



HCCP Distributor Spotlight: Carol Rathman

Compliance Department Manager
Zeffert & Associates

Carol Rathman has been with Zeffert & Associates since 2018. She began as assistant manager and was promoted to manager of the compliance department in 2020. She has been in the affordable housing industry since 2001, when she began her career as a leasing agent. After 20 years in this industry, she has excelled in roles ranging from leasing consultant, property manager, compliance specialist and now compliance department manager with Zeffert & Associates.

How has the HCCP designation impacted your career?

After many years of Low Income Housing Tax Credit (LIHTC) site management upon receipt of HCCP designation, not only did I gain a tremendous understanding of the LIHTC program regulations, but additionally a sense of pride and confidence. The HCCP designation has been an important certification for my role in the industry; with the knowledge gained through the HCCP training, I not only support my team, but many teams throughout the country. I am very proud to be a recipient of this prestigious certification.

How did you get into the LIHTC industry?

My career in the LIHTC industry began in 2001 as a leasing consultant. Coming from a market property, some of the regulation requirements seemed unheard of at the time. I have since gained understanding and appreciation for this program, and how it impacts our communities and low-income families across the country.



What are your day-to-day responsibilities?

As manager of Zeffert & Associates' compliance department, I oversee a team of compliance specialists, file management, state research, client assistance and feedback, contract development, and onsite audit coordination.

What helped with your success in the LIHTC industry?

Beginning my career in property management, I never realized how much I could truly impact our communities in this type of role. Once I had the opportunity to help a family find "home," I knew this was where I should be. In my growth within the industry, my personal goals continue to be directly related with the success of our communities and our friends, family and neighbors.

What's your favorite hobby?

I enjoy spending my free time with my family — four sons, two daughters and my husband. We enjoy going on all types of adventures, including hiking, camping, traveling, rock mining, and learning new and interesting areas and cultures.