12101 Woodcrest Executive Drive, Suite 180
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OUR HISTORY

In January 1994 R.H. Zeffert & Associates, Inc. was established to provide energy audits to FmHA developments (now Rural Development). Over the next seven years, the range of services grew to include Utility Allowance Calculations, Handicap Accessibility Surveys, and Comprehensive Needs Assessments/Capital Needs Assessments. In 2000, Compliance Solutions was established to provide compliance services to Low Income Housing Tax Credit (LIHTC) properties. A few years later, recognizing the demand for better understanding of the affordable housing industry by the range of interested parties, a specialized training department was established. Then, in January 2007 the two companies merged to form Zeffert & Associates, Inc. and is commonly known as simply Zeffert across the entire United States and its territories and commonwealths.

Since its origination in 1994 the company has grown to employ as many as 60 highly qualified, talented individuals across the country with its headquarters located in St. Louis, Missouri. With the vision of Zeffert's founder Bob Zeffert, the company grew an average of 20% year-over-year. After twenty years Bob retired and new leadership adapted his successful legacy with modernized goals and technology. **In 2018 Zeffert served the affordable housing industry more than any time in its history by achieving its highest levels of production and sales ever.**

Zeffert continues to have its home in St. Louis while serving clients in nearly every state, including overseas territories that are part of the United States. There are now four distinct operating units, as well as finance and human resources departments, that serve the entire housing industry, primarily those specific to affordable housing that fall within the jurisdiction of the Internal Revenue Service, Housing and Urban Development, and the Department of Agriculture's Rural Development. These four operating units are: Compliance, Inspection Services, Training, and Utility Allowance.

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ABOUT US and OUR SERVICES

Zeffert is a nationwide consulting firm headquartered in St. Louis, MO specializing in training, auditing, inspections, and compliance services in support of the affordable housing industry since 1994. Zeffert leverages efficiencies created by existing expertise, information management, and logistical systems to provide high-value services at optimal cost.

COMPLIANCE DEPARTMENT

Syndicators, management companies, and general partners depend on Zeffert to work with site staff in maintaining the highest level of compliance for all program types. Zeffert's industry-leading expertise also protects investment assets by providing comprehensive reviews of qualifying tenant files during or after lease-up to ensure that regulatory requirements are met. While Zeffert specializes in providing the fastest tenant file review times in the industry, sometimes Zeffert is engaged to assist in onsite reviews that may include file re-creation for mismanaged or misplaced files. Or, in some cases, being onsite provides additional peace-of-mind for the client.

INSPECTION SERVICES DEPARTMENT

Zeffert utilizes highly experienced onsite physical inspectors to provide Handicap Accessibility Reviews, Capital Needs Assessments, 504 Transition Plans, Uniform Physical Condition Assessments (UPCS), and other plan reviews. The experience covers nearly every funding source including Rural Development, HUD, and LIHTC. Both new construction and rehabilitations are covered with detailed, comprehensive reports provided to clients. These include reviews of architectural designs and physically inspecting the premises at varying stages of development. As for Capital Needs Assessments, whenever a federal funding source is utilized, it is required to have a third party assess the project.

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To date, the Inspection Services Department has performed over:

- 5,000 Handicap Accessibility Surveys
- 4,000 energy audits
- 2,500 Capital Needs Assessments
- 10,000 physical inspections for state agencies
- 750 Design Reviews

TRAINING DEPARTMENT

Property management companies face up to 40% staff turnover year-over-year so proper training is the key to successful property management in every aspect. Zeffert provides both live training and learning in an online environment, known as eLearning. Training programs cover all affordable housing programs and funding types and many times clients request specialized training to educate their staff on specific needs. Live training sessions are frequently offered with enrollment open to the public, while other times the sessions are sponsored by a management company or Public Housing Authority.

Zeffert is one of the largest proctors of the prestigious and coveted Housing Credit Certified Professional (HCCP) examination that is governed by the National Association of Homebuilders. Additionally, Zeffert offers and awards its own specific topic designations. To date, thousands of affordable housing practitioners have taken, passed, and earned these designations under the expertise of Zeffert's trainers that range from HUD to Fair Housing to Rural Development.

