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BAC-7255

Contact Information

Contact Name	Melinda Pollack	Home Address	2254 Lowell Blvd
Preferred Phone	7202097850	Home City	Denver
Preferred Email	melindapollack@gmail.com	Home State	CO
Other Phone		Home Zip	80211
Other Email	mpollack@bluemeridian.org	County	Denver
DOB	[REDACTED]	Hispanic or Latino origin or Descent?	No
SSN	[REDACTED]	Race/Ethnicity	Caucasian
Gender	Female	Other Ethnicity	
Other Gender		Salutation	Ms.

Board Information

Board Name	Denver Housing Authority	Other boards or commissions served	
Status	New	Resigned	
Term Start Date			
Term End Date			

Work Information

Employer	Blue Meridian Partners	Work Address	2254 Lowell Blvd
Position	Managing Director	Work City	Denver
Business Phone #	7202097850	Work State	CO
Work Email	mpollack@bluemeridian.org	Work Zip	80211

Additional Information

Are you a registered voter?	Yes	Objection to appointment?	No
If so, what county?	Denver	Special Information	
Denver City Council District No	1		

Education and General Qualifications

Name of High School	Shenendehowa High School	Name of Graduate School	University of Colorado School of Public Affairs
Location of High School	Clifton Park, NY	Location of Graduate School	Denver, CO
# of Years Attended High school	4	# of Years Attended Graduate School	1
Did you Graduate	Yes	Did you Graduate	Yes

High School

Graduate Major

Name of College George Washington University
Location of College Washington, DC
of Years Attended College 4
Did you Graduate College Yes
Undergrad Major Human Services and Social Justice

Reference Details

Reference Name #1 Heather Lafferty **Reference Email #1** hlafferty@habitalmetrodenver.org
Reference Phone #1 7202097850 **Reference Address #1**

Reference Name #2 Jennifer Rodgers **Reference Email #2** jrodgers@enterprisecommunity.org
Reference Phone #2 3036682534 **Reference Address #2**

Reference Name #3 Renee Martinez-Stone **Reference Email #3** rmarti@denverhousing.org
Reference Phone #3 3035708451 **Reference Address #3**

Agree to a background check

Owner Romaine Pacheco

Created By Denver Integration, 5/9/2021 8:01 PM

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Notes & Attachments

melinda-pollack[1]

Type Attachment

Last Modified Denver Integration

Description

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Melinda Pollack

2254 Lowell Blvd, Denver, CO 80211 | (720) 209-7850 | melindapollack@hotmail.com

PROFESSIONAL EXPERIENCE

BLUE MERIDIAN PARTNERS

JULY 2020 - PRESENT

Managing Director, Catalytic Supports

- Lead components of place-based strategy for a unique philanthropic capital aggregator; based in New York City, with a focus on 14 US regions. Charged with guiding investment of \$450 M over approximately 3 years.
- Focus on investing and relationship management with national organizations with evidence based practices in sectors including education, housing, workforce, childcare and public benefits. Correspondingly assess and invest in supports for place-based partnerships including community planning, racial equity, evaluation and utilization of data to drive outcomes.

ENTERPRISE COMMUNITY PARTNERS

Senior Vice President, National Initiatives

Sept 2018 – July 2020

- Member of housing and community development intermediary's senior management team, collaborating with peers leading the organization's policy, program and financing divisions toward achieving Enterprise's mission. Led and supported as relevant: strategic planning, national fundraising and company-wide budgeting.
- Lead seven national programs that compose the organization's national initiatives, guiding and integrating Enterprise's strategy to collaborate with sectors including education, health, physical mobility and economic security toward shared outcomes. Program areas include economic mobility, health, climate resilience and focused efforts in rural and Native American communities.
- Managed staff team of 30 and an annual budget of approximately \$17 million, supported by public and philanthropic grants, contracts and fee-based revenue. Budget included several pass-through grantmaking programs funded by federal and private sources of funding, totaling approximately \$9 million per year.
- Co-created and lead SPARCC (Strong, Prosperous and Resilient Communities Challenge), a 6 year initiative creating equitable communities with access to opportunity in partnership with nationally leading nonprofits, the Federal Reserve Bank of San Francisco and four national foundations. Developed theory of change and multiple programmatic components with focus on racial equity, climate and health in the built environment. Secured \$13 M in credit enhancement for the initiative's real estate investments including a guarantee, program related investment and predevelopment forgivable loan. Focus regions of the initiative include Atlanta, Chicago, Denver, Los Angeles and San Francisco's Bay Area.
- Developed and implemented \$20 million innovation challenge with support from Wells Fargo Housing Foundation, as part of Foundation's \$1 billion commitment to affordable housing. Sourced 6 leading innovators in the areas of housing construction, finance and resident services, with focus on environment and racial equity.

