



**Joseph K. Windels**  
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# Joseph K. Windels

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**Joseph K. Windels has over 33 years of experience with FHA mortgage insurance programs**, along with other types of government sponsored grant/loan programs related to market rate, affordable elderly housing and health care facilities. Joe has been actively involved with the origination and processing of mortgage loan applications resulting in loan commitments and closings exceeding \$1 billion.

He possesses strong knowledge of HUD's underwriting and application processing requirements including the Multifamily Accelerated Processing (MAP) and Lean Programs. His responsibilities include new business development, client relationship management, project analysis and application processing, with a concentration in the Northeastern United States.

Joe earned his BA degree from St. John's University with concentration in Business and Political Science. He also holds a diploma in Commercial Real Estate Finance from New York University. Joe is a licensed New York State Public Notary and active board member of multiple Not-For-Profit Housing Boards.