

# Innovative Neighborhoods: Exploring Housing Opportunities for Communities

2018 Tennessee Housing Conference



Speakers:



## **Marshall E. Crawford, Jr.**

President & CEO  
The Housing Fund

As President & CEO, Crawford's responsibilities are grouped in five major areas: organization leadership and management, strategic planning, resource development, management of loan portfolio and lending operations and community external relations. Marshall's leadership also ensures support for community building and housing development to residents to ensure the revitalization of communities. Previously Crawford served as President of Housing for Community Ventures, Senior Director of the Southern Region for NeighborWorks America, and held numerous positions in the banking industry. Crawford also served in the United States Army. Crawford received a degree in finance from Western Kentucky University, a Master of Public Administration with a concentration in nonprofit management from the University of Nebraska, and an Executive Leadership Certification from Georgetown University.



## **Patrick Curry**

Project Coordinator  
Next Step

Patrick Curry serves as the project manager for the SmartMH Program (a partnership with Freddie Mac) where his responsibilities include developing key lending partnerships and overseeing affordable financing programs for prospective homebuyers looking to purchase factory-built housing. Patrick has 17 years of mortgage banking experience, including sales and operations management. He holds a B.A. in Business Administration from Hanover College.



## **Brent Elrod**

Director of Planning & Development  
Urban Housing Solutions

Since 2006, Brent has overseen acquisition, predevelopment, design, and construction for UHS through 26 separate projects (800+ apartments) with a combined cost of over \$67 million, including over \$40 million in public funds. Brent's real estate development experience encompasses: site selection and acquisition; land planning and urban design; Energy Star, LEED, and building codes requirements; tenant relocation; construction permitting; substantial renovation and adaptive reuse conversions; mixed-use development; commercial and residential leasing and marketing; affordable

housing asset management and compliance; capital needs and capital budgeting; and property management. Brent is a member of the Urban Land Institute-Nashville and the Nashville Civic Design Center, and holds a Master of Public Policy from the University of Maryland and a BA in philosophy from The George Washington University.



## **Martina Guilfoil**

President & CEO  
Chattanooga Neighborhood Enterprise

Martina Guilfoil serves as President and Chief Executive Officer of Chattanooga Neighborhood Enterprise. She has worked in the community development field for over 30 years, focusing her efforts on neighborhood revitalization, wealth building and community empowerment. Martina earned a BA from The Evergreen State College in Olympia, Washington and completed the Achieving Excellence in Community Development program at Harvard University.



## **Ken Hayes**

President & CEO  
The Enterprise Center

The Enterprise Center is a non-profit entity tasked with establishing Chattanooga as the first mid-sized city with an Innovation District, leading the development of the Edney Innovation Center, and starting Chattanooga's first digital equity initiative, Tech Goes Home. Ken Hays helped Chattanooga become an original US Ignite Smart Gigabit Community, and has forged other national partnerships bringing attention and resources to Chattanooga's Gig City status. Mr. Hays served as Assistant Chief of Protocol in the Carter White House; then as Finance Director for the

Democratic National Committee. He returned to Tennessee in 1983 to become a partner in the development firm Leonard Kinsey & Associates, which evolved into Kinsey Probasco Hays. When Jon Kinsey was elected Mayor of Chattanooga in 1997, Mr. Hays served as Chief of Staff. During his tenure as President of River City Company, Mr. Hays was the coordinating developer of Chattanooga's \$120 million 21<sup>st</sup> Century Waterfront Plan, and helped revive the downtown residential market. Mr. Hays attended Auburn University and George Washington University, majoring in Public Affairs.



## **Carl Hill**

Vice President of Marketing  
Clayton Homes

Carl Hill, Director of Marketing for Clayton Homes, leads a dynamic marketing team that strives to uplift ClaytonBuilt™ manufactured and modular homes as an innovative solution for affordable housing. Carl and his team design national campaigns that help the world reimagine manufactured homes as the durable, reliant, energy-efficient and affordable spaces they are today. Inspired by the belief that everyone deserves the chance to achieve the dream of homeownership, Clayton Homes is committed to partnering with affordable housing advocacy groups to support

important educational programs that make the dream of homeownership more easily accessible. A native of East Tennessee, Carl graduated from the University of Tennessee, Knoxville with a B.S. in Management & International Business and earned his MBA from UT Knoxville.



## **Ralph M. Perrey**

Executive Director

Tennessee Housing Development Agency

Perrey's tenure as THDA's Executive Director has seen the agency revamp its mortgage products and down payment assistance program; establish its own loan servicing division; and base staff regionally to better interact with partners across the state. Production in the Great Choice Mortgage Loan program has seen a 61% increase over the first quarter of 2017. Prior to being named Executive Director in November 2012, Perrey served nine years on THDA's Board of Directors. He serves on the Advisory Board of the National Housing Conference, the nation's oldest affordable housing organization. He is also a member of the Federal Home Loan Bank of Cincinnati's Affordable Housing Advisory Council. Before joining THDA Perrey worked at Fannie Mae and on the senior staff of Tennessee Governor Don Sundquist.



## **John Prince**

Program Coordinator

USDA Rural Development

Graduated from UT-Knoxville in 2003 with Bachelor's degree in Agricultural Economics and Business; Graduated from UT-Knoxville in 2005 with Master's Degree in Agricultural Economics and Business. Began USDA career as a Co-Op Student in July 2004 in the Knoxville Area Office working in all USDA Rural Development programs from single family housing, business, multi-family programs, and community programs. Hired on with USDA as a full time permanent employee in 2006 with the agency and began as a single family housing specialist in the direct loan program in the Knoxville Area Office. Later that year in 2006 transferred to the state office in Nashville to serve as a guaranteed housing specialist. In 2010 was selected as the Guaranteed Housing Coordinator for the State of Tennessee and have served in that same capacity since.



## **Darrell Robertson**

Mortgage Account Administrator  
Tennessee Housing Development Agency

Darrell Robertson currently manages THDA's Customer Account Management team. He has over 25 years of sales and executive management experience in the real estate and mortgage industries. He was co-owner of Covenant Mortgage Funding, and sole proprietor and managing broker of Real Choice Realty group. His entrepreneurial talents and skills set have been an asset to THDA's originating lenders, helping them gain a greater understanding of how to serve first-time homebuyers. Darrell brings a proven track record in B to B sales and management, leadership, analytical-solution

focused service, and targeted marketing strategies. He studied at Middle Tennessee State University majoring in Political Science.



## **Dennis Smith**

Affordable Lending Manager  
Freddie Mac

Dennis Smith joined Freddie Mac in September 2015 as the Affordable Lending Manager. He works with lenders, nonprofits and government agencies to create affordable homeownership opportunities and he helps existing Freddie Mac borrowers avoid foreclosure. Smith is a twenty-year mortgage industry veteran.



## **Donna Williams**

Administrator  
Chattanooga Office of Economic & Community  
Development

Donna Williams oversees the divisions of Open Spaces, Code Enforcement, Community Development, Neighborhood Services & Development, the Regional Planning Agency, the Land Development Office, Public Art, and Economic Development. Known nationally as the GIG City and for its Innovation District, the City of Chattanooga is using technology in its data-driven approach to decision-making across all aspects of economic and community development. During Williams' tenure, the City of Chattanooga has revamped its approach to the allocation of federal funds, established an Affordable Housing PILOT, a Land Bank

Authority, Administrative Hearing Officer, Neighborhood University and Mayor's Minority Business Task Force.