

Housing Counseling Federal Advisory Committee (HCFAC)

Appointed January 14, 2022

Housing Counseling Representative

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 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 which he worked with HUD-approved nonprofit housing counseling agencies to advocate for public policy and build programs to 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 Representative

Gabe Del Rio, President & CEO, Homeownership Council of America, Virginia, has worked for the last 20 years in 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 Representative

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 brings 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 Representative

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.