Contra
Costa
County

EMAIL TO:

Contra Costa County
Human Resources Department
jobs@hrd.cccounty.us

PLEASE TYPE OR PRINT IN INK

TREASURER TAX COLLECTOR APPLICATION

1. Name:

(Last Name)   (First Name)   (Middle Name)

2. Address:

3. Phones:

4. **Email Addr**

5. **EDUCATION**:   Check the appropriate box if you possess one of the following:

High School Diploma ☐   G.E.D. Certificate ☐   California High School Proficiency Certificate ☐

College or other advanced education/training ☐

Give Highest Grade or Educational Level Achieved: _____

Names of colleges / universities attended	Course of Study / Major	Degree Awarded	Degree Type
A)		Yes ☐ No ☐	
B)		Yes ☐ No ☐	
C)		Yes ☐ No ☐	

D) Other schools / training completed:	Course Studied	Hours Completed	Certificate Awarded: Yes ☐ No ☐

THIS FORM IS A PUBLIC DOCUMENT
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6. **PLEASE FILL OUT THE FOLLOWING SECTION COMPLETELY. List experience that relates to the qualifications needed to serve as the County Treasurer-Tax Collector. Begin with your most recent experience. A resume or other supporting documentation may be attached but it may not be used as a substitute for completing this section.**

A) Dates (Month, Day, Year) From To	Title	Duties Performed
	Employer's Name and Address	
Total: Yrs. Mos.		
Hrs. per week_____ . Volunteer ☐		

B) Dates (Month, Day, Year) From To	Title	Duties Performed
	Employer's Name and Address	
Total: Yrs. Mos.		
Hrs. per week_____ . Volunteer ☐		

C) Dates (Month, Day, Year) From To	Title	Duties Performed
	Employer's Name and Address	
Total: Yrs. Mos.		
Hrs. per week_____ . Volunteer ☐		

D) Dates (Month, Day, Year) From To	Title	Duties Performed
	Employer's Name and Address	
Total: Yrs. Mos.		
Hrs. per week_____ . Volunteer ☐		

7. **Do you have any financial relationships with the County such as grants, contracts, or other economic relations?**

        No ☐ Yes ☐

  If Yes, please identify the nature of the relationship: _____

I CERTIFY that the statements made by me in this application are true, complete, and correct to the best of my knowledge and belief, and are made in good faith. I acknowledge and understand that all information in this application is publicly accessible. I understand and agree that any misstatements / omissions of material fact may cause forfeiture of my rights to appointment as the Treasurer-Tax Collector.

Sign Name: _____ **Date**: _____

Important Information

1. Your application and any attachments you provide are public documents and are subject to the California Public Records Act (CA Gov. Code §6250-6270), and will be posted online.

2. The completed application and supplemental questionnaire must be received by 11:59 PM on Wednesday, November 22, 2023 by email to jobs@hrd.cccounty.us.

3. Applicants must complete the Supplemental Questionnaire (below). Attach pages for Supplemental Questionnaire. A resume or other relevant information may be submitted with this application.

4. Applicants may be required to complete a Statement of Economic Interests (California Fair Political Practices Commission Form 700) and authorize the County to conduct a background check, including but not limited to a social media/internet check, credit check and Live Scan fingerprinting.

Supplemental Questionnaire

1. Are you a United States Citizen?
2. Are you registered to vote in the State of California?
3. Are you a resident of Contra Costa County?
4. Describe specific public service or private sector positions you have held which you believe best qualify you for the position of Treasurer Tax Collector. Indicate major accomplishments in each position. Please identify each role by employer, job title, and length of time held.
5. Are you prepared to seek election to this office in 2026?
6. Do you consider this job to be full-time or part-time?
7. In addition to the foregoing, please indicate any special qualifications, skills, training, or achievements you possess which are relevant to consideration for this position.

1. Are you a United States Citizen? **Yes**

2. Are you registered to vote in the State of California? **Yes**

3. Are you a resident of Contra Costa County? **Yes**

4. Describe specific public service or private sector positions you have held which you believe best qualify you for the position of Treasurer Tax Collector. Indicate major accomplishments in each position. Please identify each role by employer, job title, and length of time held.

I have managed multi billion dollars for various pensions and endowments. In addition, I was also a risk manager at a large multinational bank as well as a government sponsored enterprise.

5. Are you prepared to seek election to this office in 2026? **Yes**

6. Do you consider this job to be full-time or part-time? 7. In addition to the foregoing, please indicate any special qualifications, skills, training, or achievements you possess which are relevant to consideration for this position.

Full time, given the important of the position. I have the Chartered Financial Analyst Charterholder certification which is consists of specialized training in the field of finance, investments which would be very valuable in this position.

FARHAN ZAMIL, CFA

PROFESSIONAL PROFILE:

CFA Charterholder and multi-asset class investment, credit, and risk professional. Progressive experience across banking, real estate investments, market/credit risk management, economic forecasting & stress testing, credit policy review, and portfolio analytics. Experience includes tenures at two large asset owners administering an investment program, 2 years at a Government-sponsored enterprise (GSE), as well as a multinational commercial bank. Well versed in multi-factor risk models and analytic systems such as BlackRock Aladdin, MSCI Barra, Black Knight, QRM, and Bloomberg.

