

BIOS



Andrea Levere is president of CFED (Corporation for Enterprise Development) and drives the pursuit of its mission to build assets and expand economic opportunity for low-income people and disadvantaged communities. Now approaching the 30th anniversary of its founding, CFED promotes the idea that it is possible and profitable – within a generation – to provide every American, including every child at birth, the opportunity and resources to pursue higher education, start a business, buy a home and save for the future.

Through Ms. Levere's vision and leadership, CFED designs and operates major national initiatives that aim to expand matched savings for children and youth, bring self-employed entrepreneurs into the financial mainstream and turn manufactured housing into an appreciating asset. CFED operates a comprehensive public policy program to build and protect assets at the local, state and federal levels, and produces the nationally recognized *Assets and Opportunity Scorecard*. Recently, CFED launched *innovation@cfed*, an initiative which focuses on accelerating the evolution of the next generation of effective strategies to expand economic opportunity.

CFED has enjoyed significant growth under Ms. Levere's guidance, expanding to a staff of 50 with offices in Washington, DC, Durham, NC and San Francisco, CA. Ms. Levere has added resources and focus to CFED's policy and communications efforts, leading to a number of policy victories in state legislatures and growing attention to the importance of asset-building in the national media.

Ms. Levere has served as the Chair of the Board of the Ms. Foundation for Women and currently serves on the Endowment Committee of the Center for Community Change. She holds a bachelor's degree from Brown University and an MBA from Yale University. In 2001, she received the Alumni Recognition Award from the Yale School of Management and in 2008 was named to the inaugural class of its Donaldson Fellows Program, which recognizes alumni who help educate business and society leaders.



Martha Perine Beard is Senior Branch Executive of the Memphis Branch of the Federal Reserve Bank of St. Louis. She is an active board member in a number of civic organizations in the mid-South. She became head of the Memphis Branch in 1997 after serving in several areas at the St. Louis Reserve Bank. Beard received her bachelor's degree from Clark Atlanta University in Atlanta and her master's degree in economics from Washington University in St. Louis. The Memphis Branch has oversight responsibility for the Federal Reserve's activities in western Tennessee, northern Mississippi and eastern Arkansas.



Phyllis Betts is the founding director of the Center for Community Building and Neighborhood Action at the University of Memphis. Her research focuses on foreclosure, housing policy, neighborhood stabilization, and the link between community development strategies and quality of life issues for low and moderate income families. She has over twelve years experience working with community development organizations and agencies in Memphis and Shelby County.



Kathy Moore Cowan is a Community Development Specialist working in the Memphis Branch of the Federal Reserve Bank of St. Louis. She is responsible for promoting community and economic development and fair and equal access to credit by providing technical assistance and training on successful initiatives and programs, convening key stakeholders to identify community development needs, and facilitating partnerships among financial institutions, community-based organizations, and others. Before coming to the Federal Reserve Bank of St. Louis, Cowan served as President of The Works, Inc., a nonprofit community development corporation focused on housing and community economic development. For over 25 years, Cowan worked as an urban planner in various cities in Kentucky and Tennessee. Cowan received a Bachelors degree from Rhodes College in Memphis, Tennessee and a Master of Science in Planning degree from the University of Tennessee Knoxville.



Daniel Dodd is the Executive Director of Step Up Savannah. Under his leadership, Step Up has earned national recognition for bringing together business and government leaders, social service agencies, neighborhoods, and individuals to work to reduce poverty in Savannah and Chatham County. In 2005, he was named one of Savannah's 40 under 40 community leaders by the *Savannah Business Report and Journal*. Prior to Step Up, Mr. Dodd served as education project director and community organizer for People Acting for Community Together (PACT) in Miami, Florida. Daniel has more than 16 years of experience in nonprofit leadership, fundraising and community organizing. He earned an M.A. in International/Intercultural Training from the School for International Training in Southern Vermont, and a B.A. in Hispanic Studies from the University of Southern Maine.



Carter Elliott joined the Atlanta Community Food Bank in July, 2007 as the Manager of the Atlanta Prosperity Campaign (APC). The APC is a broad-based collaborative of social service organizations, governmental agencies, businesses, and financial institutions dedicated to promoting financial stability for working families in metro Atlanta. Prior to joining the Food Bank, Carter worked at United Way of Palm Beach County (FL) as Director of the Palm Beach County Prosperity Campaign. In early 2007, the program received the national Best Practices award from United Way of America as being a model program for other United Ways around the country to replicate. Carter has over 15 years experience working in the non-profit community. He graduated from Auburn University in 1979 with a BS in Business. He received his MBA from the University of Alabama in 1982.



Jessica LeVeon Farr is the Senior Regional Community Development Manager for the Federal Reserve Bank of Atlanta, Nashville Branch. She works with banks, nonprofit organizations and government agencies to develop programs that promote asset building, affordable housing, job creation and other related community development initiatives. Jessica joined the Federal Reserve Bank in April 2001 and during her tenure with the Fed, she has received her credentials as a commissioned bank examiner. Prior to joining the Fed, Jessica was an assistant vice president at Bank of America in Nashville in the Community Development Corporation (CDC), where she oversaw the single family housing development program. She also worked for Economic and Planning Systems, a consulting firm in Berkeley, CA specializing in urban planning and real estate development. Jessica received her Masters in City Planning from UNC-Chapel Hill in 1999 and a B.A. in Urban Studies from the University of California, San Diego.



