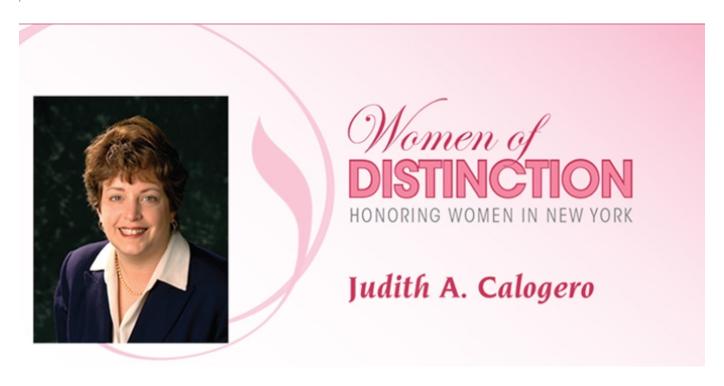


Judy A. Calogero

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Judith A. Calogero is a planner with over 35 years of real estate and community development experience with an emphasis on affordable housing development and finance. Her past work includes five years as Commissioner of the New York State Division of Housing and Community Renewal, where she directed an executive branch agency and two public authorities.

Since 2009, Ms. Calogero has been running Calogero Partners, a consulting firm that specializes in community planning and the development and financing of affordable and

mixed-income/mixed-use housing projects.

Throughout her career, Ms. Calogero has been involved in the planning and financing of more than 730 housing projects involving more than \$5 billion in public and private financing. During her 12 years in government service, she helped to create and implement new programs to expand financing options for affordable single and multi-family housing, improve housing accessibility for persons with disabilities, and enhance the economic vitality of main streets.

In addition to her government service and consulting work, Ms. Calogero has worked for several other companies, including as Northeast Regional Director for RBC Capital Markets, CEO of the New York Housing Conference and Executive Director of the New York State Rural Housing Coalition.

Ms. Calogero has been involved with numerous nonprofit and civic organizations throughout her career, and has focused her recent volunteer work in the City of Glens Falls, where she resides. As chairperson of the Glens Falls Industrial Development Agency, and secretary of the Greater Glens Falls Local Development Corporation since 2007, Ms. Calogero has been directly involved in the City's efforts to revitalize its downtown area. She represents Mayor Hall on the board of the Economic Development Corporation of Warren County, and she has been directly involved in the City's participation in the State's Downtown Revitalization Initiative.

Ms. Calogero holds degrees from Rensselaer Polytechnic Institute and The College of Saint Rose.