

Heather Toft

Partner

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Heather works primarily in the areas of low income housing tax credits (LIHTC), affordable housing equity and debt financing, market rate financing, real estate, and general business organizations law.

She concentrates her practice on affordable and market rate multifamily housing for new and existing properties, providing representation in connection with entity structuring, formation and organization, negotiation of purchase and sale agreements, coordination of real estate-related due diligence, closing of real estate acquisitions, negotiation of debt financing, refinancings and workouts, property conveyances, and partnership interest conveyances.

Experience

The following is a selected sampling of matters and is provided for informational purposes only. Past success does not indicate the likelihood of success in any future matter.

- Has represented developers in commercial real estate transactions, including acquisitions, ground leases, joint venture arrangements and sales
- Has represented developers through closing of their tax-exempt bond financing, both privately placed and credit-enhanced
- Has negotiated both construction and permanent financing for LIHTC and market rate transactions
- Has negotiated state and local subsidies such as State Apartment Incentive Loan (SAIL) program loans, State Housing Initiatives Partnership (SHIP) program loans, HOME Investment Partnerships (HOME) program loans, and Affordable Housing Program (AHP) loans

Professional Activities

- The Florida Bar
- The Georgia Bar

Education

Florida State University College of Law,
JD, magna cum laude (1997)

University of Georgia, BA, cum laude
(1993)

Admissions

Florida

Georgia

U.S. District Court for the Northern District
of Florida

Practice Areas

[Affordable and Workforce Housing](#)

[Corporate Leveraged Finance](#)

[Corporate & Securities](#)

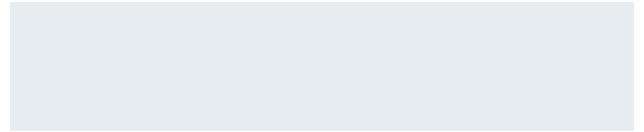
[Public Finance](#)

[Real Estate Capital Markets](#)

Industries

[Real Estate](#)

- Past Board Member, Coalition of Affordable Housing Providers, Inc.
- Past Member, National Association of Bond Lawyers



Articles & Speeches

Insights

"Practice Tips for Navigating the Build America, Buy America Act" , *PAHRA Monitor*- Co-Author (Winter 2024-2025)

Alerts

[Florida Housing Board Approves Temporary MMRB Round Opening for November 2025](#), Nelson Mullins' Affordable Housing News (October 28, 2025)

[Florida Housing Finance Corporation Weighs New \\$100MM MMRB Funding Round](#), Nelson Mullins' Affordable Housing News (October 23, 2025)