



Norman McLoughlin

PO Box 624 Gig Harbor, WA 98335

Phone: (360) 710-7788 email: normmcloughlin@gmail.com

Website: www.normmcloughlin.com

LinkedIn: <https://www.linkedin.com/in/normmcloughlin>

Summary

Seasoned executive with 30 years of leadership experience in municipal finance, economic development and all aspects of affordable housing. Nationally recognized innovator in utilizing tax-exempt bonds, federal, state and local funds, and tax credits to complete award-winning projects in urban and rural environments. Leader of multifaceted public and private sector efforts for economic redevelopment. Effective negotiator and problem-solver. Strong interest in tackling new challenges, finding solutions, and filling fund-raising gaps.

Experience

McLoughlin & Associates LLC

2008 - Present

Founded McLoughlin & Associates LLC sole proprietorship, consulting in housing, economic development, and New Markets Tax Credits.

- *Arizona State University Stardust Center for Affordable Housing and the Family:* Prepared case studies of Housing Authority New Markets Tax credits and Coffelt feasibility study.
- *Atlanta Development Authority:* Housing Division reorganization study.
- *Maricopa County Arizona Housing Authority:* Creation of statewide CDE, advisement of New Markets Tax Credit application, workplans, goals, and budgets.
- *Miami-Dade Florida Affordable Housing Foundation:* Prepared application for Capital Magnet Fund. Facilitated leadership team meetings.
- *Fort Smith Arkansas Housing Authority:* Redevelopment plan, creation of CDE, advisement on New Markets Tax Credit application.
- *City of North Charleston Housing Authority:* Creation of CDE, application for New Markets Tax Credits, and development of an inventory of critical path projects for inclusion in application pipeline.
- *Finance Authority of New Orleans:* Creation of CDE, application for New Markets Tax Credits.
- *California Affordable Housing Agency:* Advisement on foreclosure program utilizing governmental purpose bonds to create lease-to-own program.
- *Enterprise Community Partners:* Mount Vernon, WA redevelopment strategies involving internal and external stakeholders.
- *City of Mount Vernon:* Creation of CDE and application for New Markets Tax Credits.
- *Michael McCraw & Associates:* Consulting on New Markets Tax projects in Southern California.
- *Bozeman Group:* Consulting on revitalization plans for Aberdeen, Washington. Managed communications and led meetings with the state legislature in service of moving the project towards completion.
- *Aberdeen Revitalization Movement:* Advisement on state financing opportunities for the Gateway Center project.

- *NeighborWorks America*, National Training Institute faculty: New Markets Tax Credits, Low Income Housing Tax Credits. [Norm's staff bio](#)
- *Greater Grays Harbor, INC*: Consulting on feasibility of Gateway Center Project and financing. Worked with appropriate stakeholders, including outside parties, to undertake analysis.
- *Applied Residential*: Advisement on TRIO Lease-to-Homeownership Program.
- *Rock Project Management Services*: Consulting regarding financing capital facilities.

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

Preserved and developed over 1,000 apartments for low and moderate income families throughout Kitsap County. Increased KCCHA's assets from less than \$10 million to over \$200 million due to multi-use project development and diversification of revenue base.

- Developed family, senior and housing for disabled utilizing tax-exempt bonds, Housing Trust Fund, CDBG, low-income tax-credits, municipal guarantees and conventional loans as funding sources.
- Built and acquired Rural Development 515 multi-family low-income housing, utilizing innovative financing structures.
- Obtained certification as Participating Administrative Entity in HUD's Market-to-Market program. Restructured privately held apartments financed with FHA insurance and Section 8 rental assistance in eight states, saving taxpayer dollars while preserving and extending low-income benefits for residents.
- Expanded the Kitsap County Self-Help Homeownership Program into the largest in the Pacific Northwest.
- Developed award-winning after-school education programs for children living in public housing.
- Led monthly board meetings, including drafting annual reports for the Agency, and led monthly all-staff meetings for 60 employees.
- Repurposed the old Union High School gymnasium in Poulsbo into a community recreation/health center that included day care and offices of the county health department, offering Planned Parenthood.

Executive Director, Bremerton Community Revitalization Agency

2002 – 2008

Catalyst in jumpstarting the revitalization of City of Bremerton. Led community efforts to bring private and public development of housing, commercial, retail and governmental uses to economically depressed downtown area.

- Designed underlying vision for the Bremerton Community Renewal Plan and made conforming changes to the City's Comprehensive plan.
- Worked to update the state urban renewal laws and became the first Community Renewal Agency in Washington State on behalf of the city of Bremerton.
- Developed the \$34 million Norm Dicks Government Center, which is the first government condominium building in the United States providing office space to multiple city and county government agencies, including Bremerton City Hall, Bremerton Housing Authority, Kitsap County Health Dept., and Washington State Cooperative Extension Service.
- Built the Harborside Condominiums on the Bremerton waterfront, the first downtown housing in 30 years.
- Obtained a \$60 million award of New Markets Tax Credits from the Treasury to stimulate new commercial development in the Bremerton renewal area, the largest award in the

state at that time. Allocations included: the Kitsap Community Action Agency building which housed Head Start, employment training, and social services to raise people from poverty, the Pike Place Market redevelopment in Seattle; the expansion of the hospital in Anacortes, WA; the Marriott Hotel in Bremerton, and a dental office in Bremerton.

- Created thousands of jobs and added millions of dollars to the County tax rolls.

President, National Association of Local Housing Finance Agencies **2003 - 2006**

Leader of the effort of combined local housing finance agencies to enhance federal, state and local programs for preservation and development of affordable housing on a nation-wide basis.

- As president, developed and maintained agenda for leadership team meetings, captured main take-aways and worked to ensure follow-up.
- Worked with leadership in the annual budget process supporting alignment and ensuring annual budget process was followed in accurate and timely manner.
- Worked with congressional staff to enact changes in the low-income tax credit and tax-exempt bond program in the Housing and Economic Recovery Act of 2008.
- Advocated with other organizations to preserve and maintain the Community Development Block Grant program.
- Initiated a national study of innovative financing techniques for affordable housing with Harvard University.

Chairman, Economic Development Council of County Kitsap **1994 - 1996**

Leader of council's efforts in marketing and business recruitment, local business retention and expansion, product development, community relations and public policy.

- Authored the economic development section of the original Kitsap County Comprehensive Plan.
- Leveraged innovative financing sources for renovation of the Admiral Theater, the cornerstone for the redevelopment of Bremerton, including a HUD economic development initiative grant and a 108 loan for \$1.5 million dollars.
- Coordinated the successful effort to create 3,500 acres of new commercial zoning to enhance relocation opportunities for businesses in Kitsap County.
- Negotiated with Concurrent Technologies Corporation to create, a technology training center in Bremerton.

Fellow, American Academy of Housing and Communities **2020 - Present**

Board Member, National Rural Housing Coalition **2005 - Present**

Participated in national advocacy efforts to increase funding for the Self-Help Homeownership Program and worked to create reforms in the multi-family program with the Housing Assistance Council and the MacArthur Foundation.

Board Member, Mustard Seed Project **2017– Present**

Member of Finance Advisory Committee

President, Association of Washington Housing Authorities **1999 - 2000**

Leader of effort to expand the Housing Trust Fund and helped update the state urban renewal laws and created new methods for financing affordable housing.

Education

University of Washington Institute for Public Policy **2003**
Certificate in Public Policy from the University of Washington Cascade Management Institute

Antioch College
BA Environmental Studies **1976**

Antioch University **1980**
Master's Degree in Urban Studies and Planning