

MONTANA FACILITY FINANCE AUTHORITY

Department of Commerce

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MFFA staff have over 35 years of combined experience in capital financing in rural communities and for complex projects.

In the seven years **Adam Gill** has been Executive Director of the MFFA, he has structured over \$1.5 billion in financings and built innovative programs for Montana. These include the Emergency Loan Program where healthcare facilities could receive short-term loans to covering operating costs during the COVID-19; the Energy Efficiency Program where facilities could receive a grant for energy audits tasked with finding avenues of energy savings; and the Montana Commercial Property Assessed Capital Enhancements program (“C-PACE”) where commercial businesses receive financing to upgrade or enhance their energy efficiency, water consumption, or renewable energy systems. Prior to his current role, Adam served as Associate Director at the MFFA for two years. Adam received a Bachelor’s degree in Political Science from Carroll College and a Master’s degree in Public Policy from the Hubert Humphrey School at the University of Minnesota.

In his six years with MFFA, **Seth Lutter** has financed more than 118 capital needs projects accumulating more than \$1.5 billion in funding for local Montana healthcare and pre-release centers. Seth built many new innovative programs including the Montana Commercial Property Assessed Capital Enhancements program (“C-PACE”) allowing commercial businesses financing to upgrade or purchase energy efficiency, water consumption, or renewable energy systems. Before coming to MFFA, Seth was the Director of Counseling at Rural Dynamics, Inc. and was responsible for managing the largest housing counseling portfolio in the state of Montana. Seth is a contributing author for the book *A Fragile Balance: Emergency Savings and Liquid Resources for Low-Income Consumers*. Seth received a Bachelor’s degree from the University of West Florida and a Masters from Montana State University.