UTILITY ALLOWANCE DEPARTMENT

Zeffert is the largest provider of utility allowance (UA) calculations in the country. With automated systems to make the process more efficient, and the biggest database of utility rates nationwide, the UA reports meet the requirements of all organizations requiring them in the fastest and most accurate manner. Additionally, the online process allows clients to easily enter

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their requirements, select the due dates relevant to their budgets or other requirements, and Zeffert does the rest.

The methodologies for calculating utility allowances vary and Zeffert conducts all of them. Tax credit, RD, and HUD regulations dictate these methodologies and they can vary by state as well as by agency. They can also change without notice. Zeffert maintains a database of requirements and conducts research to remain informed of the ever-changing regulations that affect UA calculations.

Actual usage analysis is required by RD and for most HUD programs. HUD Utility Schedule Model are accepted for many Tax Credit properties as well as HOME properties. Baselines produce quality reports for the Mark-to-Market, Green Retrofit, and Rental Assistance Demonstration Programs. Zeffert has maintained an exemplary record of performance with HUD. And, Zeffert continues to offer Rental Assistance Demonstration (RAD) baseline reports that analyze your property's energy consumption using industry-recognized standards and methodologies.

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OUR CLIENTS

SYNDICATORS, GENERAL PARTNERS, and MANAGEMENT COMPANIES

Zeffert provides its full range of services in every department for syndicators, general partners, and management companies nationwide. These range from small to multimillion dollar companies to HFAs and non-profits. Zeffert delivers exceptional service at exceptional rates by leveraging efficiencies born of expertise, training, advanced systems, and national volume. At the same time, a personal touch is offered with particular focus on the strength of long term relationships built.

STATE AGENCIES

Zeffert actively contracts with various state HFAs to conduct all of its services. Programs monitored include LIHTC, HUD, HOME, and other programs. Some states for which services have been provided include, but are not limited to:

- Arizona Department of Housing (ADOH)
- California Tax Credit Allocation Committee (TCAC)
- California Housing Finance Agency (CAHFA)
- Georgia Department of Community Affairs (DCA)
- Indiana Housing and Community Development Authority (IHCDA)
- Kansas Housing Corporation (KHC)
- Michigan State Housing Development Authority (MSHDA)
- Missouri Housing Development Commission (MHDC)
- Nebraska Housing Finance Authority (NIFA)
- New Jersey Housing and Mortgage Finance Agency (NJHMFA)
- Oklahoma Housing Finance Agency (OHFA)
- South Dakota Housing and Development Authority (SDHDA)
- Texas Department of Housing and Community Development (TDHCA)

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TRADE ORGANIZATIONS and MEMBERSHIPS

Zeffert also serves many different trade organizations in the industry. A non-exhaustive list includes:

- Affordable Housing Association of Indiana (AHAIN)
- Atlanta Apartment Association
- Alabama Council on Affordable and Rural Housing (AL-CARH)
- Council for Rural and Urban Development of Georgia
- Council for Rural and Urban Development of Ohio (CRUHDO)
- Georgia Affordable Housing Coalition
- Minnesota Council on Affordable and Rural Housing (MN-CARH)
- National Council of State Agencies (NCSHA)
- Rocky Mountain Affordable Housing Management Associations (Rocky AHMA)
- Southern Affordable Housing Management Association (SAHMA)
- Southwest Affordable Housing Group (SWAHG)
- St. Louis Apartment Association (SLAA)
- Virginia Community Development Corporation (VACDC)

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OUR INSURANCE and PROTECTIONS

Zeffert & Associates, Inc. is committed to the safety and security of all clients and their sensitive proprietary information that may be occasionally encountered through the course of business. It is also critical to protect Zeffert's own associates. Both clients and associates are protected through advanced and robust measures that include:

- Maintaining state-of-the-art premises security at the St. Louis headquarters such as surveillance CCTV, restricted and controlled access to the facility by only those with electronic key cards, and 100% logging of entrance by all employees and visitors.
- SSAE/SOC 2 level reporting compliance that evaluates the organization's information systems relevant to security, availability, processing integrity, confidentiality, and privacy.
- Utilizing a dedicated IT firm to manage, host, and maintain all systems that are supplied by two major power grids, which ensures 99.9% system uptime reliability.
- Purchasing and maintaining insurance coverages well in excess of typical requirements yet are conducive to the importance placed on liability insurance for the company and its clients.