Vice President and Denver Market Leader

Feb 2011 – Sept 2018

- Concurrently led Enterprise presence in Denver and national programs focused on Transit Oriented Development (TOD).

- Partnered with the City of Denver, investors, and housing and services providers to close and launch Colorado's first Social Impact Bond, an \$8 million evidence-based tool designed to end chronic homelessness for over 300 people frequently utilizing the City's jail and hospital. Led housing strategy development and implementation, and supported fundraising through national and local banks and foundations.
- Spearheaded creation and co-chaired steering committee of Mile High Connects collaboration of philanthropy, banks and nonprofit organizations addressing housing, employment, education and health disparities near Denver regional transit.
- Led local and state policy efforts targeting the creation of new sources of funding for affordable housing and equitable access to transportation across the Denver metro area, including City of Denver's affordable housing fund and RTD's affordable fares policy.
- Supported replication of TOD programs across the U.S. through HUD's Sustainable Communities Initiative and philanthropically supported efforts.

Senior Program Director, Director

June 2007 – Feb 2011

- Built and implemented \$24 million Denver regional TOD acquisition fund, the nation's first long term financing tool focused on affordable housing near transit. Leveraged fund includes multiple public agencies, philanthropic program related investments, bank and Community Development Financial Institution investments. Oversaw ongoing real estate and opportunity access analysis and reporting to lenders and investors. Supported replication efforts in regions including San Francisco's Bay Area, Los Angeles, Seattle, Chicago and Atlanta.
- Managed philanthropic and individual donors supporting a partnership focused on cultivating workforce housing within Denver, in coordination with the Urban Land Institute and others.
- Founded learning collaborative for senior housing and services providers, raised program related investments for seniors housing development, focused on efforts to green senior housing.

MERCY HOUSING

Vice President, Strategic Initiatives

Apr 2004 – June 2007

- Coordinated the nation's largest nonprofit owner of affordable housing's relationships and annual fundraising with 9 national healthcare systems, including securing new partners and managing program commitments in numerous states. Responsibilities included assessing needs and supervising affordable housing development processes in multiple states.
- Provided consulting services to communities of women religious seeking to plan for future use of their properties as affordable housing in states including California, Colorado, Massachusetts, Oklahoma and Pennsylvania. Managed multiple contracts, ongoing development processes and secured financing on behalf of several communities.
- Supervised staff and consulting team of 12 professionals managing new construction and rehabilitation development across the U.S.

Affordable Housing Developer
2004

Sept 2000 – Apr

- Managed real estate development process for new construction and rehabilitation of affordable housing across the U.S.
- Secured and utilized public and philanthropic sources of financing for affordable housing in states including California, Colorado, Illinois, Massachusetts, Pennsylvania, Texas and Washington.

THE GEORGE WASHINGTON UNIVERSITY, NEIGHBORS PROJECT

Program Director

July 1998 – July 2000

- Led university-based AmeriCorps VISTA program in partnership with Howard University
- Supervised 28 Corps members guiding the work of over 600 student volunteers each year
- Facilitated ongoing partnerships with 14 community organizations including schools, health clinics and community development corporations in Washington DC's Shaw and Columbia Heights neighborhoods

UNIVERSITY OF PENNSYLVANIA HILLEL

Jewish Campus Service Corps Fellow

Aug 1997 – July 1998

- Created nationally award winning African American and Jewish student alliance building program which continues today
- Managed monthly soup kitchen with West Philadelphia interfaith alliance
- Led numerous additional programs with focus on religious diversity and racial justice

