

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

### **Mortgage**

#### **Pamela Marron**

Pamela Marron is a mortgage broker in Florida with over 30 years of experience originating FHA, VA, USDA and conventional residential mortgages as a correspondent lender and broker.

Ms. Marron has been employed by Innovative Mortgage Services, New Port Richey, Florida, since June 2, 2014. Two previous employments are: (1) Bankers Mortgage of Pasco County, Hudson, Florida, January 22, 2013 – June 1, 2014, and (2) Stearns Lending, Trinity, Florida, May 25, 2012 – January 20, 2013.

Ms. Marron has served as an advocate for distress homeowners in Florida. The past 8 years she has worked with present and past homeowners negatively affected by numerous, unique problems that arose from the recession. She met with the Consumer Financial Protection Bureau (CFPB) and the U.S. Treasury, National Consumer Reporting Association, relative to erroneous foreclosure code.

Ms. Marron stated the following in her application: “The mission of the Office of Housing Counseling, to provide consumers with knowledge to ‘obtain, sustain and improve their housing’,” is of utmost importance to myself and my mortgage colleagues. It appears that the goal of the Housing Counseling Federal Advisory Committee is to play a role to better assist homeowners in overcoming barriers to achieve their housing goals. There is incredible opportunity here by bridging industry professionals from counseling, housing and the mortgage industry.” “I am ready to roll my sleeves up, “look”, “listen”, “communicate” and “thoroughly understand” on this committee so that I can take it back to the mortgage and real estate industries and the consumers who still need assistance.”

#### **Linda Ayres**

Linda Ayres is employed by First California Mortgage as a Senior Retail Loan Advisor.

Throughout Ms. Ayres 23-year career in mortgage lending she has been involved with local nonprofit organizations that provide homebuyer education and down payment assistance. In 1992 she began learning about down payment assistance programs through the Town of Barnstable, Massachusetts, and became one of the few lenders on Cape Cod approved to work with HOME funds. In 1998, Ms. Ayres moved to Las Vegas, Nevada, and became involved in helping first-time homebuyers gain education and purchase homes. She was an approved mortgage lender with the Economic Opportunity Board (now defunct), and taught the lending portion of the homebuyer education class for that agency. After that agency closed, she worked closely with Housing for Nevada, and served on its board for 1 year.

Ms. Ayres has also volunteered extensively with Neighborhood Housing Services of Southern Nevada (NHSSN), a NeighborWorks agency and HUD-approved housing counseling agency. Ms. Ayres has served on the lending committee, and currently serves on the Handbags for Homes annual event, which raises funds for NHSSN to assist the community with education and down payment assistance. She also serves as a mortgage consultant with the Southern Nevada Regional

Housing Authority, assisting the Family Self-Sufficiency participants purchase their first home. Ms. Ayres is a regular teacher at NHSSN, educating the community on the process of mortgage lending and how to become responsible homeowners.

Ms. Ayres has closed loans utilizing NSP funds, HOME funds, WISH funds, and LIFT funds. She is very active with the State of Nevada Home is Possible Program and the Mortgage Tax Credit program. All of these funds require home buyer education from HUD-approved agencies. Ms. Ayres serves the very large Hispanic community in Las Vegas by teaching home buyer education classes in Spanish, as well as English.

### *José Larry Garcia*

José Larry Garcia is a Vietnam-era veteran from EL Paso, Texas. Mr. Garcia is employed by the El Paso Credit Union Affordable Housing Inc. as President/CEO. Also, he is employed by GECU as Vice President of Community Development – a position held since 2014. Mr. Garcia has over 30 years of senior-level management experience, including experience in developing and managing annual operations budgets up to \$46 million. Also, he has experience in development of financial models to assist in the creation and implementation of budgets.

Mr. Garcia oversaw the development of a Financial Education workshop for persons with disabilities that won the National Disability Institute’s National Individual Best Practice Award. He established a housing program through an NSP2 Grant and Credit Union funds that is constructing affordable homes, identifying and preparing borrowers to become mortgage ready, and placing home purchase assistance to qualifying borrowers.

Mr. Garcia has 14 years of experience in managing a successful national pilot Affordable Housing Credit Union Service Organization (CUSO) and HUD housing counseling agency—promoting financial education, savings, and offering housing counseling, financial education, savings, mortgage readiness, and predatory lending awareness to underserved markets.

Mr. Garcia also has experience in Fair Housing. For 5 years he sat on the City of El Paso’s Fair Housing Taskforce, which conducted Analysis of Impediment to Fair Housing Choice that became the basis for fair housing planning for the City of El Paso. Additionally, he served as a founding board member for a HUD FHIP, Border Fair Housing and Economic Justice Center, which conducted numerous investigations that led to reconciliations and fair housing training.

