HUSCH BLACKWELL



Kim Morán Irizarry

SENIOR COUNSEL

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OVERVIEW

Kim advises financial institutions, Community Development Entities (CDEs), and institutional lenders on structuring complex debt, equity, and tax credit transactions that direct vital capital into economically distressed communities.

Her practice centers on New Markets Tax Credit (NMTC) transactions, where she guides clients through multi-tiered financing structures and Qualified Low-Income Community Investment (QLICI) loans. Her experience extends to commercial real estate finance and development, construction lending, syndicated credit facilities, and occasional exposure to Low-Income Housing Tax Credits (LIHTC), providing her with a comprehensive understanding of the complex capital stacks that drive community development finance.

Kim began her career as a tax consultant at a Big Four accounting firm, authoring technical tax analyses and advising corporate clients on tax incentive structures. She then expanded into banking and commercial finance in private practice, representing institutional lenders and credit funds in asset-based lending, syndicated facilities, and subordinated debt transactions. This foundation provides her with a sophisticated understanding of credit risk, intercreditor dynamics, and layered capital stacks that directly benefit clients navigating multi-party financings.

Her perspective is further sharpened by her experience serving as in-house corporate counsel for a global hospitality company. Collaborating directly with executive deal teams on high-stakes asset transactions, joint venture

Industry

Financial Services & Capital Markets

Services

Development Incentives & Tax Credits

Tax Credits

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frameworks, and mezzanine financing, she gained an operator's view of risk management and capital allocation. As a result, Kim approaches client representation with a commercial mindset, aligning legal strategy with the underlying business and economic drivers of each transaction.

Driven by a commitment to strengthening communities, Kim helps tax credit investors, CDEs, and lenders navigate the complexities of the NMTC program to achieve their investment and community impact objectives. She brings a thoughtful, multi-faceted perspective to every closing, ensuring multi-tiered structures protect client interests while advancing the broader community development mission.

Clients value Kim not only for her disciplined legal execution, but for her warmth, empathy, and personal dedication to their success. Known for her patience and clear communication, she translates complex legal and financial issues into actionable guidance, creating a collaborative, supportive environment where clients feel heard and confident throughout the closing process.

Recognition

- *Best Lawyers: Ones to Watch® in America*
    - Real Estate Law, 2024 and 2025

Education

- J.D., Indiana University Maurer School of Law
    - *Indiana Law Journal*, Articles Editor
- B.S. B.A., University of Puerto Rico–Mayaguez
    - *magna cum laude*
    - Accounting
    - Minor: Human Resource Management

Admissions

- Illinois

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*Contact Kim to set up an in-person consultation by appointment in the Chicago office.

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