

Albert Luong

Director, *RBC Capital Markets*



Albert Luong provides national investment banking coverage for state and local housing finance agencies. Mr. Luong has nearly a decade of experience in creating innovative financings for both multifamily and single-family programs focused in the affordable housing sector. He works closely with his clients to not only obtain the lowest cost-of-capital, but also simultaneously achieving other objectives such as volume cap preservation, spread retention and cash flow management. He has led some of the largest single-family transactions post the financial crisis, and developed several structures including multifamily, tax-exempt pass throughs and tax-exempt/taxable single family blended structures. Mr. Luong joined the National Housing group at RBC Capital Markets in 2024. Prior to that, Mr.

Luong was part of the Municipal Trading Desk and Affordable Housing group at Barclays.

Mr. Luong holds a Bachelor of Science in Business Administration from Carnegie Mellon University and a Master of Business Administration from Columbia Business School.

Geoff Proulx

Managing Director, *Morgan Stanley*



Geoff Proulx is the Managing Director of Morgan Stanley's Affordable Housing and Community Development Group. He has twenty-eight years of combined housing, banking and legal experience. He is a technical banker and has extensive experience in the implementation of innovative multi-family and single family financing structures. His single family experience includes developing plans of finance in parity bond indentures for both whole loan and MBS issuers and the implementation of a variety of pass-through structures. He has worked with all types of credit structures and subsidy programs. Mr. Proulx holds an M.B.A. from the Columbia Business School with a concentration in finance. He is also an

attorney and practiced law at a large Boston law firm after having received a J.D. from the George Washington University Law School. He received his B.A. cum laude from Middlebury College. He is a member of the Massachusetts Bar Association and is admitted to practice law in Massachusetts, the Federal District of Massachusetts, and the District of Columbia.

Myles White

Deputy Legislative Affairs Secretary, *Office of Governor Gavin Newsom*



Myles White serves as the Deputy Legislative Affairs Secretary in the Office of Governor Gavin Newsom, responsible for a legislative portfolio that includes housing, transportation, and local government. Prior to being appointed as Deputy Legislative Affairs Secretary, Myles served as Deputy Secretary of Legislation and Policy at the Business, Consumer Services and Housing Agency since 2023 and Assistant Secretary of Legislation there since 2017. From 2015 to 2017, Myles was a Trade Policy Analyst and Project Manager of Trade and Regulatory Databases at Bryant Christie Inc.

He graduated with honors from the University of California, Davis with a Bachelor of Arts degree in Political Science.

James Hacker

Deputy Cabinet Secretary of Housing, Homelessness, Transportation and Broadband Issues, *Office of Governor Gavin Newsom*



James Hacker is Deputy Cabinet Secretary in the office of Governor Gavin Newsom, where his portfolio includes housing, homelessness, transportation, and broadband issues. Prior to his time in the Governor's Office, he served as Principal Consultant to the California Senate Committee on Budget and Fiscal Review, Finance Analyst with the Department of Finance, and Budget Analyst with the Legislative Analyst's Office.

A native of Claremont, he holds a B.A. from George Washington University and an MPA from Syracuse University.

Michael Lopez

Facilitator, Michael Lopez Consulting



Michael has delivered results for clients across multiple industries and business models. As a student of “the human industry” Michael uses his experience in, and passion for, the science and practice of behavior change to design innovative change strategies. He brings a diverse leadership style forged from a blend of business, civil service, military, and athletic experience, which he uses to accelerate performance for leaders and teams of all types.

Prior to forming Michael J Lopez Consulting, Michael worked at Prophet Brand Strategy. Before this he spent time as a Managing Director at both KPMG and EY, after 13 years with Booz Allen Hamilton. In addition, Michael spent two years as the Director of Innovation & Strategy at Smiths Interconnect, a global diversified industrial products company. He began his career as an Intelligence Officer in the US Intelligence Community. Michael earned his MBA from George Mason University and his BA from Occidental College.

As a former college athlete, Michael is a member of the Positive Coaching Alliance Leadership Council and remains engaged with sports as a high school football coach.