## **Real Estate**

### *EJ Thomas*

E.J. Thomas is currently employed with Habitat for Humanity and serves as the CEO. Mr. Thomas has served in this position for more than 10 years and is responsible for the oversight and operation of one of the nation’s top-50 Habitat affiliates in terms of the number of homes constructed, which reached 22 houses in 2012. In Fiscal Year 2015, 20 to 22 new homes will be built, with a dozen critical repair projects completed. As of last year, he oversaw a transition that resulted in the

blending of both Habitat Licking County and Habitat Madison County in to the central Ohio service area, which required the name change from “Greater Columbus” to the current, Habitat for Humanity Mid-Ohio.”

Mr. Thomas is the immediate past chairman of the State Support Organization of Habitat for Humanity Ohio, an organization that assists 65 other affiliates in the State by way of Statehouse advocacy efforts, and individualized training of affiliate staff in best practices, grant writing, and infrastructure acquisition. Mr. Thomas served 8 terms as State Representative for the 27th District in north Columbus, Ohio. Mr. Thomas served as Chairman of both the Ways & Means and Finance and Appropriations Committees. Mr. Thomas currently serves as trustee on the Board of Capital University, Vice Chairman of the Human Service Chamber of Franklin County.

### *Cassie Hicks*

Cassie Hicks is employed by the University of Southern Mississippi, Institute for Disability Studies as the Assistant Director of Housing. She is the Assistant Manager in the family-owned property management business of Hicks Consulting Service. Additionally, she served as the Assistant Vice President/ Compliance Officer/Branch Manager at Bankcorp South Bank from September 1993 – February 2001.

Ms. Hicks has worked statewide in Mississippi in the area of compliance banking and the nonprofit housing arena with the purpose of focusing and helping the low-to-moderate income population to obtain wealth through attaining education and home ownership. The past 14 years’ area of emphasis were to assist the special needs population, persons with disabilities, and the elderly, as well as the homeless, to improve their housing conditions and quality of life.

Ms. Hicks was appointed to the Federal Home Loan Bank (FHLB) of Dallas Advisory Council in 2008. This knowledge and experience would be valuable to the Housing Counseling Federal Advisory Committee in identifying additional housing resources and programs.

### *Alejandro Becerra*

Alejandro Becerra is employed with the National Association of Hispanic Real Estate Professionals as the Director of Research. During the past 5 years, Mr. Becerra has authored the annual State of Hispanic Real Estate Professionals, which recommends increasing counseling funds and outreach to Hispanics.

Mr. Becerra has previously been employed by the U.S. Department of Housing and Urban Development (HUD) working in the following divisions: Housing and Mortgage Service Division, Fair Housing and Equal Opportunity, and, finally, HUD’s Office of Field Operations. After a foreign assignment in Paraguay, South America, Mr. Becerra returned to HUD in 2000 as an Operations Specialist in Tucson, Arizona, where he pioneered HUD’s Voucher Homeownership Program in the State. Mr. Becerra has held key positions at other Federal agencies, including that of Policy Analyst in the Office of Secretary, USDA, where he helped preserve the Federal Government’s only rural homeownership program for low- and moderate-income families.

Mr. Becerra worked for the Cabinet Committee on Opportunities for the Spanish Speaking, in the Executive Office of the President, where he advocated and help carry out the effective use of Federal housing and community programs within the Hispanic community.

## *Consumer*

### *Afreen Alam*

Afreen Alam is a community leader who has been at the forefront of housing counseling both on the ground and on the intermediary level. Ms. Alam recently returned to Chaya Community Development Corporation (Chaya CDC), a HUD-Approved counseling agency since 2007, as its Executive Director. Chaya CDC works with a diverse base of renters, homebuyers, and homeowners in Queens, New York, with a focus on tenant rights, the home buying process, foreclosure prevention, and retrofitting. She previously served as its Program Director and Deputy Director — helping to develop its housing counseling program from the ground up.

Ms. Alam, a previously NeighborWorks America certified Housing Counselor, has helped the organization to respond to the foreclosure crisis that impacted the Queens homeowners more than any other borough of New York City. Ms. Alam is an important leader in the Asian American and Pacific Islander community. She has supported the development of a number of organizations in New York City and beyond and has a deep understanding of the challenges and critical issues of housing. Ms. Alam's unique perspective and understanding of housing and community development would make very strong contributions to the advancement of HUD's goals with the Housing Counseling program.

### *Meg Burns*

Meg Burns is the Managing Director of The Collingwood Group. In her career, she has worked in the housing arena with several Federal agencies. Some of the positions include: (1) Senior Associate Director, Office of Housing Regulatory Policy at the Federal Housing Finance Agency, March 2011– September 2014; (2) Senior Associate Director, Office of Congressional Affairs and Communications at the Federal Housing Finance Agency, May 2010 – March 2011; (3) Director, Office of Single Family Program Development, Federal Housing Administration, June 2007 – May 2010 and September 2005 – February 2007.

