1996-1997

Clerical-Litigation Assistant

- o Employed by local hospital to analyze medical records to ensure compliance with JCAHO and hospital guidelines; prepared analysis for quality assurance entities
- o Worked on large government contract litigation lawsuit preparing trial exhibits, documents for witness depositions.

**INDUSTRY CREDENTIALS**

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HCM-R - Housing Compliance Manager-Rural Development	Zeffert & Associates 2013
NTCCP - NAHASDA and Tax Credit Compliance Professional	NAIHC 2012
HCCP - Housing Credit Certified Professional	NAHB 2010
NCP - National Compliance Professional	Housing Credit College 2010
SCS - Site Compliance Specialist	Housing Credit College 2005

**EDUCATION**

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Associate of Science	Business Administration & Management	Pasco-Hernando State College, 1997
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# References & Reference Letters

The following list of Tribes/TDHE's, and their associated references, corresponds with the prior "Project Experience" documentation.

<p><b>Bois Forte Housing Department</b> Theresa Morrison 5344 Lakeshore Dr, Nett Lake, MN 55772 (218) 757-3253 <a href="mailto:gordy.adams@boisforte-nsn.gov">gordy.adams@boisforte-nsn.gov</a></p>	<p><b>Pueblo of Pojoaque Housing Corporation</b> Linda S. Diaz 27 Tribal Works Rd, Santa Fe, NM 87506 (505) 455-3383 <a href="mailto:ldiaz@pojoaque.org">ldiaz@pojoaque.org</a></p>
<p><b>Colville Indian Housing Authority</b> Douglas R. Marconi Sr. 42, Convalescent Center Blvd, Nespelem, WA 99155 (509) 634-2160 <a href="mailto:Douglas.marconisr.hsg@colvilletribes.com">Douglas.marconisr.hsg@colvilletribes.com</a></p>	<p><b>San Carlos Apache Housing Authority</b> John Antonio Sr. US-70, Peridot, AZ 85542 (928) 475-2346 <a href="mailto:rboni@scazha.org">rboni@scazha.org</a></p>
<p><b>Lac Courte Oreilles Housing Authority</b> Mark Montano 13416 W Trepania Rd, Hayward, WI 54843 (715) 634-2147 <a href="mailto:mmontano@lcoha.org">mmontano@lcoha.org</a></p>	<p><b>Santee Sioux Housing Authority</b> Warren Mackey 405 Redwing St, Niobrara, NE 68760 (402) 857-2656 <a href="mailto:ssthaadmn@gpcom.net">ssthaadmn@gpcom.net</a></p>
<p><b>Lower Elwha Housing Authority</b> Jennifer Hutto 22 Kwitsen Dr, Port Angeles, WA 98363 (360) 457-5116 <a href="mailto:jennifer@elwhahousing.com">jennifer@elwhahousing.com</a></p>	<p><b>Wichita Housing Authority</b> Jesse E. Jones 1 E Coronado Cir, Anadarko, OK 73005 (405) 247-7470 <a href="mailto:jesse.jones@wichitahousing.org">jesse.jones@wichitahousing.org</a></p>
<p><b>Makah Tribal Housing Department</b> Tinker Lucas PO Box 88, Neah Bay, Washington 98357 (360) 645-2864 <a href="mailto:wendy.lawrence@makah.com">wendy.lawrence@makah.com</a></p>	<p><b>White Earth Housing Authority</b> Steve Howard 3303 US-59, Waubun, MN 56589 (218) 473-4663 <a href="mailto:showard@whiteearthhousing.com">showard@whiteearthhousing.com</a></p>
<p><b>Mashpee Wampanoag Tribe Housing Department</b> Michelle Tobey 483 Great Nek Rd South, Mashpee, MA 02649 (508) 477-0208 <a href="mailto:Michelle.tobey@mwtribe-nsn.gov">Michelle.tobey@mwtribe-nsn.gov</a></p>	<p><b>Yakama Nation Housing Authority</b> Ted Strong 611 S. Camas Ave, Wapato, WA 98951 (908) 877-6171 <a href="mailto:craig@ynha.com">craig@ynha.com</a></p>
<p><b>Mississippi Band of Choctaw Indians</b> Eric Willis 101 Industrial Rd, Choctaw, MS 39350 (601) 656-5251 <a href="mailto:loriann.ahshapanek@choctaw.org">loriann.ahshapanek@choctaw.org</a></p>	<p><b>Yurok Indian Housing Authority</b> 15900 US-101, Klamath, CA 95548 (707) 482-1506 <a href="mailto:ttaylor@yuroktribe.nsn.us">ttaylor@yuroktribe.nsn.us</a></p>
<p><b>Nooksack Indian Housing Authority</b> Serrano Cueva 5016 Deming Rd, Deming, WA 98244 (360) 592-5176 <a href="mailto:scueva@nooksack-nsn.gov">scueva@nooksack-nsn.gov</a></p>	<p><b>Zuni Housing Authority</b> Michael R. Chavez 104 D Ave, Zuni, NM 87327 (505) 782-4550 <a href="mailto:mchavez@pozha.org">mchavez@pozha.org</a></p>
<p><b>Northern Arapaho Tribal Housing</b> Patrick Goggles 501 Ethete Rd, Ethete, WY 82520 (307) 332-5318 <a href="mailto:pgoggles@wyoming.com">pgoggles@wyoming.com</a></p>	

## Professional References

The following is a list of investors, accountants, lawyers, and other third parties typically involved in LIHTC project development/management that RTHawk has developed a working relationship with and has utilized for many of their LIHTC projects.

