**Housing Counseling Federal Advisory Committee (HCFAC)**

**September 2023**

**Housing Counseling Representatives**

***Bill Sevilla, Director of Community Development and Asset Building, Centro Campesino, Florida City, Florida***, has more than 30 years of experience working as an accomplished financial services executive in the lending line leadership and large-scale process innovation. He has a proven track record in building and leading high-performance teams (mortgage loan production, CRA lending, underwriting, and foreclosure prevention) leading to business growth and improved customer satisfaction. His professional career includes Great Western Bank, Capital Bank, JP Morgan Chase, BankUnited, Neighborhood Housing Services of South Florida as a Homeownership Center Manager and currently serves as Director of Community and Asset Building where he has worked since January 2018.

Bill has a Master of Public Administration (MPA) from American University, Washington, D.C., an NMLS license. He is also a bilingual HUD-Certified Housing Counselor, a Financial Coach, and a Homebuyer Education Trainer. In his current capacity, he manages a housing counseling staff of 5 and supervises 24 onsite homebuyer workshops/year. He has experience in housing counseling and, mortgage lending, and he specializes in foreclosure prevention counseling and loan modifications.

Centro Campesino located in Florida City, Florida, is a HUD Certified Housing Counseling Agency, empowers families and strengthens communities by providing affordable housing, homeownership support, economic and educational opportunities. It envisions a thriving community that leverages diversity and collaboration to create a pathway to economic opportunity.

***Ibijoke Akinbowale, Washington, DC.***  Ms. Akinbowale led NCRC in its role as a National HUD Approved Housing Counseling Intermediary and its partnerships with regional and local housing counseling affiliates. NCRC is an association of more than 600 community-based organizations that promote access to basic banking services, affordable housing, entrepreneurship, job creation and vibrant communities for America’s working families. Ibijoke was instrumental in the development of the NCRC’s housing policies and champions its housing counseling advocacy efforts among lawmakers.

Prior to joining NCRC, Ibijoke worked with local non-profit organizations to support the District of Columbia’s strategic plan to end homelessness. Additionally, she conducted fair housing testing investigations in Greater Philadelphia and Southern New Jersey. Her investigations were included in the Housing Discrimination Study 2012 published by the Urban Institute. Ms. Akinbowale is a member of numerous boards and community-based groups, including the National Housing Resource Center and the Coalition of HUD Intermediaries, and serves as a liaison to the District of Columbia's Office of Human Rights. Throughout her career, Ibijoke has provided key leadership in the housing community.

***Richard Verrillo, Director of Business Development at Navicore Solutions, New Jersey***, brings the unique perspective of the millennial generation.  In his work as Associate Director of Business Development at Navicore Solutions since January 2021, he oversees their national disaster recovery initiative, develops partnerships with key external stakeholders, and oversees and develops new business opportunities.  Prior to this, he served as Senior Housing Partnership Manager with Navicore from April 2014, where he managed the training curriculum for the disaster recovery initiative and represented Navicore Solutions at various disaster recovery events and summits.  With this same company, he also served as Housing Training Manager for two years and as a Level III Certified Housing Counselor for the two years prior, providing financial counseling to nearly 2000 clients and phone training to 70 new housing counselors during his tenure.

Mr. Verillo’ s professional activities include serving as Co-Chair for the Coalition of National Housing Counseling Intermediaries, 2014 – 2017. During his tenure there, he worked with HUD-approved nonprofit housing counseling agencies to advocate for public policy and to help build programs to better serve housing consumers.

He has a Bachelor of Science in Business from Mount Saint Mary’s University where he graduated magna cum laude in 2009.

**Consumer Representatives**

***Tony Walters, Executive Directors, National American Indian Housing Council***, ***based in Washington D.C***., is from Tahlequah, Oklahoma, and is a member of the Cherokee Nation. He has spent the last seven years in Washington, DC working in both the legislative and executive branches of government. Tony most recently served as Staff Director and Chief Counsel to Senator Tester for the Senate Committee on Indian Affairs. Prior to that he worked as a policy advisor in the Department of the Interior’s Office of the Assistant Secretary – Indian Affairs.