During Ms. Burns's tenure at the Federal Housing Finance Agency she oversaw Fannie Mae and Freddie Mac trying to influence their thinking about housing counseling, including expanding the Uniform Residential Loan Application (URLA) to capture data on counseling. Presently, she is engaged in a wide variety of housing finance-related activities to serve as an advocate for housing counseling.

### *Ellie Pepper*

Ellie Pepper has been working for 30 years on issues related to disenfranchised communities, with a focus on affordable housing for the past 10 years. In 2012, she was hired by Empire Justice Center as the Regional Coordinator for the Northeast and Hudson Valley region of New York State as part of the almost \$1.5 million Homeownership Protection Program (HOPP) Anchor Partner program, a

\$20 million grant program the Empire Justice Center oversees for the New York State Office of the Attorney General. Prior to joining the Empire Justice Center she was the Deputy Director of Better Neighborhoods, Inc., a nonprofit, HUD-approved homeownership center providing housing counseling services and developing affordable housing. She coordinated and provided direct services for first-time homebuyers, homeowners in danger of losing their homes, and residents hardest hit by the foreclosure crisis in three rural counties of upstate New York. She also worked closely with residents of low-income neighborhoods around revitalization efforts and, as a result, became intimately aware of the needs of people living in these neighborhoods. While at Better Neighborhoods, Inc., she participated in three biennial reviews for HUD approval as a housing counseling agency.

As the Northeast and Hudson Valley Regional Coordinator for HOPP, she is responsible for providing technical assistance and support to 18 nonprofit housing counseling and legal services agencies that provide direct assistance to distressed homeowners. This region includes rural communities and small and large cities, as well as the U.S. Army's Fort Drum military base. She travels throughout the region to meet and consult with consumer advocates and other stakeholders, such as judges and court appointed referees, involved in settlement conferences for homeowners in foreclosure. As the main member of the HOPP team with a background in housing counseling, she is also responsible for statewide programming for HOPP-funded housing counselors across New York State, including management of a \$360,000 subcontract with NeighborWorks for training, as well as for working with the New York State Coalition for Excellence in Homeownership Education to help support HOPP grantees.

## **Housing Counseling**

### **Judy Hunter**

Judy Hunter is currently employed with Rural Community Assistance Corporation (RCAC) as the Housing Counseling Manager. She officially became the housing counseling manager in 2008.

The RCAC is a nonprofit organization that provides training, technical and financial resources, and advocacy so rural communities can achieve their goals and visions. Headquartered in West Sacramento, California, RCAC employees serve rural communities in the western United States, and the Pacific Islands. Ms. Hunter manages three housing counseling contracts that involve subcontracting pass-through funding to 55 housing counseling agencies. Ms. Hunter stated that, to alleviate the complexity of HUD regulations, she has routinely partnered with the Santa Ana HUD office to teach workshops in the west as well as by webinar. Ms. Hunter currently serves on the advisory board of the National Housing Resource Center and works actively with the HUD Intermediary group.

### **Arthur "Buz" Zeman**

Arthur "Buz" Zeman is employed by Housing Options Provided for the Elderly (HOPE). He has served as the Executive Director of HOPE since 1993. HOPE serves seniors and caregivers of seniors with counseling services related to housing and many related issues, such as access to public

benefit programs, budgeting, and planning. Mr. Zeman stated that he has been passionate about great HECM counseling since 1993. During his tenure, HOPE has received a HUD comprehensive housing counseling grant since 1994.

In recognition of Mr. Zeman's 22 years of advocacy related to reverse mortgage counseling, HOPE received an unrestricted donation of \$27,134 from the National Center for Home Equity Conversion. Additionally, Mr. Zeman provides support to 40 counselors in the National Council of Aging's "Reverse Mortgage Counseling Services" program.

### *Terri Redmond*

Terri Redmond has been employed by the Pennsylvania Housing Finance Agency (PHFA) for the past 12 years and currently serving as the Manager of Counseling and Education. Since the creation of Ms. Redmond's position, PHFA has experienced a 100 percent increase in the number of counseling agencies that participate in PHFA's network. Under Ms. Redmond's leadership, PHFA has received over \$38 million to support housing counseling efforts throughout the Commonwealth, the largest infusion of funds any Housing Financing Agency has received. The network agencies have dramatically increased the number of families served from 640 families in 2003 to more than 25,000 clients annually.

In addition to Ms. Redmond's employment with PHFA, she serves as a community volunteer working with residents of Harrisburg's Uptown neighborhood as Vice President of the Board of the Wesley Union Community Development Corporation (WUCDC), and Chairperson of the Project Planning Committee. Between 2003 and 2010, more than 130 single-family units were developed and in excess of \$17.5 million was invested in the neighborhood revitalization effort. Based on this success, Ms. Redmond was nominated for the 2000 Central Pennsylvania Business Journal's Forty under Forty."