



# NORMAN McLOUGHLIN

*McLoughlin & Associates, LLC*

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## PROFESSIONAL SUMMARY

Seasoned housing development executive with over 30 years of experience developing, financing, and managing affordable multifamily apartments for low-income families, seniors, and people with disabilities. Nationally recognized innovator in leveraging tax-exempt bonds, Low Income Housing Tax Credits (LIHTC), New Markets Tax Credits (NMTC), USDA Rural Development programs, HUD programs, Washington State Housing Trust Fund, CDBG, and conventional financing.

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## AFFORDABLE APARTMENT DEVELOPMENT & FINANCE

- Multifamily apartment development: site selection, feasibility analysis, design coordination, permitting, and construction oversight
- Complex public financing: tax-exempt bonds, 9% and 4% LIHTC, New Markets Tax Credits (NMTC), HUD 202/811, USDA Rural Development Section 515, Washington State Housing Trust Fund, CDBG/Section 108, and conventional loans
- Disability-focused housing: design and financing of multifamily projects serving individuals with physical disabilities
- HUD Market-to-Market restructuring and preservation of FHA-insured, Section 8-assisted properties
- Community Development Entity (CDE) creation and NMTC application development
- Grant writing and capital campaign management — DSHS, HUD, USDA, WSHFC, Kitsap County
- Nonprofit board leadership, strategic planning, and executive management for housing agencies
- Washington State housing policy advocate for landmark legislation including the Housing Trust Fund Act and the creation of the Housing Finance Commission

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## EXPERIENCE

**Principal Consultant** | *McLoughlin & Associates LLC* | 2008 – Present

Consulting practice specializing in affordable housing development, economic development, and New Markets Tax Credits for housing authorities, CDFIs, and nonprofit developers nationwide.

- Board Member, Mustard Seed Project — supported USDA Rural Development financing for the Mustard Seed Village Greenhouse-Model assisted living community on Washington's Key Peninsula (completed 2023), providing elder care and housing for local seniors aging in place
- Advised housing authorities and CDFIs across the country on CDE creation and NMTC applications, including organizations in Arizona, Arkansas, Louisiana, South Carolina, and Washington State
- Served as NeighborWorks America National Training Institute faculty — courses on New Markets Tax Credits and Low-Income Housing Tax Credits
- Consulted Arizona State University Stardust Center for Affordable Housing on NMTC case studies and affordable housing feasibility

**Executive Director** | *Kitsap County Consolidated Housing Authority (KCCHA)* | 1989 – 2008

Led the primary affordable housing development agency for Kitsap County through 19 years of sustained growth

- Completed developments include: Golden Tides I & II (senior affordable, Silverdale), Madrona Manor (senior affordable, Port Orchard), Colvos Terrace (senior affordable, Gig Harbor), Fiord Manor & Fjord Vista (senior/affordable, Poulsbo), Kingston Ridge (affordable, Kingston), Rhododendron (50 units, Bainbridge Island), Treetops (family affordable, Silverdale), Park Place (affordable, Bremerton), Fort Ward (affordable,

Bainbridge Island), Conifer Woods/Port Orchard Valley (72 units), Liberty Bay (affordable, Bremerton), and Orchard Bluff (88-pad senior mobile home park, Port Orchard)

- Certified as HUD Participating Administrative Entity (PAE) in the Market-to-Market program; restructured FHA-insured/Section 8-assisted apartments in eight states, preserving low-income benefits while saving taxpayer dollars
- Built and acquired USDA Rural Development Section 515 rural multifamily housing using innovative financing structures
- Expanded the Kitsap County Self-Help Homeownership Program into the largest such program in the Pacific Northwest

**Executive Director** | *Bremerton Community Revitalization Agency* | 2002 – 2008

Served concurrently as catalyst for the revitalization of downtown Bremerton, structuring public-private partnerships bringing housing, commercial, retail, and government uses to an economically distressed area.

- Became the first Community Renewal Agency in Washington State on behalf of the City of Bremerton; designed the Bremerton Community Renewal Plan
- Developed the \$34 million Norm Dicks Government Center, the first government condominium building in the United States
- Obtained a \$60 million New Markets Tax Credit allocation from the U.S. Treasury, the largest NMTC award in Washington State at that time, funding the Kitsap Community Action Agency building, Pike Place Market redevelopment (Seattle), hospital expansion in Anacortes, Bremerton Marriott Hotel, and other projects

**President** | *National Association of Local Housing Finance Agencies (NALHFA)* | 2003 – 2006

- Led national association in shaping federal affordable housing finance policy; worked with congressional staff to enact LIHTC and tax-exempt bond reforms in the Housing and Economic Recovery Act of 2008
- Initiated a national study of innovative affordable housing financing techniques with Harvard University

**Chairman** | *Economic Development Council of Kitsap County* | 1994 – 1996

- Leveraged HUD grants and Section 108 loans for the renovation of the Admiral Theater, cornerstone of Bremerton's revitalization
- Coordinated creation of 3,500 acres of new commercial zoning and negotiated technology center development in Bremerton

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## PROFESSIONAL AFFILIATIONS

- Fellow, American Academy of Housing and Communities (2020 – Present)
- Board Member, National Rural Housing Coalition (2005 – Present)
- Board Member, Mustard Seed Project (2017 – Present)
- President, Association of Washington Housing Authorities (1999 – 2000)
- Life member of National Association of Local Housing Finance Agencies

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## EDUCATION

- Master's Degree in Urban Studies and Planning — Antioch University (1980)
- B.A. in Environmental Studies — Antioch College (1976)
- Certificate in Public Policy — University of Washington / UW Cascade Management Institute (2003)