The insurances are renewed annually in August and a Certificate of Insurance may be requested at any time.

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David J. Bell

Manager, Inspection Services

Education and Experience

- Manager, Inspection Services, Zeffert & Associates, Inc. St. Louis, MO (Sep 2016 - Present)
- Report Writer (Inspection Services), Zeffert & Associates, Inc. St. Louis, MO (Apr 2011 – Sep 2016)
- Report Writer (Utility Allowance), Zeffert & Associates, Inc. St. Louis, MO (Feb 2008 – Apr 2011)

David started with Zeffert as an integral member of the Utility Allowance Department where he developed our industry-leading Utility Consumption Baseline Study reports. Following this success, he moved to the Inspection Services Department as a highly detail-oriented report writer, compiling Capital Needs Assessment reports for the most challenging of properties and producing high volumes of 504 Accessibility Transition Plan reports. Since his appointment to Manager, Inspection Services, he has overseen significant increases in efficiency and staffing, expansion of service territory, and a more than doubling of the new construction and rehabilitation design review services.

Current Responsibilities

- Ensures day-to-day client service level satisfaction
- Oversees logistics and planning
- Escalation manager for all field inspectors, clients, architects, project managers, developers

Report Writing Experience

- Utilizes UFAS, ADA, and Fair Housing Act Design Manual for completing new construction and rehabilitation blue print design reviews
- Analysis and completion of capital/physical needs assessments for hundreds of properties
- Extensive knowledge of *RS Means* and *Means CostWorks* estimation software
- Created 504 Handicap Accessibility Transition Plans

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Christopher Mautz

Assistant Manager/Inspector (Accessibility)

Training, Education, and Experience

- Zeffert & Associates, Inc., St. Louis, MO (Mar 2017 - Present)
- Installer, Amplex Group Services, Nationwide (May 2016 – Jan 2017)
- Foreman/Inspector, Laclede Gas Company, St. Louis, MO (May 1986 – Sep 2006)
- Maintenance Supervisor, Nooney Management Company, Clayton, MO (Apr 1983 – May 1986)
- Refrigeration & HVAC Technology, Ranken Technical Institute, St. Louis, MO (1984)

Chris has over 23 years of experience in commercial and residential maintenance (carpentry, electrical, natural gas line inspections, HVAC, plumbing) and appliance installation and repair. Under the tutelage of Mr. Elden Kinder, Chris quickly became proficient in GA DCA accessibility standards and reporting requirements. He is the primary inspector servicing contracts in Georgia and has completed over 100 inspections in a year.

Current Responsibilities

- Project analyst and efficiency developer for app-based inspection-reporting tool covering comprehensive compliance findings in both full and brief detailed version; reducing client turnaround times from 2 weeks to 2 days.
- Develops and delivers DCA required accessibility training sessions.
- Performs consulting services for properties and uses knowledge of UFAS, the DCA QAP, Georgia State 120-3-20 Accessibility Code, the Fair Housing Act, and the American National Standard to complete design reviews of blueprints for new construction and rehabilitated properties in the state of Georgia and elsewhere.
- Submits accessibility reviews to Architects for changes to the blueprints and records their responses.
- Performs a minimum of three on-site inspections during the construction of each property and reports any accessibility problems to the contractor/owner to ensure that requested corrections are completed.
- Provides Georgia DCA with a completed accessibility checklist for requested properties.

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Daniel Jenkins

Inspector (Accessibility, UPCS)

Training, Education, and Experience

- Zeffert & Associates, Inc., St. Louis, MO (Mar 2018 - Present)
- Maintenance Supervisor, SHP Management, State of Illinois (Mar 2010 – Mar 2018)
- Foreman/Superintendant, Schemel Tarrilion, State of Illinois (Mar 2003 – Mar 2010)
- CSI – UPCS certification, NAHRO, Shreveport, LA (2018, test passed, certification pending)
- EPA608 Universal HVAC license
- OSHA Construction Safety & Health
- OSHA General Industry Safety & Health

With 15 years in affordable housing construction and maintenance, Dan completed his accessibility inspector training under Elden Kinder and Chris Mautz in record time, and promptly went on to spearhead efforts to introduce Uniform Physical Condition Survey inspections as a new service offering for the Inspection Services Department. Dan's extensive history preparing his previous company's property portfolio for UPCS inspections, has provided him the expertise needed to build reporting processes and systems for these reports to Zeffert's high standards from scratch, a feat which he took from concept to production in under one month.

