



## Eric D. Usinger

### PARTNER

120 Broadway  
32nd Floor  
New York, NY 10271  
212-238-3165

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Eric's practice focuses on the representation of financial institutions and development companies in connection with the acquisition, financing and development of commercial real property.

He has represented numerous banks and other financial institutions in connection with the closing of acquisition, construction and permanent loan financings of office buildings, multi-family rental and for-sale housing projects, hotels, health care facilities, and other mixed-use projects.

Eric has closed numerous loan facilities, letter of credit and investor equity transactions utilizing tax exempt bond financing, low income housing tax credits, historic tax credits and other business investment tax credits, as well as various state and federal affordable housing renovation and construction subsidy programs.

His experience includes the representation of property owners and real estate developers in connection with the acquisition, development and leasing of office, retail and multi-family housing projects including the acquisition of air and development rights, negotiation of construction contracts and joint venture agreements, office, retail and ground lease transactions, and the creation of planned-unit developments.

Eric's practice also includes the innovative use of the federal New Markets Tax Credit in connection with the development of commercial real property and the financing of other non-real estate small business lending programs. His New Markets Tax Credit practice has included leverage lender, community development corporation and investor representation. Eric has closed numerous projects utilizing both New Markets Tax Credit equity and leverage loan financing, some of which have been used to pay for the construction of retail tenant improvements, commercial take-out financing in connection with the development of affordable housing, the construction of retail, office and mixed-use residential properties, and the development of for-sale residential housing.

### PRACTICES & INDUSTRIES

Real Property Leasing  
and Facilities  
Management

Real Estate Finance

Real Property

### EDUCATION

State University of  
New York at Stony  
Brook (B.A., *cum  
laude*, 2000)

State University of  
New York at Buffalo  
(J.D., *magna cum  
laude*, 2003)

Eric is often asked to lend his experience in lending and tax credit finance for various conferences and panels, most recently as a guest speaker of the New York Housing Conference and the New York State Association for Affordable Housing. Eric is also the author of *Using New Markets Tax Credits to Finance Commercial Real Estate Development*, which was published in the Fall 2012 edition of the American Bar Association's Journal of Affordable Housing & Community Development, as well as *Twinning NMTCs with SBA 7a Loans: Legal and Practical Considerations*, which appeared in the August 2011 edition of the Novogradac Journal of Tax Credits.

## **ADMISSIONS**

New York, 2004

## **PROFESSIONAL ACTIVITIES**

Publications:

*Using New Markets Tax Credits to Finance Commercial Real Estate Development*, American Bar Association Journal of Affordable Housing & Community Development, Fall 2012, Volume 20, Numbers 3 & 4.

*Twinning NMTCs with SBA 7a Loans: Legal and Practical Considerations*, Novogradac Journal of Tax Credits, August 2011, Volume II, Issue VIII.

Speaking Engagements:

*Panelist*, Affordable Housing and Mixed Use Development, 14th Annual New York State Affordable Housing Conference, New York State Association for Affordable Housing (NYSFAFH), May 8, 2013.

*Moderator*, New Markets Tax Credits and the New York Market Seminar, New York Housing Conference (NYHC), April 11, 2012.