

DATE: 04/25/2018

TO: City Clerk

FROM: Representative Henry Rivera

ADDRESS: 300 N. Campbell TELEPHONE 915 212-0007

Please place the following item on the (Check one): CONSENT X REGULAR X

Agenda for the Council Meeting of May 1, 2018

Appointment of Jose E. "Larry" Garcia to the Fair Housing Task Force by City Representative

Item should read as follows: Henry Rivera District 7

**BOARD COMMITTEE/COMMISSION APPOINTMENT/REAPPOINTMENT FORM**

NAME OF BOARD/COMMITTEE/COMMISSION: Fair Housing Task Force

NOMINATED BY: Representative Henry Rivera DISTRICT: 7

NAME OF APPOINTEE Jose E. "Larry" Garcia  
(Please verify correct spelling of name)

E-MAIL ADDRESS: \_\_\_\_\_

BUSINESS ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ ST: \_\_\_\_\_ ZIP: \_\_\_\_\_ PHONE: \_\_\_\_\_

ADDRESS: : \_\_\_\_\_

\_\_\_\_\_ ST: \_\_\_\_\_ ZIP: \_\_\_\_\_ PHONE: \_\_\_\_\_

DOES THE PROPOSED APPOINTEE HAVE A RELATIVE WORKING FOR THE CITY? YES: \_\_\_\_ NO X

IF SO, PLEASE PROVIDE HIS OR HER NAME, CITY POSITION AND RELATIONSHIP TO THE PROPOSED APPOINTEE:

HAS APPOINTEE BEEN A MEMBER OF OTHER CITY BOARDS/COMMISSIONS/COMMITTEES? IF SO, PLEASE PROVIDE NAMES AND DATES:

WHO WAS THE LAST PERSON TO HAVE HELD THIS POSITION BEFORE IT BECAME VACANT?

NAME OF INCUMBENT: Todd Miller

EXPIRATION DATE OF INCUMBENT: 04/27/2018

REASON PERSON IS NO LONGER IN OFFICE (CHECK ONE): TERM EXPIRED: X  
RESIGNED \_\_\_\_\_  
REMOVED \_\_\_\_\_

DATE OF APPOINTMENT:

May 1, 2018

**TERM BEGINS ON :**

04/28/2018

**EXPIRATION DATE OF NEW APPOINTEE:**

04/27/2020

PLEASE CHECK ONE OF THE FOLLOWING:

1<sup>st</sup> TERM:   X  

2<sup>nd</sup> TERM:       

UNEXPIRED TERM:

## Bio for Jose E. “Larry” Garcia

- A native of El Paso, Texas, and has a BBA and MBA from the University of Texas--El Paso. He has extensive training and experience in Financial Education, Homeownership programs, Affordable Home Development, and Mortgage Lending.
- Larry has been active with Credit Unions for thirty four years in various positions: Chairman, Board Member, CEO or Vice-President.
- Larry is currently the Vice-President for Community Development and Outreach for **Mountain Star Federal Credit Union**, a Community Development Financial Institution in El Paso, TX.
- Larry retired as Vice President of Community Development from **GECU, a \$2.5BB Credit Union** in March, 2016.
- Larry served as President/CEO for 15 years of **El Paso Credit Union Affordable Housing**---a Credit Union Service Organization formed by eight credit unions.
- He was also President/CEO of **El Paso Credit Union HOAP Inc.**—An affordable housing 501c3 non-profit and **HUD Housing Counseling agency** for 15 years—until April 2016.
- Prior to this he served as President of a mortgage company specializing in the Hispanic, Low-to-Moderate Income, and affordable home market, from 1994 to 2001.



Larry is currently:

- A Special Government Employee of the **HUD Office of Housing Counseling** serving as a HUD Housing Counseling Federal Advisory Committee member —Mortgage Sector
- A Board Member of the **National Assoc. of Latino Community Asset Builders (NALCAB)**.
- A Board member for the **Network of Latino Credit Unions and Professionals (NLCUP)**
- a member of various local community faith-based organizations

He has served:

- On the Board of **Texas C-Bar** (Community Building with Attorney Resources),
- As a **White House Domestic Policy Council** community development delegate for 2 years, representing NALCAB.
- On the **Consumer Federation of America's Hispanic Advisory Committee**, where he served as director of the Hispanic America Saves Program,
- As a member of the Board for **El Paso Credit Union HOAP Inc.**, dba El Paso Affordable Housing. (a 501c3 housing non-profit)
- As Founder and Co-Chair for **El Paso Coalition for Family Economic Progress** (an IRS-VITA community based Coalition)—managing it for 12 years.
- As a member of United Way of El Paso County's Community Impact Advisory Council,
- On the **Fair Housing Taskforce for the City of El Paso**- which initiated an Analysis of Impediment
- As a resource to **Fannie Mae, the Dept. of Treasury, IRS, HUD, and the National Credit Union Foundation, Texas Dept. of Housing and Community Affairs.**
- On **Fannie Mae's Community Technology Council.**
- On **Fannie Mae's Credit Union Advisory Council.**
- As a Director and Treasurer for the **Border Fair Housing Center**, a HUD Fair Housing Initiative Private organization that served the entire U.S.-Mexico Border
- On the Boards of Directors of **TSWAG Fed. Cr. Union** and **West Texas Credit Union** for 20 years, serving as Chairman for nine years.

## HONORS & AWARDS:

U.S. Congress Special Recognition for Community Service, Texas State Senate Recognition for Community Service, US Dept. of Treasury-IRS Community Service Leadership Award, Financial Education Individual Best Practice Award—National Disabilities Institute, Who's Who in American Colleges and Universities.