Current Responsibilities

- Develops and maintains comprehensive app-based checklist for UPCS inspections.
- Performs consulting services for properties and uses knowledge of UFAS, the DCA QAP, Georgia State 120-3-20 Accessibility Code, the Fair Housing Act, and the American National Standard to complete design reviews of blueprints for new construction and rehabilitated properties in the state of Georgia and elsewhere.
- Submits accessibility reviews to Architects for changes to the blueprints and records their responses.
- Performs a minimum of three on-site inspections during the construction of each property and reports any accessibility problems to the contractor/owner to ensure that requested corrections are completed.
- Provides Georgia DCA with a completed accessibility checklist for requested properties.

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Micheal Tully

Accessibility Analyst (Blueprints)

Training, Education, and Experience

- Blueprint Analyst, Zeffert & Associates, Inc., St. Louis, MO (Sep 2017 - Present)
- Software Developer, US Department of Defense, St. Louis, MO (Jan 2018 – Present)
- Title Insurance Examiner, Insight Title Company, St. Louis, MO (Oct 2012 – Sep 2017)
- Inspector, Zeffert & Associates, Inc., St. Louis, MO (Apr 2011 – May 2012)
- Report Writer (Utility Allowance) Zeffert & Associates, Inc., St. Louis, MO (Jan 2011 – Apr 2011)
- BA History, Minor in Legal Studies, Missouri State University, St. Louis, MO (2012)

Mike has completed over 150 inspections and blueprint reviews in 15 states for our New Construction and Rehab Design Review, 504 Transition Plan, and Capital Needs Assessment service lines.

Current Responsibilities

- Performs consulting services for properties and uses knowledge of UFAS, the DCA QAP, Georgia State 120-3-20 Accessibility Code, the Fair Housing Act, and the American National Standard to complete design reviews of blueprints for new construction and rehabilitated properties in the state of Georgia.
- Submits accessibility reviews to Architects for changes to the blueprints and records their responses.
- Researches relevant accessibility standards and laws to answer questions from clients and their contracted design professionals.

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Elden Kinder

Inspector (Accessibility, Capital and Physical Needs)

Training, Education, and Experience

- Inspector, Zeffert & Associates, Inc., St. Louis, MO (Mar 2006 - Present)
- Site Manager, Union Square Apartments, a 186 unit complex St. Louis, MO
- CNA Provider (USDA/Rural Housing, 2008 and 2009)
- Uniform Physical Condition Standards (The Inspection Group, Atlanta, 2011)
- Fair Housing (Georgia DCA 2012)
- Accessibility First Training (HUD, St Louis, 2014)

Elden's knowledge of accessibility requirements and ability to research regulatory matters in the source government documents provides Zeffert with expansive and up-to-the date technical support. Elden is an industry leader in accessibility inspection and is highly in demand; as such, he is currently assigned to cover the projects of Zeffert's major key clients, which include several projects in Georgia, and often he will handle inspections for nearby properties in Georgia when visiting those sites. Elden has conducted many hundreds of inspections and has a long track record of performing the following duties with excellence:

Current Responsibilities

- Performs consulting services for properties and uses knowledge of UFAS, the DCA QAP, Georgia State 120-3-20 Accessibility Code, the Fair Housing Act, and the American National Standard to complete design reviews of blueprints for new construction and rehabilitated properties in the state of Georgia.
- Submits accessibility reviews to Architects for changes to the blueprints and records their responses.
- Performs a minimum of three on-site inspections during the construction of each property and reports any accessibility problems to the contractor/owner to ensure that requested corrections are completed.
- Provides Georgia DCA with a completed accessibility checklist for requested properties.
- Elden is retiring in January 2019, but may continue to occasionally perform work for Zeffert on a contractor basis (most likely reviewing blueprints).