### **Housing Data Systems**

Doug Chapiewsky  
750 West City Highway 16, West Salem, WI 54669  
(608) 786-2366  
[doug@hdslabs.com](mailto:doug@hdslabs.com)

### **Raymond James Tax Credit Funds, Inc.**

James Horvick – Vice President & Director of Originations  
880 Carillon Pkwy, St. Petersburg, FL 33716  
(727) 567-1964  
[James.horvick@raymondjames.com](mailto:James.horvick@raymondjames.com)

### **Lee & Company, PC**

Jon T. Lee – President  
1211 Mount Ave, Missoula, MO 59801  
(406) 721-9919  
[jon@leecomt.com](mailto:jon@leecomt.com)

### **Curry and Associates**

Patrick Curry – President  
2321 SW 115<sup>th</sup> St, Seattle, WA 98146  
(206) 963-9176  
[patrickcurry@msn.com](mailto:patrickcurry@msn.com)

### **Ahoy Leasing and Development**

Bob Gauthier  
63316 US Highway 93, Ronan, MT 59864  
(406) 676-8448

### **Fitzgibbons and Associates**

Kevin Fitzgibbons – Principle  
(847) 894-1113

### **Hobbs Strauss Dean & Walker LLP**

Ed Clay Goodman, Partner  
516 E. Morrison, Suite 1200  
Portland, OR 97214  
(503) 242-1745  
[EGoodman@hobbsstrauss.com](mailto:EGoodman@hobbsstrauss.com)

### **NAIHC**

Linda Lee Retka, Training & TA Specialist  
20877 233<sup>rd</sup> St, Little Falls, MN 56345  
(320) 745-2064  
[lretka@naihc.net](mailto:lretka@naihc.net)

# Project Experience

**Project Experience with RTHawk**

The RTHawk staff provides LIHTC development and/or asset management services for nearly 70 projects. These projects are a mix of new construction and rehabilitation and include housing for seniors, families, homeless, and other special needs. In many cases we assist with projects that were not just restricted to housing units, but rather will result in communities that included common spaces such as recreational facilities, playgrounds, meeting rooms with kitchens and bathrooms, and management offices.

Tribe/TDHE	State	Project Name	Scope/Services	Project Count
Bois Forte Housing Department	Minnesota	Bois Forte LP#1	Asset Mgmt	1
		Bois Forte LP#2	Asset Mgmt	2
Chippewa Cree	Montana	Chippewa Cree Homes 1	Asset Mgmt	3
Colville Indian Housing Authority	Washington	Colville LP#1	Asset Mgmt	4
		Colville LP#2	Asset Mgmt	5
		Colville LP#3	Development (AHP) & Asset Mgmt	6
		Colville LP#4	Development & Asset Mgmt	7
Eagle Thunder HDC	South Dakota	Eagle Thunder Homes I	Development (AHP)	8
Eastern Shoshone	Wyoming	Tigee Village	Asset Mgmt	9
Flandreau	South Dakota	Flandreau LIHTC #1	Development	10
Lac Courte Oreilles Housing Authority	Wisconsin	LCO LP#1	Asset Mgmt	11
		LCO LP#2	Asset Mgmt	12
		LCO LP#3	Asset Mgmt	13



		LCO LP#4	Development	14
		LCO LP#5	Development	15
Lower Elwha Housing Authority	Washington	Lower Elwha LP#1	Asset Mgmt	16
		Lower Elwha LP#2	Asset Mgmt	17
Makah Tribal Housing Department	Washington	Makah LP#1	Asset Mgmt	18
		Makah LP#2	Development	19
		Makah AHP#1	Development	20
Mashpee Wampanoag Tribal Housing	Massachusetts	Mashpee LP #1	Development	21
Mississippi Band of Choctaw Indians	Mississippi	MS Choctaw LP#1	Asset Mgmt	22
Nooksack Indian Housing Authority	Washington	Nooksack LP#1	Asset Mgmt	23
		Nooksack LP#2	Asset Mgmt	24
		Nooksack LP#3	Asset Mgmt	25
		Nooksack LP#4	Asset Mgmt	26
Northern Arapaho Tribal Housing	Wyoming	NATH LP #3	Development	27
Pueblo of Pojoaque Housing Corporation	New Mexico	Pojoaque LP#1	Asset Mgmt	28
		Pojoaque LP#2	Asset Mgmt	29
Santee Sioux Housing Authority	Nebraska	SSN LIHTC #1	Development	30
San Carlos Apache Housing Authority	Arizona	San Carlos LP#1	Asset Mgmt	31
		San Carlos LP#2	Asset Mgmt	32

