

DATE: September 15, 2008

TO: City Clerk

FROM: Representative Susie Byrd

ADDRESS 2 Civic Center Plaza, 10th Floor TELEPHONE 915-541-4996

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

Agenda for the Council Meeting of September 23, 2008

Item should read as follows: Appointment of Jose Larry Garcia to the Fair Housing Task Force by Representative Susie Byrd, District 2.

SPECIAL INSTRUCTIONS: Category: Leader in a non-profit housing organization.

BOARD COMMITTEE/COMMISSION APPOINTMENT/REAPPOINTMENT FORM

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

NOMINATED BY: Representative Susie Byrd DISTRICT: 2

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

BUSINESS ADDRESS: 4707 Montana Avenue

CITY: El Paso ST: TX ZIP: 79903 PHONE: 915-838-9608

HOME ADDRESS: _____

CITY: _____ ST: _____ ZIP: _____ PHONE: _____

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

NAME OF INCUMBENT: Laura Kissack

EXPIRATION DATE OF INCUMBENT: 10/26/2006

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

DATE OF APPOINTMENT: 09/23/2008

EXPIRATION DATE OF NEW APPOINTEE: 09/23/2010

PLEASE CHECK ONE OF THE FOLLOWING: 1st TERM: XX

2nd TERM: _____

UNEXPIRED TERM: _____

Jose Larry Garcia

4707 Montana Ave, Ste 202
El Paso TX 79903

EDUCATION

Masters of Business Administration – Major in Business Administration—Accounting & 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

Diploma--Linguist– Arabic, Spanish Defense Language Institute –Monterey, CA – 1975

CERTIFICATIONS

Certification—IRS Certified Acceptance Agent-2007

Certification—Academy of Real Estate – Real Estate License 1994

Certification—Academy of Real Estate – Texas Mortgage Broker 1995

Certification—Texas Department of Savings & Loans – Texas Mortgage Broker 2000

Certification—Texas Department of Housing & Community Affairs – Homebuyer Education Provider

Certification—Texas Department of Housing & Community Affairs – Train the Trainer

Certification—Texas Dept. of Housing & Community Affairs- Foreclosure Prevention

Certification—IRS – Tax Preparer & Site Coordinator– VITA program

Certification—Neighborworks Training Institute—Housing Counseling & Foreclosure prev.

SUMMARY OF EXPERIENCE

Five years experience in managing a successful national pilot Affordable Housing Credit Union Service Organization (CUSO) and HUD housing counseling agency, promoting financial education, savings, mortgage readiness, and predatory lending awareness to underserved markets, and offering housing counseling & workshops. Have a thorough understanding and appreciation of the affordable housing needs in the El Paso County Community.

Actively involved with the credit union movement for over 24 years. Served on the Boards of Directors of two credit unions for 18 years and as Chairman for eight years. While Chairman, the National Credit Union Administration designated the credit unions as “low income,” a recognition that illustrates commitment to that market. While on the Board, the credit unions developed and marketed innovative risk based consumer lending and other niche financial products to better serve the underserved, low to moderate-income field of membership. This innovative work won one of these credit unions the highest achievement award possible in the credit union industry. Have extensive experience in developing innovative financial mortgage products that serve very low to moderate income Hispanic families, including residents of Colonias.

Have training and experience in all aspects of homeownership and mortgage processes and expertise in Fair Housing issues and all major lending laws and regulations.

Have extensive experience dealing with private foundations, public organizations, agencies, and departments of municipal, city, state, and federal governments. Have partnered with at least 50 local, regional, and national organizations to develop and deliver CUSO services. Partnered with public and private organizations such as HUD, IRS, US Treasury, Consumer Federation of America, NEFE, the Housing Authority of the City of El Paso, Fannie Mae, El Paso Empowerment Zone, eight CUSO credit unions, and others, to implement various successful innovative affordable housing mortgage products, savings programs, and housing counseling programs. Have actively involved the CUSO with an initiative to successfully promote the Earned Income Tax Credit and Child Tax Credits as an asset building resource for low income families through partnerships with the IRS and the Annie Casey Foundation.

Have been tapped for expertise in serving underserved Latino & low income communities by numerous local, state & national organizations. For example, helped translate into Spanish the NEFE High School Financial Literacy program that is currently

being offered as a free download in the CUNA Hispanic Resource web site. Developed a bilingual English & Spanish financial literacy and homeownership program and an effective outreach network to deliver the program.

