

The Other Half of Housing Affordability: Beyond Rent & Mortgage Payments

2018 Tennessee Housing Conference



Speakers:



Chad Bowman

Weatherization Program Manager
City of Memphis

Chad Bowman is the manager of the brand new weatherization program for the City of Memphis. He is responsible for the overall day to day administration and development of the program to working with the contractors weatherizing the homes. Bowman is a certified urban planner and certified economic development professional with over 20 years of combined experience in planning, economic and community development, and program management. Bowman has a B.S. in Urban Forestry Management from Southern University of Baton Rouge in

his home state of Louisiana, and a M.S. in Urban and Regional Planning from Alabama A&M.



Mary L. Hernandez

Affordable Housing Program Manager
Federal Home Loan Bank of Cincinnati

Hernandez oversees assessment and recommendation of AHP funding awards for housing development projects, disbursement of funds, and monitoring throughout the development and long-term operational cycle of awarded projects. Hernandez has vast experience in housing, community and economic development in the public and private sectors. She holds degrees from Texas Woman's University and Northern Kentucky University, and certifications in housing and economic development finance, Low Income Housing Tax Credit development and compliance, and property management.



Robert King

Managing Director
Highmark Holdings

Highmark Holdings owns eleven apartment communities located in Tennessee totaling 1,892 units. Ten of these acquisitions were financed with tax-exempt bonds and 4% Low Income Housing Tax Credits, and have involved renovations in excess of \$30 million. Enfield Management prides itself on its focus on developing partnerships with community, government and educational organizations to provide high quality programs and services for the residents of its communities. The types of programs these partners provide include Personal Finance classes, Nutrition and

Cooking classes, Youth Mentoring, Youth and Adult Literacy, Job Readiness, Health and Wellness classes, and Youth Afterschool programs.



Kendra Love

HUD Housing Counselor
Tennessee Housing Development Agency

Kendra Love works for THDA as the West Tennessee HUD Housing Counselor. She brings 8+ years of housing counseling and a wealth of knowledge to housing affordability discussions. Experienced in facilitation of Individual and Group Counseling/Training. As a Memphis native, she has a true passion for serving the West TN Region. Kendra is a former Tennessee Housing Development Agency Housing Education Advisory Board member, NeighborWorks® America Certified in Pre- and Post-Purchase Homeownership Education Training

and Counseling as well as Foreclosure Intervention Counseling.



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.



Dianne Spencer

Financial Wellness Relationship Manager
Regions Bank

Dianne Spencer is a Financial Wellness Relationship Manager for Regions Bank. She has more than 25 years of banking and relationship management experience and 17 of those years are with Regions. She has held various positions in her banking career across multiple lines of business: from Consumer Banking (Branch Manager), Mortgage Banking (National Production Manager), National Sales Trainer and Treasury Management Officer. In her current role, she is aligned with Commercial Businesses, Nonprofits, Government Entities and Organizations to create custom Financial Wellness Initiatives for their employees or client base. The Middle TN Financial Wellness Program she co-manages supports over 400 clients. Dianne has a B.A. degree in Psychology from Christian Brothers University in Memphis, TN. She is passionate about Making Life Better for others and she believes she has the best job at Regions!



Bettie Teasley

Director, Research & Planning
Tennessee Housing Development Agency

Bettie Teasley's research and planning division conducts analyses on the state's housing market, program operations and program outcomes. During her previous tenure in state government, Teasley led the policy operations for the state's welfare, food stamps, and Medicaid/TennCare eligibility programs as Director of Family Assistance for the Tennessee Department of Human Services and served on the policy staff of Governor Don Sundquist. Teasley holds a Bachelor's in Political Science from Kenyon College and a Master's in Leadership and Policy from Vanderbilt University.