

## Contact

[www.linkedin.com/in/joaquinaltoro](http://www.linkedin.com/in/joaquinaltoro)  
(LinkedIn)  
[www.wheda.com](http://www.wheda.com) (Company)

## Top Skills

New Market Tax Credits  
Public Policy  
Public Finance

## Languages

Spanish

## Honors-Awards

African American Leadership  
Program Certificate and Graduate  
ACRE (Associates in Commercial  
Real Estate) Program Certificate and  
Graduate

# Joaquin Altoro

White House Presidential Appointee| Administrator of Rural  
Housing Service| United States Department of Agriculture| Rural  
Development

Washington, District of Columbia, United States

## Summary

Thought Leader. Community Banker. Affordable Housing  
Stakeholder. National innovator. Dot Connector.

---

## Experience

### USDA Rural Development

Administrator of Rural Housing Service

November 2021 - Present (1 year 9 months)

Washington, District of Columbia, United States

USDA's Rural Housing Service (approx. \$185b in assets) offers a variety of programs to build or improve housing and essential community facilities in rural areas. We offer loans, grants and loan guarantees for single- and multi-family housing, child care centers, fire and police stations, hospitals, libraries, nursing homes, schools, first responder vehicles and equipment, housing for farm laborers and much more.

We also provide technical assistance loans and grants in partnership with non-profit organizations, Indian tribes, state and federal government agencies, and local communities.

We and our partners are working together to ensure that rural America continues to be a great place to live, work and raise a family.

### Wisconsin Housing and Economic Development Authority (WHEDA)

Chief Executive Officer

June 2019 - November 2021 (2 years 6 months)

Madison, Wisconsin

LIHTC, Affordable Housing, Affordable Workforce Housing Leader.

### Town Bank

Vice President Commercial Banking

July 2013 - May 2019 (5 years 11 months)

Community Business Banking and Commercial Lending

## City of Milwaukee

### City Plan Commissioner

January 2012 - May 2019 (7 years 5 months)

Greater Milwaukee Area

The City Plan Commission (CPC) is the City's official planning body established under State statute and is responsible for master planning activities. The CPC advises the Common Council on a variety of land development issues including zoning map changes, revisions in the zoning ordinance, subdivision approvals, business improvement districts, street and alley vacations, public land disposition and acquisition, new streets and the approval of development plans in certain overlay districts.

## Associated Bank

### Assistant Vice President Community Lending

December 2009 - June 2013 (3 years 7 months)

Supporting the Community Reinvestment Act for Associated Bank.

A point of contact for residential and commercial lending at Associated Bank.

An expert in low/moderate income borrower loan programs.

## Network Mortgage

### Owner

May 2000 - November 2009 (9 years 7 months)

Commercial and Residential Real Estate Financing

---

## Education

### Cardinal Stritch University

Bachelor of Science Business Management, Business · (2003 - 2014)

### Harvard Business School

Young American Leaders Program · (2018)

### Marquette University

Certificate , Associates in Commercial Real Estate (ACRE) · (2004)

### Milwaukee Area Technical College

Real Estate Appraisal, Real Estate · (2000 - 2002)