EDUCATION

UNIVERSITY OF COLORADO AT DENVER, SCHOOL OF PUBLIC AFFAIRS

Master of Public Administration

The George Washington University

Bachelor of Arts, Phi Beta Kappa, Magna Cum Laude

LEADERSHIP

WELL BEING TRUST, NATIONAL ADVISORY COUNCIL

SEPTEMBER 2020 - PRESENT

U.S. BANK, COMMUNITY ADVISORY COUNCIL

JAN 2018 - JULY 2020

Rose Community Foundation, Health Committee

Apr 2017 – Jan 2020

Grounded Solutions Network, Board Member

Jan 2016 – Dec 2018

NYU Community of Practice on Local Housing Policy

Jan 2017 – Oct 2018

Mile High Connects, Founder and Co-Chair

Jan 2011 – Dec 2016

MEDIA AND INDUSTRY PUBLICATIONS

One Woman's Holistic Approach to the Housing Affordability Crisis, paid post New York Times, January 2020

Denver Voters Seek Action on Affordable Housing, co-authored with Kimball Crangle, Denver Business Journal, May 2017

Permanent Supportive Housing Should be a Crucial Part of Ending Homelessness, Denver Post, November 2016

Affordable Housing is Crucial to Denver Area's Economy, Denver Post, September 2015

Two Structured Community Development Funds: A Peek at How They Work, co-authored with Abby Jo Sigal, Shelterforce (magazine), 2013

Filling the Financing Gap for Equitable Transit-Oriented Development: Lessons learned from Atlanta, Denver, the San Francisco Bay Area and the Twin Cities, co-authored with the Low-Income Investment Fund, 2013



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BAC-7381

Contact Information

Contact Name	Sergio Ferrufino	Home Address	390 Dallas Street
Preferred Phone	7202523411	Home City	Denver
Preferred Email	sergio@kbno.net	Home State	CO
Other Phone		Home Zip	80230
Other Email	sergio@kbno.net	County	DENVER
DOB	[REDACTED]	Hispanic or Latino origin or Descent?	Yes
SSN	[REDACTED]	Race/Ethnicity	Hispanic
Gender	Male	Other Ethnicity	
Other Gender		Salutation	Mr.

Board Information

Board Name	Denver Housing Authority	Other boards or commissions served	
Status	New	Resigned	
Term Start Date			
Term End Date			

Work Information

Employer	Latino Communications LLC	Work Address	1042 Osage Street
Position	Broadcaster	Work City	Denver
Business Phone #	3037335266	Work State	CO
Work Email	sergio@kbno.net	Work Zip	80204

Additional Information

Are you a registered voter?	Yes	Objection to appointment?	No
If so, what county?	Denver	Special Information	
Denver City Council District No	4		

Education and General Qualifications

Name of High School	Hugo Davila	Name of Graduate School	NA
Location of High School	La Paz Bolivia	Location of Graduate School	
# of Years Attended High school	7	# of Years Attended Graduate School	
Did you Graduate	Yes	Did you Graduate	

High School

Graduate Major

Name of College Cameron University, University of Colorado
Location of College Lawton Oklahoma, Denver
of Years Attended College 7
Did you Graduate College Yes
Undergrad Major Arts and Sicences, Idependently Structure Major

Reference Details

Reference Name #1 Emilio Romero **Reference Email #1** emilio_romero2000@yahoo.com
Reference Phone #1 720-620-0887 **Reference Address #1** 1551 Xavier St

Reference Name #2 David Nissivoccia **Reference Email #2** dnissivoccia@denverhousing.org
Reference Phone #2 720-932-3106 **Reference Address #2**

Reference Name #3 Jon Sparks **Reference Email #3** jonsparks7@gmail.com
Reference Phone #3 720-301-1934 **Reference Address #3** 1002 Sherman Street

Agree to a background check

Owner Romaine Pacheco

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Last Modified By Romaine Pacheco, 6/11/2021 11:02 AM

Notes & Attachments

FERNANDO SERGIO Bio (2).docx

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FERNANDO SERGIO

With over 19 years in broadcast media, Fernando Sergio is a widely respected and recognized voice in Colorado, offering a solid combination of experience, charisma, competence, and integrity –something that has resonated well with Denver’s Spanish-language radio audience. Fernando’s academic background in Business Political Science and Communication equips him with the knowledge to address a broad range of subjects that concern the Hispanic community.

After finishing his enlistment in the U.S. Army and being honorably discharged, he began his successful career in 1994 as evening host on KBNO Radio in Denver and later became the PM drive host. In 1995 Fernando was cast as the Spanish voice of the Denver Broncos and the Denver Nuggets. He remained the official Spanish voice of the Denver Broncos for 16 years and was fortunate to be the first Spanish broadcaster from a local flagship station to call two Super Bowl games.

