



STEVE Apfelbacher

P a r t n e r

H&A Advisors, LLC

PROFILE

After a 49-year successful career in local government and public finance, Steve wants to help solve the pressing problem of workforce housing.

"Workforce housing is a very pressing issue that was not been effectively addressed at the local level. H&A Advisors, LLC was created to provide local governments with a rent to own endowment program solution."

CONTACT

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WORK EXPERIENCE

In 2019, Steve retired from Ehlers Inc., a multi-state Public Finance firm where he served for 40 years, the last 35 years as President. As a municipal advisor at Ehlers, Steve assisted Minnesota and Wisconsin cities, villages, towns, counties, schools, public utilities, and special districts design and implement financial solutions utilizing Municipal Bonds and Tax Incremental Financing. Prior to joining Ehlers, he had 4 years of local government management experience as a HRA Executive Director and 5 years as an elected City Council member.

EDUCATION

Bachelor of Science 71 (Economics),
University of Minnesota-Minneapolis, Mn
Graduate Studies (Urban Studies),
University of Minnesota-Minneapolis, Mn

CURRENT/PAST MEMBERSHIPS & AFFILIATIONS

Government Finance Officers Association (GFOA)
Minnesota Public Finance Institute (Past Board Member and President)
National Association of Municipal Advisors (Past Board Member and President)
Municipal Securities Rulemaking Board (Past Board Member)
