

Jessica Gardner
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Education:

Eastern Kentucky University

A.A. Paralegal Studies 2002

B.A. Paralegal Sciences 2006

Employment:

Consultant- New Hope Consulting, LLC

August 2016-present

Responsibilities include program and financial design to housing providers looking to preserve or expand affordable housing. Providing non-profit organizations technical assistance with compliance monitoring, supportive housing programs, as well as offering ideas to expand their revenue streams. Prepares applications to State Housing Finance Agencies, Federal Home Loan Banks, USDA and various other funders on behalf of clients. Specializes in Federal Home Loan Bank applications, disbursement request and compliance monitoring.

Development Officer- Wabuck Development Company, Inc.

August 2011-August 2016

Successful in securing over \$30 million in Low Income Housing Tax Credits through the Qualified Allocation competitive process, Federal Home Loan Bank and Ohio Housing Finance Agencies competitive project rounds; Financially analyze each project's underwriting criteria for multiple funding sources and for securing funding gaps; Maintain and create new relationships with housing finance agencies, local governments, syndicators, etc.; Responsible for understanding QAP and state guidelines for multiple states; research site selection and new developments; gather real estate due diligence items such as zoning, market analysis, utilities, local regulations and fees, etc.

Consultant- Strategic Funding Group

June 2011- August-2011

Market Strategic Funding Group's concept and products to existing and new clients; Successful in obtaining numerous grants through competitive processes; Prepare grant proposals for Federal, State and Local grant cycles; Prepare grant applications for Federal Home Loan Bank system; Prepare HUD Supportive Housing Program grant proposals. Provide technical expertise to clients regarding housing issues, funding proposals and overall project design. Keep abreast of all funding changes, timelines and overall requirements for all Federal, State and Local funding rounds.

Housing Development Finance Specialist- Federal Home Loan Bank of Cincinnati

May '09 - May '11

Provide technical expertise for the Bank's Housing and Community Investment programs. Acts as principal resource for information about the requirements, limits and underwriting of other funding sources and programs and how they can be used in conjunction with HCI programs. Builds, maintains and shares knowledge base about affordable housing finance, state housing finance agency programs, federal housing programs and others. Responsible for responding to requests for technical assistance by Member Banks, sponsors, housing developers, other funding agencies and local government agencies. Promotes HCI programs to Member banks, Sponsors, housing developers and other interested parties. Responsible for resolving compliance and funding issues with Affordable Housing Program and other HCI projects and making recommendations to senior management. Responsible for administering, maintaining and updating HCI program policies and procedures. Researches regulatory and other issues of affordable housing and community development and assists in preparing policy recommendations for Bank management. Prepares and calculates a variety of reports, analyses, Board reports and other material related to HCI programs. Prepares training material for AHP workshops and makes presentations to workshop attendees. Responsible for speaking to large groups at ground breakings and ribbon cutting ceremonies and other specialized trainings requested by Member banks, Sponsors and other funding organizations.

Housing Developer- Bluegrass Regional MH-MR Board, Inc.

December 2007 – May 2009

Successful in obtaining a \$1.2 million HUD 811 grant for additional rental units; Responsible for administering the Tenant Based Rental Assistance Program; Seek funding for potential applications to provide housing for the clients of Bluegrass; Prepare applications and all the necessary attachments to the applications for various funding cycles through state, federal and local governments; Manage the projects through technical submission, closing and construction stages; Prepare construction budgets; Prepare the underwriting model for all projects to make sure they will be self-sustaining and to make sure they have positive cash flow; Contact all vendors necessary to see the project through completion; Prepare reports on the housing needs of the clients of Bluegrass; any other duties as needed to develop housing.

Multifamily Project Manager- Kentucky Housing Corporation

November 2002 – December 2007

Responsible for managing the Governor's Initiative of Recovery Kentucky projects through various stages to project completion; Performed administrative hearings for termination of Section 8 tenants; Reviewed and analyzed evidence in termination of Section 8 cases; Calculate eligibility for Section 8 tenants; Prepared Extended Use Agreements for the Tax Credit Program; Researched tax credit compliance issues; Prepare and review legal documents prepared by internal departments for accuracy and legal sufficiency; Assure program compliance with local, state and federal rules, regulations, laws and codes; Reviewed funding proposals and made recommendations to the appropriate committees and/or boards; Responsible for development of policies and procedures for KHC's Housing Finance and Construction's Multifamily Housing Department; Conducted trainings on KHC's Housing and Construction programs and financing options, and researched and compiled reports as requested by Management.

Councilman- City of Stanton

January 2003-December 2004

Appointed member of the Finance committee for the City of Stanton; Responsible for reviewing the budget for the City of Stanton and ensuring it was complied with; Responsible for reviewing all bid specifications and bids submitted to the City for various projects; Responsible for implementing policies and procedures for the City ; Responsible for meeting with constituents and assisting their needs; Worked closely with attorney on preparing resolutions and ordinances as related they relate to the City; and responsible for attending scheduled City Council meetings.

Specialized Training:

- Housing Development Finance Professional Certification from NDC
- Housing Credit Certified Professional Certification from NAHB
- Nan McKay Section 8 Eligibility, Occupancy and Rent Calculation
- Building HOME training
- Tax Credit Compliance Training
- HUD Acquisition and Relocation Training
- Kentucky Real Estate License