EXPERIENCE:

Head of Investment Risk Management / Portfolio Risk Manager, 2022 – Present
Kaiser Permanente, Oakland, CA

- Prepare and present investment and risk updates to the investment committee. Explain drivers of total and relative risk including factor exposures, interest rate volatility, changes in yield curves, as well as movements from an asset/liability perspective.
- Perform rigorous due diligence on prospective managers via qualitative and quantitative analysis
- Built a portfolio optimization tool via R to complement factor-based risk analytics
- Assist various asset classes in sourcing investment opportunities and perform due diligence.
- Build out investment reporting structures to proactively capture and monitor risks and exposures both on a cross-sectional and time-series basis.
- Conduct plan level stress testing to assess portfolio resiliency across a various market periods.
- Perform pro-forma analysis on the portfolios to assess changes in exposures and risk due to rebalancing and/or new investments. Assess impacts from various stress testing exercises on the portfolio.

Vice President – Macroeconomic Forecasting & Stress Testing - Credit Strategies, 2018 – 2021
MUFG Union Bank, N.A., San Francisco, CA

- Monitor real estate capital markets environment and continually assess emerging risks to the portfolio and presented quarterly economic updates to the credit committee.
- Active ongoing oversight, surveillance, and reporting of a $40+ billion residential mortgage portfolio.
- Conduct research on key real estate and economic variables to aid in producing economic forecasts.
- Participated in the development of an early warning indicator on both the secured and unsecured portfolios by analyzing correlations between delinquency and charge-off rates to economic variables.
- Produce stress testing economic scenarios for CECL and CCAR activities including leading the economic forecast working group.
- Produce monitoring reports to assess emerging credit concerns such as delinquency rates, roll rates, ARM resets, LTV, etc.
- Review credit authority requests for underwriters for recommendation to the Retail Chief Risk Officer.
- Create quarterly performance summary for the Managing Director of Residential Lending Oversight.
- Prepared executive level risk reports and dashboards covering mortgage portfolios.
- Provide monthly bank-wide macroeconomic forecasts for 150+ variables over a 5-year time horizon.
- Prepared quarterly risk appetite metrics and escalated breaches as needed. Researched potential new concentration metrics for inclusion as part of the risk appetite triggers to facilitate prudent oversight.
- Built tool to automate monthly presentations via VBA, resulting in a 90% reduction in processing time.

FARHAN ZAMIL, CFA

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Senior Credit / Market Risk Analyst, 2016 – 2018
Federal Home Loan Bank of San Francisco, San Francisco, CA

- Utilized mortgage prepayment and default models such as Black Knight AFT to forecast loan behavior in various interest rate scenarios across various mortgage instruments including MBS and whole loans.
- Primary analyst in charge of monthly risk modeling and reporting of the Bank's balance sheet. This includes market risk, recon to GL, benchmarking (e.g. QRM vs. PolyPaths), compliance, various stress scenario analysis, sensitivity analysis, volatility shocks, Value-at-Risk, basis risk, and attribution. The portfolio consisted of a variety of fixed income products including: whole loans, CMBS/MBS, as well as derivatives such as swaps, forwards, etc.
- Calculated and evaluated the VaR and interest rate sensitivity for the Bank and presented monthly updates to ALCO.
- Conducted counterparty risk assessments for Banks, Credit Unions, and CDFI's; Reviewed credit ratings assigned by agencies and utilized an implied ratings model for non-public counterparties by examining income statement and balance sheet data.
- Kept abreast of commercial and residential mortgage market metrics including, LTV, DTI, cap rates, rental/lease rates, fund flows, delinquencies, etc.
- Initiated a quarterly report to provide an independent and objective view of the financial markets as it pertains to Real Estate, Banks, and Mortgages. Utilized a plethora of external research sources in conjunction with my in-depth real estate and markets background. Issues covered included current events, market valuations, analysis of real estate cap rates, loan/mortgage underwriting standards, etc.
- Undertook an in-depth margin benchmarking study as part of a regulatory initiative. Results were provided to the Federal Housing Finance Authority (FHFA) and presented internally within the Bank.

Real Estate Investments / Financial Analyst, 2007 – 2016
University of California – Investment Office, Oakland, CA

- Active oversight of a $4 billion real estate portfolio consisting of core, value-added, and opportunistic strategies. This included 25+ funds and 9 separate account managers (50+ investments across a multitude of property types).
- Assisted Managing Director in constructing, sourcing, and monitoring of a $1 billion public REIT portfolio. This included reviewing RFI's, holdings, performance, risk, as well as on-site due diligence prior to funding.
- Assisted pacing model updates to project cash flows as well as expected returns/yield to maturity.
- Prepared due diligence and monitoring reports for the Senior Managing Director of public equity and the CIO on three public equity portfolios totaling $30+ billion (U.S., Non-U.S. Developed, and Emerging Markets) and 35 equity managers on a monthly basis. This included factor exposure analysis such as size, style, currency, momentum, sector, country, debt-equity, and other factors by examining historical holdings/performance and analyzing RFI's.
- Conducted a rigorous analysis of each prospective investment manager prior to selection and funding to determine sources of alpha and consistency of investment process.
- Monitored the risk and exposures across numerous asset classes and made recommendations for risk modeling techniques for derivative instruments utilizing the BARRA model.

EDUCATION:

Master of Business Administration — University of California – Davis, Graduate School of Management
Bachelor of Arts, Economics — University of California - Berkeley