		San Carlos LP#3	Asset Mgmt	33
		San Carlos LP#4	Asset Mgmt	34
		San Carlos LP#5	Asset Mgmt	35
		San Carlos LP#6	Asset Mgmt	36
		San Carlos LP#7	Asset Mgmt	37
		San Carlos LP#8	Development	38

San Pasqual Housing Authority	California	San Pasqual LP#1	Development	39
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Standing Rock Housing Authority	SD	Standing Rock LP#1	Asset Mgmt	40
	ND	Standing Rock LP#2	Asset Mgmt	41
	ND	Standing Rock LP#3	Asset Mgmt	42
	ND	Standing Rock LP#4	Asset Mgmt	43
	ND	Standing Rock LP#5	Asset Mgmt	44
	SD	Standing Rock LP#6	Asset Mgmt	45
	ND	Standing Rock LP#7	Asset Mgmt	46
	ND	Standing Rock LP#8	Asset Mgmt	47
	ND	Standing Rock LP#9	Asset Mgmt	48
	SD	Standing Rock LP#10	Asset Mgmt	49
	SD	Standing Rock LP#11	Asset Mgmt	50
	ND	Standing Rock LP#12	Asset Mgmt	51
	ND	Standing Rock LP#13	Asset Mgmt	52
	SD	Standing Rock LP#14	Asset Mgmt	53
	ND	Standing Rock LP#15	Asset Mgmt	54
	ND	Standing Rock LP#16	Asset Mgmt	55
	SD	Standing Rock LP#17	Asset Mgmt	56
	ND	Standing Rock LP#18	Asset Mgmt	57

Sitting Bull College	North Dakota	Sitting Bull LIHTC	Asset Mgmt	58
Wichita Housing Authority	Oklahoma	Wichita LP#1	Asset Mgmt	59
		Wichita LP#2	Asset Mgmt	60
White Mountain Housing Authority	Arizona	WMAHA LP #7	Development	61
Yakama Nation Housing Authority	Washington	YNHA Tax Credit 7 LP	Development	62
		YNHA Armory	Development	63
		YNHA Tax Credit 8 LP	Development	64
Yurok Indian Housing Authority	California	Yurok LP#1	Development & Asset Mgmt	65
Zuni Housing Authority	New Mexico	Zuni LP#1	Development & Asset Mgmt	66
		Zuni LP#2	Development & Asset Mgmt	67
		Zuni LP#3	Development	68

## Other Project Experience

Lorna Fogg and Robin Thorne have gained additional project experience while employed by firms (a consulting firm and an LIHTC tax credit investor) as well as VitalSpirit. This experience includes assisting with over 300 LIHTC projects on financing and/or compliance services. Over 160 of these projects were with tribal entities. Please note that there are several projects listed on both project lists as a result of a client choosing to work with RTHawk.

Please reference the following project list with regard to experience with tribal projects:

<u>State</u>	<u>Tribe/TDHE</u>	<u># of Projects</u>	<u>State</u>	<u>Tribe/TDHE</u>	<u># of Projects</u>
AZ	Ak-Chin	2	Continued		
	Salt River	2		UTTC	1
	Pascua Yaqui	3		Sitting Bull College	1
	Hopi	1		Sisseton Wahpeton	1
	Yavapai	4	OK	Wichita	2
	San Carlos	6	SD	Standing Rock	7
	White Mountain	6		Sisseton Wahpeton	1
ID	Nez Perce	3		Cheyenne River	1
KS	Potawatomi	2		Yankton Sioux	4
ME	Passamaquoddy	1	TX	Ysleta Del Sur	1
	Maliseet	1	WA	Lummi	1
MN	Leech Lake	7		Nooksack	4
	Bois Forte	2		Tulalip	3
	Red Lake	11		Quinault	1
	White Earth	5		Spokane	2
MS	MS Band of Choctaw	1		Colville	3
MT	Salish & Kootenai	4		Yakama	5
	Fort Belknap	4		Lower Elwha	2
	Fort Peck	3	WI	Menominee	8
	N. Cheyenne	1		Bad River	1
	Blackfeet	4		Lac Courte Oreilles	3
NM	Jicarilla	1		Sokaogon	1
	Pojoaque	2		Lac Du Flambeau	3
	Laguna	2		Red Cliff	1
ND	Standing Rock	11	WY	N. Arapaho	3
	Turtle Mountain	8	-	<b><u>Total Projects</u></b>	<b><u>160</u></b>
	Fort Berthold	3			