



Catherine Norman

Assistant County Attorney V, Affordable Housing Development and Finance

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SUMMARY

Virginia licensed attorney with more than seven years of experience handling complex real estate transactions, **affordable housing development**, public finance, and local government counseling. Leads acquisitions, dispositions, **development agreements**, construction financing, permanent debt, and layered affordable housing closings from initial structure through execution. Directs title, survey, zoning, environmental, organizational, and regulatory due diligence, then turns findings into practical closing conditions and negotiated protections. Advises public agencies, housing organizations, lenders, developers, and governing officials on **Low Income Housing Tax Credits**, CDBG, **Housing Choice Vouchers**, fair housing, landlord tenant matters, procurement, and public finance. Presents concise legal research and risk analysis to decision makers, independently manages concurrent deadlines, and coordinates complex document sets through closing. Brings sound transactional judgment and public service focus to sophisticated local government matters.

EXPERIENCE

Senior Real Estate and Housing Attorney

Potomac Civic Law Group 📅 May 2023 - Present 📍 Alexandria, VA

Leads complex affordable housing and public development transactions, guiding acquisitions, financing, development agreements, diligence, negotiations, approvals, and closings. Advises public officials and private counterparties while coordinating counsel, documents, and deadlines across concurrent matters.

- Led layered affordable housing **acquisitions** and construction financing through closing, protecting public project objectives.
- Negotiated loan documents, deeds, easements, covenants, and **development agreements** with lenders and developers.
- Directed title, **survey**, zoning, and **environmental** diligence, converting exceptions into closing protections.
- Advised on LIHTC, CDBG, vouchers, **fair housing**, and landlord tenant issues affecting projects.
- Presented legal findings and transaction recommendations to **public officials** before approvals and closings.
- Managed closing calendars and counsel coordination, keeping complex document sets aligned with conditions.

Real Estate and Public Finance Attorney

Shenandoah Public Finance Counsel 📅 August 2020 - April 2023 📍 Richmond, VA

Structured **real estate financing** and public purpose transactions for local agencies, housing entities, and community development clients. Drafted agreements, researched authority and procurement questions, and coordinated closing records for complex public transactions.

- Structured public purpose real estate financings for agencies, housing entities, and community development clients.
- Drafted purchase agreements, financing instruments, **development agreements**, and public approval documents.
- Resolved **title**, survey, **zoning**, and environmental issues affecting project financeability and closing readiness.
- Researched local government authority, **procurement** requirements, public finance, and housing regulations.
- Coordinated bond, lender, developer, agency, and specialty counsel through **closing** conditions.
- Translated transaction structures and legal risks into concise memoranda for nonlegal decision makers.

Associate Attorney, Real Estate

Blue Ridge Legal Services 📅 September 2018 - July 2020 📍 Charlottesville, VA

STRENGTHS

- 🏛️ **Public sector judgment**
Translated complex transaction risk into clear recommendations, giving public officials confidence before approvals and closings.
- 🏠 **Affordable housing counsel**
Connected LIHTC, CDBG, voucher, and fair housing concerns with practical financing and development decisions.
- 🔍 **Diligence leadership**
When title or zoning issues surfaced, converted findings into focused curative plans and usable closing protections.
- 🗨️ **Negotiation practice**
Worked through loan, deed, covenant, and development agreement terms until counterparties could move forward.
- 📅 **Closing coordination**
Kept counsel, lenders, agencies, and developers aligned through document lists, deadlines, and conditions.

SKILLS

Real Estate Transactions

Affordable Housing Public Finance

LIHTC CDBG

Housing Choice Vouchers

Fair Housing Landlord Tenant Law

Local Government Law

Procurement Legal Research

Negotiation Title Review

Zoning Due Diligence

Transaction Closings

LANGUAGES

English Native

Spanish Beginner

MY CAREER



● Senior Real Estate and Housing Attorney at Potomac Civic Law Group (3.3 Years)

● Real Estate and Public Finance Attorney at Shenandoah Public Finance Counsel (2.7 Years)

● Associate Attorney, Real Estate at Blue Ridge Legal Services (1.8 Years)

● Attorney Fellow, Community Development at Fairview Legal Fellowship (11 Months)

Supported commercial and housing related acquisitions, dispositions, leases, and secured financing matters under senior attorney supervision. Prepared transaction documents, analyzed property records, researched regulatory questions, and organized execution and recording requirements.