Fernando also worked in the Telemundo network first as sports anchor and then as their official newscaster and voice in the Hispanic community. He co-produced numerous community oriented segments such as “De Frente,” a show that focused on political matters directly related to the Hispanic community

In 2005 Fernando returned to the radio airwaves on KBNO as producer and host of a very unique program, one of great importance to Denver’s Hispanic community – where local issues are discussed, and national as well as international subjects are covered. The show, “La Voz del Pueblo,” has been perhaps the most successful local radio program in the Denver metro area and Colorado Springs, Spanish radio markets.

The primary purpose of this show is to lend a helping hand to those in need. Whether dealing with immigration, unemployment, employment abuse, fraud, police community relations, banking, mortgage, vehicle purchases, construction projects and many other issues that matter to the Hispanic Community. Fernando takes the time to help listeners find a solution to their problems and in many cases he personally accompanies his/her listeners to court hearings or arbitration, depending on the circumstances.

He has partnered with a number of non-profit organizations to promote their services and serve as a liaison between his vast audience and these organizations. He is widely recognized and respected for his contributions to the community, which in turn has given him the incredible privilege to host a widely respected and popular radio show.

In the last 5 years Fernando has enjoyed interviewing prominent political figures and personalities such as Secretary of State Hillary Clinton, Vice-President Joe Biden, United States Senators Chris Dodd, Mark Udall, Michael Bennet, Mel Martinez, Bob Menendez, Harry Reid, Marco Rubio, Governor Jeb Bush; Congressman/women Diana DeGette, Loretta Sanchez, Luis Gutierrez, Xavier Becerra, Jared Polis, Ed Perlmutter; Cabinet members such as Interior Secretary Ken Salazar, Labor Secretary Hilda Solis, former Commerce Secretary Carlos Gutierrez.

High profile names such as Mexican soccer star/coach Hugo Sanchez, musical performer Emmanuel, actor Benjamin Bratt, actresses Lupe Ontiveros, Salma Hayek and Kate del Castillo have also been featured in his show.

Fernando Sergio has also written articles for various print and online publications such as *El Hispano*, *La Voz* and *Viva Colorado* on a local level and *NFL.com* and *Los Tiempos USA* on a national level. He has been featured nationally on CNN, C-SPAN, PBS and the Wall Street Journal. In 2008 he co-hosted a very popular segment "The American Dream," on the local Colorado Fox Network with Steve Kelly. The show focused on the lives of ordinary Americans and immigrants who are pursuing their own version of the American dream.

In 2008 Fernando interviewed then republican presidential candidate, Senator John McCain. Just recently he had the great privilege of landing an exclusive interview with President Barack Obama. In 2017, he interviewed Secretary Hilary Clinton and Senator Tim Kaine.



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BAC-7312

Contact Information

Contact Name	Maria Sepulveda	Home Address	3425 Elliot Street
Preferred Phone	7204962718	Home City	Denver
Preferred Email	msepulveda@habitatmetrodenver.org	Home State	CO
Other Phone		Home Zip	80211
Other Email	msepulveda@habitatmetrodenver.org	County	Denver
DOB	██████████	Hispanic or Latino origin or Descent?	Yes
SSN	██████████	Race/Ethnicity	African American
Gender	Female	Other Ethnicity	
Other Gender		Salutation	Ms.

Board Information

Board Name	Denver Housing Authority	Other boards or commissions served	
Status	New	Resigned	
Term Start Date			
Term End Date			

Work Information

Employer	Habitat for Humanity of Metro Denver	Work Address	3425 Elliot Street
Position	VP Community & Government Partnerships	Work City	Denver
Business Phone #	3035342929 Ex.318	Work State	CO
Work Email	msepulveda@habitatmetrodenver.org	Work Zip	80211

Additional Information

Are you a registered voter?	Yes	Objection to appointment?	No
If so, what county?	Denver	Special Information	
Denver City Council District No	1		

Education and General Qualifications

Name of High School	St. Mary's Academy	Name of Graduate School	Catholic University Law School
Location of High School	Englewood, Colorado	Location of Graduate School	Washington DC
# of Years Attended High school	4	# of Years Attended Graduate School	3