Tony has worked on a wide range of tribal issues, including energy and economic development, law enforcement, tribal lands issues, and DOI’s Land Buy-Back Program. He has a strong background in advocacy and Indian law and policy, including the development of legislative strategies.  His education includes a Bachelor of Science degree in neuroscience from the Massachusetts Institute of Technology and a Juris Doctor degree from the Oklahoma University College of Law. The mission of the NAIHC is to effectively and efficiently promote and support American Indians, Alaska Natives, and native Hawaiians in their self- determined goal to provide culturally relevant and quality affordable housing for native people.

Mr. Walters has extensive experience in tribal law and community issues unique to tribal lands. His extensive experience includes work with the National American Indian Housing Counsel (NAIHC); Senate Committee on Indian Affairs; the Department of Interior; the Oklahoma University Office of Legal Counsel; the Department of Justice; the Department of Interior; and the Cherokee Nation Washington Office.

***Marcia E. Lewis, Deputy Executive Director – Change Management of the Indianapolis Housing Agency*.** Mrs. Lewis is responsible for agency reformation for efficiency and financial strengthening for a public housing organization that directly manages over 540 low-income public housing units, 10,000 Housing Choice Vouchers and through its affiliate, more than 1500 mixed income and market rate units in Indianapolis, Indiana.

Prior to this, Ms. Lewis served five years as the Chief Executive Officer of the Memphis Housing Authority (MHA) in Memphis, TN. Ms. Lewis led a team responsible for the oversight of assisted housing programs which included almost 2,500 public housing units and 8000 Housing Choice Vouchers (Section 8). In this capacity and as the President of MHA’s affiliate, Memphis Housing Strategies, she worked to renovate and develop housing in Shelby County, Memphis, TN; to improve its financial condition and to implement a new housing affiliate to provide housing management services; to create non-federal revenue streams; and to develop and facilitate housing training programs. This included the implementation of a $29.75 million-dollar HUD Choice Neighborhoods Initiative grant.

Prior to MHA she worked for USDHUD, where she was the Public & Indian Housing Hub Director in Tennessee (she also oversaw the PIH Office of the State of Mississippi for two years during this tenure) with direct responsibility for implementation and oversight of 42 public housing authorities in west and middle Tennessee.

Marcia has 28 years of experience in the housing industry inclusive of 5 with MHA, 7 previously with the Indianapolis Housing Agency and 16 with the U.S. Department of Housing & Urban Development. She is a graduate of Indiana University and Purdue University at Indianapolis majoring in Metropolitan Studies and holds several housing certifications. She has received numerous accolades for her work in this field with recognition most recently in the form of proclamations from the Mayor of Memphis, the Shelby County Commission, the MHA Board of Commission, and the Memphis City Council, along with recognition from Congressman Steve Cohen who represents the district encompassing Shelby County and Memphis, TN. In May of 2019, Marcia was appointed by then HUD Secretary Ben Carson to be a member of the Housing Counseling Federal Advisory Committee. She has also served as a VP on the board of the Tennessee Association of Housing Redevelopment Agencies (TAHRA), the board of United Housing in Memphis, and as a VP on the board of the Southeast Affordable Housing Management Association (SAHMA). She also formerly served on the Federal Home Loan Bank of Cincinnati’s Advisory Council.

***Gabe Del Rio, President & CEO, Homeownership Council of America, Virginia***, has worked for the last 20 years on a mission to service a range of housing needs spanning from homelessness to homeownership and has also taught professional housing counseling training courses while for a major HUD intermediary, while serving in leadership at several major southern California housing non-profits. He has served in or directly managed almost every aspect of consumer-focused housing and financial education, affordable mortgage and DPA delivery, as well as real estate sales and development.

Since 2018, Mr. Del Rio has served as President and CEO for the Homeownership Council of America, working with nonprofits, Community Development Financial Institutions, mortgage investors/banks, FannieMae, Realtors & Realtists, homebuilders, Fintech, Independent Mortgage Banks, and others to build and implement delivery systems that bring access to credit and homeownership opportunities to underserved communities nationally.