- Supported housing **acquisitions, dispositions**, leases, and secured financing matters under senior attorney supervision.
- Drafted purchase agreements, loan documents, easements, amendments, and closing certificates for review.
- Examined title and survey materials, summarizing exceptions and tracking curative items with title companies.
- Researched zoning, landlord tenant, **fair housing**, and local **regulatory** questions affecting property matters.
- Maintained closing checklists covering signatures, recording, funding, and transaction conditions.
- Summarized revisions and diligence findings, helping clients prepare for upcoming closing actions.

Attorney Fellow, Community Development

Fairview Legal Fellowship 📅 September 2017 - August 2018 📍 Norfolk, VA

Provided supervised transactional support for nonprofit and community development matters after law school. Researched property and local government issues, reviewed project records, prepared closing materials, and supported public meeting analysis.

- Researched property, housing, and local government issues for supervising attorney memoranda.
- Reviewed leases, organizational documents, property records, and basic financing materials.
- Prepared closing binders and tracked execution requirements for nonprofit real estate transactions.
- Observed public meetings and summarized decisions affecting client projects and development approvals.
- Revised agreements, resolutions, and client correspondence under attorney supervision.

PROJECTS

Layered Affordable Housing Closings 📅 2026

Led coordinated financing and diligence work across acquisitions, construction debt, permanent financing, development agreements, and regulatory requirements. Clear document ownership helped projects move from structure through closing.

Public Development Transaction Counsel 📅 2023

Structured public purpose transactions involving local agencies and housing organizations. Research, negotiation, title review, and approval planning helped decision makers address risk before execution.

LEADERSHIP & AWARDS

- Virginia State Bar active member in good standing since 2017.
- Senior counsel entrusted with public official presentations and complex affordable housing closings.
- Selected for community development attorney fellowship supporting nonprofit and public interest matters.

EDUCATION

Juris Doctor

University of Richmond School of Law 🎓 GPA: 0 📅 2017 📍 Richmond, VA

Coursework: Real Estate Law, Public Finance, Property Law, Local Government Law

Bachelor's Degree in Government

College of William & Mary 🎓 GPA: 0 📅 2014 📍 Williamsburg, VA

Coursework: Public Policy, Constitutional Law, Political Institutions, Public Administration

CERTIFICATIONS

- Virginia State Bar, Active Member in Good Standing 📅 2017
- License to Practice Law in Virginia, Active 📅 2017

TECHNICAL SKILLS

- **Real Estate Documents:** Purchase Agreements, Loan Documents, Development Agreements
- **Affordable Housing Programs:** LIHTC, CDBG, Housing Choice Vouchers
- **Property Due Diligence:** Title Review, Survey Review, Environmental Review
- **Land Use Review:** Zoning Analysis, Zoning Approvals, Development Entitlements
- **Public Finance:** Public Financing, Construction Financing, Permanent Financing
- **Housing Regulation:** Fair Housing, Landlord Tenant Law, Housing Regulations
- **Government Law:** Local Government Law, Public Authority, Public Approvals
- **Procurement Law:** Public Procurement, Competitive Procurement, Procurement Requirements
- **Transaction Management:** Closing Calendars, Conditions Precedent, Closing Binders
- **Legal Analysis:** Legal Research, Legal Memoranda, Risk Analysis
- **Negotiation:** Contract Negotiation, Loan Negotiation, Counsel Coordination
- **Property Records:** Title Commitments, Surveys, Environmental Reports

PROFESSIONAL AFFILIATIONS

- Virginia State Bar, active member in good standing.
- Community development legal service network, housing and nonprofit transaction practice.

ADDITIONAL INFORMATION

Work Status : Authorized to work in United States. No sponsorship required.

REFERENCES

AVAILABLE ON REQUEST