



# EHLERS

LEADERS IN PUBLIC FINANCE

## Mark Ruff, CIPFA

### Sr. Financial Advisor/Executive Vice President

Mark has been a Financial Advisor since 1989 assisting Minnesota cities, counties, state and regional governments, and special districts design and implement financial solutions. One of Mark's greatest contributions to Ehlers and our clients is his development of a **financial health checklist** that addresses key factors in financial management for government entities. Mark has served as the financial advisor to the State of Minnesota on the issuance of **\$35 million of 911 Revenue Bonds**, the **Northstar Corridor Development Authority on its \$32 million of Limited Tax Bonds**, and the City of St. Louis Park on numerous redevelopments including **Excelsior and Grand**. Additionally Mark is the Team Leader of the Ehlers' Minnesota Local Government Team.



Mark Ruff  
Direct: (651) 697-8505  
[mark@ehlers-inc.com](mailto:mark@ehlers-inc.com)

#### AREAS OF EXPERTISE

##### Debt Planning and Issuance

- Analysis & Presentation of Alternative Financing Options, Plans And Tools
- Lease Revenue Financing
- Non-Profit & Industrial Revenue Bonds
- Refundings/Cash Defeasances
- Debt Service Fund/Cash Flow Analysis
- Arbitrage Rebate Services
- Representation to Bond Market & Credit Rating Agencies
- Housing Revenue Bonds
- Electric Revenue Bonds

##### Strategic Planning Public Participation

- Public Participation Process
- Community Survey/Communications/Newsletters
- Referendum Strategies

##### Special Financial Studies

- Utility Rate Study/Analysis
- Fiscal Impact Study/Analysis
- Merger/Consolidation/Annexation Impact Analysis

##### Economic, Housing Development & Redevelopment

- Tax Increment District Creation & Amendment
- Tax Abatement Options, Financing, & Policies
- TIF and Abatement Analysis
- Downtown Redevelopment and Revitalization
- Developer Proforma Analysis/But For Test
- Developer Attraction & Selection
- Developer Negotiations
- TIF Revenue Bonds/Calculation of Developer Payments
- Business Subsidy Options & Negotiations
- TIF Revenue Projection Update

##### Strategic and Financial Planning

- Debt Management
- Financial Management Planning
- Capital Improvements Planning

#### CERTIFICATIONS

- Certified Independent Public Finance Advisor

#### PROFESSIONAL MEMBERSHIPS

- *Minnesota Institute of Public Finance (Board Member and past President)*
- *Minnesota Government Finance Officers Association*
- *National Association of Independent Public Finance Advisors*
- *National Association of Housing & Redevelopment Organizations*
- *Economic Development Association of Minnesota*
- *Sensible Land Use Coalition*

#### EDUCATION

- *Bachelor of Arts (Political Science) Concordia College, Moorhead, MN –Summa Cum Laude*
- *Master of Arts (Public Affairs) Humphrey Institute, University of Minnesota*