Prior to his work with the Homeownership Council of America, he served three years as the President of Springboard CDFI – Nationwide Mortgage Collaborative, where he transformed a regional CDFI into a national nonprofit mortgage bank licensed to lend in 20+ states, raising $25M in warehouse capital for loan funding and sale, preparing the organization for GSE approvals, and created working partnerships with a variety of capital markets investors.

From 2007-2015 he worked with NeighborWorks America – NCHEC, where he taught professional certification courses across the country on homeownership counseling, mortgage lending, and program management.

Mr. Del Rio’s educational background includes a two-year executive education program at Harvard University – Kennedy School of Government, as well as completion of two years of masters-level courses and experimental studies provided by the MBA School of Mortgage Banking, where he graduated at the top of class.

**Mortgage Lending Representatives**

**Carol Ann Dujanovich, Senior Vice President-Director, Reverse Division of University Bank**. A Michigan corporation. Mrs. Dujanovich is also active in the National Aging in Place Council, serves on NRMLA’s HUD Committee, as well as a proud member of the Housing Counseling Federal Advisory Committee. Privileged to lead a talented team of reverse mortgage professionals as well as assist our aging community in remaining the home they love and where memories were made. She oversees all aspects of the reverse mortgage transaction. Carol Ann achieved her Direct Endorsement underwriting status with HUD in 1987 and is an active member of National Reverse Mortgage Lenders Association (NRMLA

***Sheri Eckles, Norcom Mortgage, Senior Vice President – Market Manager, New York*** is a New York State Licensed attorney with over 30 years of experience in the mortgage industry. She has focused on helping low-and-moderate income, first-time homebuyers and on promoting products that assist them in achieving their homeownership goals. Eckles has created various continuing education courses on renovation lending, construction lending, and the section 184 program for Indian reservations. These courses were accredited nationwide and helped educate other lenders on how these loan products can improve access to affordable and sustainable homeownership.

Prior to her recent return to the private sector, Eckles spent almost 9 years managing the State of New York Mortgage Agency (SONYMA). During her tenure, she established a Minority Outreach Committee which aimed at identifying areas for program improvement and increasing financial literacy education to help bridge the racial homeownership gap. Eckles increased access to the Achieving the Dream program for individuals with an income of 80% AMI or less, expanded the down payment assistance program, and launched Give Us Credit to increase access to credit for minority homebuyers. Her efforts resulted in a 10% increase in lending to minority borrowers.

Eckles was appointed to the Advisory Board of HomeSmartNY, a coalition of nonprofit housing counseling agencies in NY, and received the Banking Partner of the Year award in 2018. She changed SONYMA's strategic plan to include support for housing counseling agencies and established partnerships for outreach and events to increase public awareness of the program. Additionally, she does pro bono work for a nonprofit organization called White Stone Gateway that provides transitional housing assistance to domestic violence victims. Eckles strongly believes in homebuyer education and foreclosure prevention work conducted by nonprofit agencies.

Eckles serves as Vice President of the Mortgage Bankers Association of Northeastern NY and chairs the Education Committee. Additionally, she is the Secretary of the New York Mortgage Bankers Association where she leads the Membership Committee and co-chairs the Affordable Housing and Legislative Committees. She was admitted to practice law in New York State in July 2014 and has been a member of the New York State Bar Association since 2009.

***Daniel Garcia, Vice President/Senior CRA Lending Officer, First Horizon Bank, Texas.*** is the Vice President/Senior CRA Lending Officer for First Horizon Bank. Daniel has over 18 years of experience in mortgage banking, affordable housing, and community development. He has developed and implemented numerous programs that provided affordable mortgage solutions to low-to-moderate income families and first-time homebuyers.

He is an active member of NAHREP in Plano, TX and has had significant CRA responsibilities at several financial institutions. Daniel has also served on the boards of Lewisville Hispanic Chamber of Commerce as President and National Hispanic Financial Coalition, formerly Hispanic Bankers Association as First Vice President/Communications Director.

Daniel has spent most of his career serving low-to-moderate income families. He has a drive and a passion to serve.

