



## HCCP Designee Spotlight: Kim Davis

*Compliance Analyst Associate*  
JP Morgan

Kimberly Davis has been with JP Morgan (JPM) for 23 years of which the last seven years has been in the Low Income Housing Tax Credit (LIHTC) industry. Her career with the bank has been one of continued growth, beginning as a telephone operator, steadily advancing to her current position as a compliance analyst associate. She discovered her interest in tax credit compliance while assisting the compliance asset management group as an administrative assistant. Her aptitude was quickly recognized, and she was promoted, eventually earning her own portfolio. Ms. Davis performs both on-site and desk tax credit reviews; she interfaces with syndicated partners to resolve noncompliance issues that could negatively impact credit delivery to JPM, the investor.

### **Question: How has the Housing Credit Certified Professional (HCCP) designation impacted your career?**

Having my HCCP has added credibility and respect to my title. I attribute my success in the industry to hard work, having great managers, a great colleague, knowledgeable syndicator partners and having that HCCP designation. Each element plays an important role.

### **Question: How did you get into the LIHTC industry?**

My position, as a compliance analyst with JPM, required that I obtain and maintain the prestigious HCCP designation. I recall as I began studying for the exam, being told that 50% of the applicants do not pass on the first try. My reply was "Well, that means the other 50% pass." I was in that passing 50%, and my career as an HCCP began. I find working in the affordable housing industry extremely rewarding.



**Question: What are your day-to-day responsibilities?**

I perform both onsite and desk tax credit reviews; I interface with syndicated partners to resolve noncompliance issues that could negatively impact credit delivery to JPM, the investor.

**Question: What helped with your success in the LIHTC industry?**

I believe in my personal life that one should be of service. I carry this out by passing out food care packages that I help put together with my family, distributing them to homeless people I may come across. I also assist elderly neighbors with errands, medications and other small tasks. Helping to provide quality affordable housing is just another way I can be of service to those in need.

**Question: What's your favorite hobby?**

My service for others doesn't leave a lot of free time, but in my spare time, I can be found listening to an audiobook and unwinding in a fun spirited Zumba class!