Did you Graduate High School **Yes**

Did you Graduate **Yes**

Graduate Major **Juris Doctorate-Law**

Name of College **CU-Boulder**

Location of College **Boulder, Colorado**

of Years Attended College **4**

Did you Graduate College **Yes**

Undergrad Major **Political Science-International Affairs
Latin American Emphasis**

Reference Details

Reference Name #1 **Shelley Marquez**

Reference Email #1 **shelley.marquez@wellsfargo.com**

Reference Phone #1 **303-916-4931**

Reference Address #1 **1700 Lincoln St 6th Floor, Denver, CO 80203**

Reference Name #2 **Diana Romero Campbell**

Reference Email #2 **dromerocampbell@scholarsunlimited.org**

Reference Phone #2 **720-382-0007**

Reference Address #2 **3059 S. Akron Ct., Denver, CO 80231**

Reference Name #3 **Heather Lafferty**

Reference Email #3 **heather@habitatmetrodenver.org**

Reference Phone #3 **720-496-2710**

Reference Address #3 **3245 Elliot Street, Denver, CO 80211**

Agree to a background check

Owner **Romaine Pacheco**

Created By **Romaine Pacheco, 6/2/2021 2:04 PM**

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María Sepúlveda

*Vice President, Community and Government Partnerships
Habitat for Humanity of Metro Denver*

María Sepúlveda leads Habitat for Humanity of Metro Denver's advocacy program, collaborating with community and government partners in furtherance of the organization's mission and vision. She manages the government grants and contracts team and is responsible for advancing Habitat's community development strategy. María's work experience includes practicing law in private practice and for the federal government and serving as vice president of Wells Fargo's Commercial Real Estate and Community Relations divisions. María received her bachelor's degree from the University of Colorado-Boulder and her Juris Doctorate from the Catholic University of America, Columbus School of Law in Washington, D.C. Sepúlveda serves on the boards of Housing Colorado, Community Resources Housing Development Corporation and Cleo Parker Robinson Dance, advisory committee member of Colorado Enterprise Fund and is a member of the Barrio E' Puerto Rican Music and Dance Ensemble.

PROFESSIONAL EXPERIENCE

Habitat for Humanity of Metro Denver

Vice President, Community & Government Partnerships

2019 - Present

- Leads Habitat for Humanity of Metro Denver's advocacy program, collaborating with community and government partners in furtherance of the organization's mission and vision.
- Manages government grants and contracts team.
- Responsible for advancing Habitat's community development strategy.

Wells Fargo Bank

Vice President, Community Development

2014 - 2019

- Responsible for development and implementation of Community Reinvestment Act (CRA) strategy.
- Evaluated resources and develop innovative solutions addressing affordable housing, transit-oriented development, workforce development, small business development and homelessness.
- Managed relationships with diverse stakeholders including public officials, agencies, nonprofit organizations, private foundations, and community advocacy groups to meet community development needs.

Wells Fargo Bank

Vice President, Commercial Real Estate Loan Administration

2008-2014

- Managed due diligence, negotiation and closing of complex commercial real estate loan transactions for acquisition, development, construction, REIT and syndication loans for multifamily, senior housing, office, storage, industrial, and retail properties.
- Drafted and negotiated all legal documentation related to loan closings.
- Reviewed and analyzed title, survey, appraisal, environmental, construction contracts, purchase agreements, assignments, public finance documentation, leases, and entity formation documents.

U.S. Securities and Exchange Commission

Staff Attorney, Enforcement Division

1999-2004

- Conducted investigations and performed legal research for federal securities laws violations concerning financial reporting, accounting and securities offering fraud.
- Drafted subpoenas, legal memoranda, commission recommendations, Wells notices, and press releases.
- Negotiated and drafted settlement documents, initiated enforcement actions and assisted in litigation.

Sherman & Howard, LLC

Associate Attorney, Commercial Litigation

1995-1999

- Involved in all aspects of complex commercial litigation concerning U.S. securities and telecommunications.
- Drafted memoranda of law, briefs, pleadings, motions, discovery requests, and settlement agreements.