**Real Estate Representatives**

***Lawrence Batiste, Broker, Batiste Premier Realty, Riverdale, Georgia.*** Mr. Batiste’s service to his profession includes chairman of National Association of Real Estate Brokers (NAREB) and as past President of the Empire Board of Realtists, formed in 1939 to ensure equality in housing and the real estate profession for minorities. Since that time, he has served in many different capacities within NAREB where he has made a difference as National Convention Chair, service on the Executive Committee, the Board of Directors, and as Chief of Staff. Mr. Batiste has also served as a manager at the NID Atlanta Metro Housing Counseling Agency.

Mr. Batiste has been in the Housing Counseling sector for 15+ years and in real estate for over 30 years. This includes his work as manager of all NID-HCA counseling services; as Branch Manager of NID-HCA; President and Chairman of the local NAREB Atlanta Board, and various roles within the National Association of Real Estate Brokers, Inc. (NAREB) and the National Association of Realtors. He served as Chairman of the Board to 3 National Presidents and Chief of Staff to 1 National President for NAREB. He has also served as Local President and Chairman of the Board of Empire Board of Realtists, Inc., NAREB's local chapter in Atlanta and managed all NID-HCA counseling services for NAREB's Two Million New Black Homeowners in 5 Years (2MN5) Initiative's Community Days. He currently serves on the NID Board as an Advisory Board Member

***Paul Yorkis, President, Patriot Real Estate, Medway, Massachusetts***. He has been a REALTOR® since 1991 and broker since 1994. In addition, Dr. Yorkis is vice chair of the Medway Redevelopment Authority and past chairman and member of the Medway Planning Board. He has brought a real estate practitioner’s knowledge and perspective to growth and development discussions and decisions made by government bodies.

Dr. Yorkis is a licensed construction supervisor and an approved real estate instructor in Massachusetts. He has successfully lobbied the Massachusetts Legislature regarding zoning reform to create more housing. He served for three years as a member of the Massachusetts Board of Registration of Real Estate Appraisers. Dr. Yorkis is a certified mediator focusing on real estate disputes and serves as an arbitration officer.

At the National Association of REALTORS® (NAR) he served as the 2022 chair of the Housing Opportunities Committee and has advocated for policy proposals that were adopted by NAR advocating for federal student financial aid loan refinancing and consolidation at the lowest prevailing rate.

Dr. Yorkis is very involved in civic and community matters. He served as chair of the Idyllbrook Park Land Acquisition Committee where he authored two (2) grants that awarded more than $500,000 to purchase property for community recreation and open space. He wrote successful state and federal earmarks for a highway improvement project in Medway for $12.4 million dollars. At the local, state, and national levels he has been a strong advocate regarding diversity and inclusion training, education, and programs.

He was the 2011 Massachusetts REALTOR® of the Year, the 2017 President of the Massachusetts Association of REALTORS® and has chaired and been a member of the Massachusetts Association of REALTORS® Charitable Foundation helping raise nearly $500,000 for grants focusing on housing, hunger, and homelessness. He has been a volunteer instructor of the First Time Home Buyer’s course for more than 20 years.

He holds a Bachelor of Fine Arts degree, a Master of Science degree, and a Doctor of Education degree. He enjoys learning, sharing ideas and considers himself to be a coalition builder.

***Angie Liou, Executive Director, Asian Community Development Corporation (ACDC), Boston, Massachusetts,*** has worked in the affordable housing and community development field since 2004. She previously served as ACDC's Director of Real Estate, where she oversaw the asset management of ACDC’s portfolio of 300+ units, nonprofits in providing safe and affordable housing and served as the project lead on over $95 million worth of projects. Ms. Liou received a Master of City Planning from the University of Pennsylvania with a concentration in Community Development and a Bachelor of Arts in Sociology at the University of Pennsylvania. Ms. Liou is a board member of the Massachusetts Association of Community Development Corporations (MACDC), Citizens’ Housing and Planning Association (CHAPA), and National Coalition for Asian Pacific American Community Development (National CAPACD). She is fluent in Mandarin and brings valuable personal and professional perspectives in serving and working in local AAPI communities and other communities of color.