

Denise R. Carter
15829 Crystal Lane
Wilder, Idaho 83676
(208) 461-0022

WORK HISTORY

- 1998 – 2003
1999 – Present Koa Development, Inc., Nampa, Idaho
Housing Programs Manager, The Pacific Companies, Nampa, Idaho
Assist in the development of multifamily and senior projects and coordinate the due diligence requirements from syndicators, lenders and housing authorities. Set up and complete applications for Low-Income Housing Tax Credits, HOME funds, CDBG Funds, AHP Funds and Tax-Exempt Bond projects in Idaho, California, Nevada, Washington, Utah, New Mexico, Montana, Wyoming, Montana, Colorado and Arizona.
- 2004 Community Development, Inc., Caldwell, Idaho.
Assisted with a Low-Income Housing Tax Credit application for the Bellingham/Whatcom County Housing Authority for a rental project in Bellingham, Washington.
- 1994-1998 Multifamily Program Specialist I and II, Idaho Housing and Finance Association. Boise, Idaho.
Administered the Low-Income Housing Tax Credit program which included processing and underwriting of low-income housing tax credit applications, communicating plans and program requirements to housing sponsors, prepared documents for reservations, commitments, regulatory agreements, carryover allocations and allocation certifications. Monitor public and legal notices, maintain tracking systems for all projects and processing of construction draws.
- 1992-1994 Senior LEADS Processor, Northwest Education Loan Association. Seattle, Washington.
Worked with lenders in disbursing funds to schools, handled all electronic fund transfers, data entry and month-end reconciliation.

EDUCATION

- 1988-1992 Bachelor of Science in Communications/Public Relations, Minor in Tourism and Leisure Services, University of Idaho. Moscow, Idaho.
Graduated May, 1992.
- 1995-1997 Courses taken through Mortgage Bankers Association: Commercial Loan Underwriting and Understanding Commercial Loans.
- 1998-Present Continuing Educational Courses in Affordable Housing Programs

LICENSES & CERTIFICATIONS

Notary Public