EMPLOYMENT HISTORY:

2001—Present: President/CEO—El Paso Credit Union Affordable Housing, LLC.

Duties: Set up Affordable Housing Mortgage and Financial Literacy Agency from inception. Set up infrastructure and business and funding relationships. Establish outreach network. Develop Financial Literacy and Credit Counseling Program. Develop innovative Affordable Housing loan products in partnership with other agencies and public & private organizations. Deliver Financial Literacy & Homeownership classes and one-to-one Homeownership pre & post closing counseling. Prepare action plan to make borrowers mortgage ready. Leverage resources with community organizations to establish with partner organizations, initiatives in the community that will promote savings and homeownership in the community. Raise funds through grants, matching loan funds, lines of credit, in-kind donations, and volunteers.

1994 – 2001: President/CEO – Capital Home Mortgage Corp.

Duties: Manage all aspects of the company. Perform all training, accounting, human resource functions, and all government reporting. Develop and implement strategic alliances and partnerships with service providers and over 100 national and local investors and banks. Develop mortgage market share. Assure RESPA compliance. Market alternative commercial financing: leasing, factoring, and sub-prime medium size business loans. Develop procedures and programs for: applicant credit repair, low income borrower home buying & home ownership training and certification, customized budgeting plans for mortgage borrower qualification. Opened branch offices in 8 states. Responsible for personnel recruitment, office setup, software setup, initial marketing and training. Partnered with credit union to offer mortgage services to members.

Capital Home Mortgage Corp. offices were merged with Hallmark Gov't. Mortgage

1985 – 1994: V.P. Treasurer/Controller – Quality Food Mart Supermarkets

Duties: Business had approximately 220 employees and \$36 million annual budget. Responsible for the following areas: Accounting, Payroll, HR, Finance, Insurance, Personnel, Risk, Costing & Budgeting, and Marketing. Developed and implemented Yearly, Monthly, and weekly budgets. Successfully developed marketing strategies for Hispanic market in a very competitive environment. Successfully developed risk strategies. Developed network management & accounting information system. Set up legal & organizational infrastructure for business group to minimize risk & tax obligations. Raise advertising and promotional allowances from major national vendors and manufacturers.

1982 – 1985: Director of Retail Accounting – Tri-State Whlse Assoc.Grocers, Inc.

Duties: (\$580MM Annual Sales). Generate and analyze client financial statements and advise clients on financial and operational information and possible operational and tax alternatives. Develop Accounting & Mgmt Information System for new members. Generate Client Bank loan applications & serve as liaison with banks. Supervise payroll and state and federal reporting.

Volunteer Board & Committee Participation:

| | |
|-----------------|-------------------------------------------------------------------------------------|
| 2006—2007 | Member —City of El Paso-Fair Housing Task Force-Chair |
| 2006 --Present | Member – Fannie Mae- Credit Union Advisory Committee |
| 2004 -- Present | Member Fannie Mae Home Counselor Online Strategic Committee |
| 2004 – Present | Member Fannie Mae-Community Technology Coalition |
| 2004 – Present | Member - America Saves Hispanic Advisory Committee (CFA) |
| 2004 – Present | Director/Treasurer -Border Fair Housing & Economic Justice Center (HUD FHIP) |
| 2003 – Present | Co-Chair – Coalition for Family Economic Progress – EITC VITA Program |
| 2002 – 2003 | Member - Business Development Committee (NAHREP), |
| 2001 – Present | Co-Chair --El Paso Saves Campaign (America Saves Campaign) |
| 2001 – 2004: | Member —El Paso County IDA Advisory Board |
| 2001 – 2003: | Member --Predatory Task Force Committee |
| 1998 – 2000: | Board Member – Local Mental Health Authority |
| 1998 – 2000: | Board Member/Chair – El Paso Psychiatric Hospital |
| 1998 – 2001: | Chairman of the Board – West Texas Credit Union |
| 1985 – 1998: | Chairman of the Board – TSWAG Federal Credit Union |

HONORS & AWARDS:

Who's Who in American Universities and Colleges / Outstanding Young Men in America

FLUENT IN SPANISH & ARABIC