OTHER EXPERIENCE

- Licensed Real Estate Agent (2006-2008)
- Residential Real Estate Title Company owner (2004-2005)

EDUCATION

- Juris Doctorate, Catholic University of America, Columbus School of Law, Washington, D.C.
 - Public Policy Certificate
 - Catholic University Law Review, Note and Comment Editor and Published Article
 - Colorado License (Inactive)
- Bachelor of Arts, University of Colorado, Boulder
 - International Affairs with emphasis in Latin America
 - San Jose, Costa Rica Study Abroad Program

COMMUNITY ENGAGEMENT

- Housing Colorado, Board Member, Diversity Equity, and Inclusion Committee
- Community Resources and Housing Development Corporation (CRHDC), Board Member / Finance Committee
- Habitat Colorado, Advocacy Committee Co-Chair
- Mile High Connects, Steering Committee Member, Executive Committee
- Barrio E', Puerto Rican Culture and Music Organization, Ensemble Member
- Cleo Parker Robinson Dance, Board Member

1. I am interested in serving on the advisory group because prioritizing housing stability in vulnerable, historically under-resourced neighborhoods and integrating highly resourced neighborhoods will achieve Denver's goal of being an inclusive and vibrant city. The COVID-19 pandemic and resultant economic crisis exacerbated our affordable housing crisis and the racially inequitable outcomes of historically discriminatory policies. The pandemic forces us to recognize the inextricable link between affordable housing and our physical, mental and financial health. We have a unique opportunity to work in a collaborative way to avoid further deterioration of the catastrophic housing impacts of the last economic recession where record numbers of Black and Brown residents were displaced from their neighborhoods and locked out of the social and economic opportunities that come with safe, stable and affordable housing. While we must keep our attention on the immediate housing emergency presented by the pandemic, we must "keep our heads up" to ensure we preserve and create affordable housing for ALL in Denver for years to come.
2. My qualifications for the advisory group stem from my work experience in private, public and non-profit sectors and my lived experiences as an Afro-Latina living in Denver. My parents, aunts and uncles were prevented from renting and later buying homes in certain neighborhoods due to the color of their skin, their accent and their surname. They persevered and pushed through racially discriminatory policies and ultimately achieved stable housing that afforded us social, economic, and educational opportunities from generation to generation. Our family was able to withstand economic downturns and personal emergencies and was able to give back to our neighborhoods. I am proud of this family history but recognize that this experience should not be the exception to the rule. We must improve current policies and funding to address these inequities so that more of our residents and workforce can access social and economic opportunities and have a stake in the future of our city. Practicing law, commercial real estate, and community development in private, government and nonprofit organizations helps me appreciate the complexity of addressing our region's affordable housing crisis. We must focus on both financial considerations of real estate development and the needs and dignity of the human beings who will live in the homes and neighborhoods we build and preserve. If we erect buildings and pass laws and policies without taking into account the voices of the people we seek to serve, we risk unintended negative consequences of our actions and will fail to achieve our goals. It is critically important that we take a critical look at the exclusionary impacts of past land use, zoning, and funding decisions.
3. The advisory group roles that interest me are affordable housing development for low-income households/income restricted affordable housing, and national best practices of affordable housing organization.
4. I am interested in serving in either the mayoral or council appointed role on this advisory group.
5. I gained experience with affordable housing and displacement issues working at Wells Fargo and Habitat Metro Denver. I directed Wells Fargo's investments, grants, loans, and technical assistance to address affordable housing needs across the housing spectrum, including supporting Denver organizations serving those without housing, affordable multi-family rental housing, and homeownership. This work included supporting Habitat Metro Denver's critical home repair program designed to stabilize families threatened by gentrification and displacement in the Globeville Elyria Swansea and Westwood neighborhoods. At Habitat Metro Denver I collaborate with community and government partners to bring the stability and intergenerational wealth-building benefits of affordable homeownership to low- and moderate- income families in these same neighborhoods. Both roles required an in-depth understanding of the unique needs of communities throughout Denver, the barriers that prevent us from providing enough affordable housing, and tailoring solutions in collaboration with diverse stakeholders.
6. My appointment would contribute to greater inclusion and representation of communities with historic barriers because my professional and personal experiences as an Afro-Latina provide me with a unique perspective that needs more representation in our city's decision-making bodies, especially as it relates to affordable housing.
7. My experience with public funding includes oversight of federal, state and local government grants for affordable homeownership at Habitat Metro Denver and leveraging bank investments and loans with federal, state and local public funding programs, including LIHTC and HUD programs, for both for-sale and multi-family rental development. I would like additional training on bond financing for affordable housing development.