## Gabe del Rio President and Chief Executive Officer Homeownership Council of America

Gabe is President & CEO of Homeownership Council of America (HCA) and thought leadership in solutions for underserved communities in homeownership. He serves this work by providing vision, technical assistance, and lender services to CDFIs and investors in affordable and minority lending. Gabe has extensive experience building products, delivery systems, and technology focused on increasing access to credit for underserved communities. Gabe has been instrumental in providing transformational consulting to nonprofit lenders through HCA's CLIMB program nationally. Gabe has authored a technical paper entitled "Untapping the Potential of Underserved Communities," illuminating underserved homeownership lending problem statements and solution options.

Before joining HCA, Gabe was the President of Springboard CDFI and the Nationwide Mortgage Collaborative. He created the first national nonprofit CDFI mortgage bank, laying the groundwork for hub & spoke models. Before that, Gabe was COO for Community HousingWorks, while serving on several boards in community development, banking, and homeownership. He previously trained homeownership and housing counseling professionals for seven years with NeighborWorks America.

Gabe has spent decades implementing and building best practices in housing counseling & education, down payment assistance lending, affordable housing, and mortgage lending for underserved communities. He currently serves on the Mortgage Bankers Association Consumer Affairs Advisory Council and the CONVERGENCE Memphis, Columbus, and national Advisory Boards. Gabe was also appointed by HUD Secretary Fudge to the Housing Counseling Federal Advisory Committee and is currently serving his term.

He has a bachelor's degree from James Madison University and is a graduate of the School of Mortgage Banking with an Accredited Mortgage Professional designation – as the only AMP working in nonprofit nationally. Gabe also completed the Harvard Kennedy School of Government's Executive Program, Achieving Excellence in Community Development.