=====

## **PROFILE**

National leader in the credit union and housing counseling industry with a proven track record of delivering financial services to underserved communities. Effective partner, with federal agencies, from the US Department of Housing and Urban Development, to Fannie Mae and the IRS, in generating innovative mortgage products, savings programs, and housing counseling programs at the local and national levels. Executive and Senior level experience with success in managing substantial annual operations. Extensive experience in partnering with community stakeholders, federal agencies, national and nonprofit partners to bring needed financial resources to diverse communities.

## **EDUCATION**

**Masters of Business Administration** – Major in Business Administration—Accounting, Statistics & Management Information Systems – **University of Texas – El Paso** –1986

**Bachelor of Business Administration** – Major in Business Administration—Accounting, Management, Statistics—**University of Texas – El Paso** – 1980

**Linguist Certification**– Arabic, Spanish **Defense Language Institute** –Monterey, CA – 1975

## **Professional Licenses/Designations:**

Federal National Mortgage Lending System License – Residential Mtg. Loan Officer License (RMLO License); Texas Mortgage Loan Officer License; Texas Auxiliary Mortgage Loan Officer License; Certified Acceptance Agent for the Internal Revenue Service; Texas Certified Homebuyer Education Provider; Texas Certified Train the Trainer; HUD/NeighborWorks Housing Counselor Certification; Certified IRS Tax Return preparer & Site Coordinator.

## **EMPLOYMENT HISTORY:**

### **2001—2016: President/CEO—El Paso Credit Union Affordable Housing**

- **Duties:** Set up operations for the Affordable Housing Credit Union Service Organization providing Affordable Mortgage loans and Financial Education from inception. Set up operational infrastructure and developed business and funding relationships. Hire, train, and direct all employees and initiatives. Manage all aspects of the company—training, accounting, human resource functions, and all government and regulator reporting and funder reporting.
- Leverage CUSO and Credit Union resources with Stakeholder partner organizations to promote savings, family asset development, and homeownership through community financial services.
- Established organization as a HUD approved Housing Counseling agency, and successfully administered 11 HUD grants totaling approximately \$1MM. Deliver pre & post-closing housing counseling, credit management, foreclosure prevention, and loss mitigation. From 2002-2015, delivered 885 Workshops, 55% held in Spanish, to 14,000 participants and delivered one-on-one housing counseling to approximately 11,000 families.
- From 2001 to 2015, raised funds through grants, matching loan funds, lines of credit, in-kind donations, and volunteers. Raised approx. \$13MM in grants for programs delivery, \$9MM in down payment assistance for LMI homebuyers, and \$34 MM for home loans, and \$3 MM for home construction.
- Assisted in forming and participating in a Consortium of 13 non-profit housing organizations that applied and received from HUD a \$137MM NSP2 grant. This grant has been leveraged to more than \$220 MM.

## **Current Volunteer Board & Committee Participation:**

2016—Present Member—**HUD Housing Counseling Federal Advisory Committee (appointed by Secretary of HUD)**

2011—PresentMember—**National Association of Latino Community Asset Builders**

2006—PresentLeader—**Border Interfaith (faith based advocacy group)**

2006 – PresentPast Chair—**Network of Latino Credit Unions and Professionals**

2013—2016 Member—**El Paso Credit Union HOAP Inc. (501c3 housing non-profit)**

2003 – 2016Co-Chair – **Coalition for Family Economic Progress (EP CFEP)–VITA Program**

2011—2015 Member—**Texas C-BAR (Community Building with Attorney Resources)**

2011—2015Member—**United Way- Community Impact Council**

2002 – 2013Co-Chair--**El Paso Saves Campaign (Hispanic America Saves Campaign)**

2006—2012Member (past Chair)—**City of El Paso Fair Housing Taskforce**

2004 – 2011Co-Chair-**Consumer Federation of America-America Saves/Hispanic Advisory Committee**

2006 --2007Member **Fannie Mae- Credit Union Advisory Committee**

2004 -- 2007Member **Fannie Mae Home Counselor Online Strategic Committee**

2004 – 2007Member **Fannie Mae-Community Technology Coalition**

2004 – 2007Board Director/Treasurer-**Border Fair Housing (HUD FHIP)**

2002 – 2003Member-**Nat'l Assoc. of Hispanic Real Estate Professionals-Bus. Dev. Committee,**

1998 – 2000Board Member – **Life Management Center--Local Mental Health Authority**

1998 – 2000Trustee Chair – **El Paso Psychiatric Hospital**

1998 – 2001Chairman of the Board – **West Texas Credit Union**

1982 – 1998Chairman of the Board/ Vice-Chairman – **TSWAG Federal Credit Union**

**Seminars & Presentations:** Have presented Seminars or Workshops in Financial Education, Asset Development, Marketing to the Hispanic Market, Community Development, Credit Union Loans for Community Development, Credit Union Developmental Services, IRS VITA program, Fair Lending, Fair Housing, Consumer Small Loan Products (Alternate to PayDay Loans) and Credit Union Savings Promotions on behalf of the:

National Credit Union Administration	U.S. Department of Treasury
Fannie Mae	Internal Revenue Service
Federal Reserve Bank of Dallas	Consumer Federation of America
National Credit Union Foundation	Texas Credit Union Foundation
National Association of Federal Credit Unions	National Fed. of Community Dev. Credit Unions
National Association of Credit Union Service Organizations	National Association of Latino Community Asset Builders
Annie E. Casey Foundation	Fannie Mae Foundation
National Community Tax Coalition	Credit Union National Association