

PARTNER

Kimberly L. Martin-Epstein

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DIRECT

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PRACTICE AREAS

Banking & Commercial Finance

Commercial Loan Modifications

Commercial Real Estate Finance

Small Business Lending (SBA)

Bankruptcy & Creditors Rights

Commercial Mortgage Foreclosures

Restructuring & Workout

Business & Corporate Law
Entity Formation

Commercial Real Estate
Affordable Housing & Community Development
Purchase & Sale

EDUCATION

J.D., University of Wisconsin Law School, 1996

B.A., English, Cornell University, 1991

OVERVIEW

Kimberly Martin-Epstein concentrates her practice in the areas of commercial lending and real estate transactions, including financing and conveyancing, with a special focus on community development and affordable housing financing, including tax exempt bond financing, as well as low income, historic, and New Markets tax credits.

Kim's practice includes representing banks, other financial institutions, nonprofit organizations, developers, and governmental and quasi-governmental agencies, including those of the Commonwealth of Massachusetts, and various municipalities. Her practice further includes representing lenders in a variety of routine and complex loan restructure, and work-out transactions, including commercial foreclosure.

Kim is a co-chair of the CREW Network Affordable Housing Council and an active member of CREW Boston. Kim also serves as a board member of the Real Estate Bar Association ("REBA") and is the co-chair of the Affordable Housing section for REBA. Combining professional expertise with personal interests, over the last 20+ years, Kim has served on many non-profit boards and related committees including with the Women's Lunch Place, Neighborhood of Affordable Housing, Inc., CASCAP, Inc., the Clarke School PTO, Inc., the North Shore Community Development Coalition, Inc., and B'nai B'rith Housing Corporation. Kim has also served as co-chair to the real estate financing and the title and conveyancing committees of the Boston Bar Association's Real Estate Section.

Kim currently resides with family in Swampscott, Massachusetts where she is also the Chairperson for the Swampscott Affordable Housing Trust and a Town Meeting member.

ADMISSIONS

Massachusetts

New York

AFFILIATIONS

Co-Chair, Affordable Housing Section, Real Estate Bar Association

Co-Lead, CREW Network Affordable Housing Council

Member, The Diversity, Equity, Inclusion, and Belonging Section, Real Estate Bar Association

Member, The President's Council of Cornell Women

Board Member, YMCA of the North Shore, Inc.

EXPERIENCE

- Multi-tiered tax credit financings (including LIHTC, Historic, and New Markets) across the Commonwealth on behalf of banks, public funding sources, and developers
- Tax-Exempt Bond Financing on behalf of bank bond purchasers for YMCA, school, health center, and other non-profit and community uses
- Complex construction and permanent loan financing to multi family projects, memory care facilities, mixed use projects, and home-ownership/condominium unit projects on behalf of construction lenders

Representative Presentations

- MBTA Communities Act is Preemptive: The SJC's Recent Decision in Attorney General v. Town of Milton (Moderator, REBA, 2025)
- Conveyancer's Guide to Affordable Housing Units (REBA, 2025)
- Massachusetts Tax Credit Investing and Lending for Massachusetts Banks (Mass Bankers Association, 2025)
- Development in the Public Interest (2024)
- Explaining MassDocs Loans for Affordable Housing (REBA, 2023)
- Affordable Housing Transactions: What Makes Them Different (REBA, 2023)
- Chapter 40T Primer and Issues (REBA, 2022)
- Conservation Easements (Boston Bar Association, 2022)
- Affordable Housing Finance (Boston Bar Association, 2016, 2018, 2022)
- Private Real Property Agreements (Boston Bar Association, 2021)
- Easing into Easements: Enhanced Essentials (Boston Bar Association, 2021)
- Conveyances without Deeds (Boston Bar Association, 2021)
- Women in Real Estate (NEREJ, 2019)
- Fundamentals of Affordable Housing Finance (Boston Bar Association, 2018)
- Alternatives to Subdivisions: Condominiums and Ground Leases (REBA, 2017)
- Anatomy of a Deal (Boston Bar Association, 2017)
- Construction, Lenders and Traps for the Unwary (Boston Bar Association, 2017)
- Mortgage and Security Basics (Boston Bar Association, 2017)
- Financing Affordable Housing (Boston Bar Association, 2016)

HONORS

- Suzanne King Public Service Award (2024)