Rachel Freeze is the Manager of the Nashville Alliance for Financial Independence (NAFI) at the United Way of Metropolitan Nashville. Mrs. Freeze spearheaded the creation and development of the Tennessee Alliance for Financial Independence (TAFI), a statewide coalition charged with expanding asset-building opportunities for working Tennesseans. Since its formation in 2007, she has secured funding of over \$900,000 to support the work of local coalitions across the state in the area of financial stability. In addition to TAFI, Mrs. Freeze also successfully manages NAFI, a collaboration of partners dedicated to promoting financial stability for low- and moderate-income individuals and families in Davidson County through several year-round and seasonal programs. Under her leadership, the number of free tax returns completed by NAFI partners has increased by 24% and the calls to 2-1-1 in response to NAFI's outreach campaign have increased by over 129%.



Gena Gunn is Project Director and Director of Asset Building in States and Coalitions at the Center for Social Development (CSD) at Washington University's Brown School. Her work with CSD primarily involves policy research analysis and consultation with community-based asset-building programs, state and federal policymakers, and advocate groups. Ms. Gunn's program development and policy advocacy work focus on asset building, asset policy coalition development, and workforce development assistance for low- and moderate-income households and marginalized populations. Her research focuses on identifying and advancing asset-building policy strategies for state and regional coalitions. Ms. Gunn earned a BS from the Southern Illinois University in Carbondale, IL, and an MM from Fontbonne University in St. Louis.



Janet Hamer is the Senior Regional Community Development Manager for the Federal Reserve Bank of Atlanta, Jacksonville Branch. She is responsible for implementing the team's mission to promote effective community development lending and investment programs and fair lending throughout the District, with her primary territory being north, central and southwest Florida. During her tenure at the Fed, Janet received her credentials as a commissioned bank examiner. Prior to joining the Fed in 2001, Ms. Hamer served as Chief of Housing Services for the Planning and Development Department of the City of Jacksonville. Before that, she served as Deputy Director of the Community Development Department of the City of Daytona Beach. Ms. Hamer has over 25 years of experience in housing, community and economic development, and urban planning. She has a B.A. degree from Judson College in Elgin, Illinois, and an M.A. degree in Public Affairs from Northern Illinois University in Dekalb, Illinois. Ms. Hamer serves as the Chair of the Florida Prosperity Partnership.



Yvonne Howard is a Community Impact Specialist with United Way of the Mid-South in Memphis TN. She coordinates the Earned Income Tax Credit/Smartbucks Alliance for seven counties that United Way serves in Tennessee, Mississippi and Arkansas. The EITC Alliance works to improve the financial literacy and promote asset-building skills.



Bill Mahaffey is a partner at the Denver-based firm of Rothgerber Johnson & Lyons LLP. Mr. Mahaffey's practice includes charitable and tax exempt organizations that focus on affordable housing programs. His practice has developed particular emphasis in tax exempt financing for affordable housing programs, low income housing tax credit, state and local government financing of affordable housing developments and for profit/non-profit joint venture development of affordable housing. Mr. Mahaffey helped form the Rocky Mountain Community Land Trust (a non-profit organization in the Pikes Peak Region providing home ownership opportunities for low and moderate income residents) and has assisted with the organization of other community land trusts throughout the Rocky Mountain Region. He graduated from Brigham Young University Law School in 1980 and received a Masters in law in taxation from New York University School of Law in 1981.



Carol McCullough is the Director of the Coalition for Responsible Lending in Tennessee (CRLT). Carol McCullough has been organizing for social justice since 1998, working as a union organizer, an education organizer and a community organizer. She joined the Neighborhoods Resource Center (NRC) in Nashville, Tennessee in 2003. In her role at NRC, she works on a variety of issues with resident leaders including public safety, quality of city services, neighborhood condition, and economic and community development. In 2007, the NRC worked with non-profits, businesses, churches, schools and concerned citizens to help form the CRLT which continues to develop a statewide presence and addresses predatory lending issues through policy change, financial education and the creation and promotion of alternatives to small dollar loans. Carol is a native of Tennessee and graduated from Reed College in 1996 with a degree in Political Science.



Karen Murrell is founder and president of Higher Heights Consulting and Training, a privately-held firm located in Silver Spring, MD that works with the financial services industry to develop programs and products that improve the financial well-being of all Americans. As president, Ms. Murrell brings more than 15 years of leadership and hands-on experience in the housing and financial services industry. Her clients include Fortune 500 companies, nonprofit organizations, financial institutions, and private foundations. Previously, Ms. Murrell served as a Senior Research Fellow at the New America Foundation, where she explored policy solutions to improve financial services and financial education. Prior to founding Higher Heights Consulting and Training, Ms. Murrell held leadership positions at Fannie Mae, where she launched initiatives to increase homeownership for low- and middle-income Americans. Ms. Murrell is co-author of *You and Your Money: A No Stress Guide to Becoming Financially Fit*. Ms. Murrell is a sought-after speaker and has appeared on national media outlets such as CBS MarketWatch and the Oprah and Friends XM radio show, as well as local news outlets. She received a master's degree in Marketing from the University of Maryland and a bachelor's degree in Communications from Temple University.



Corky Neale is the Director of Research for the RISE Foundation in Memphis. Corky coordinates a community-wide collaborative of about 125 nonprofits, financial institutions and public agencies called the Memphis Responsible Lending Collaborative which addresses financial literacy and abusive lending issues in Memphis. Corky has graduate degrees in urban-economic geography and urban planning.

Nancy Russell is the Chief Financial Officer for Landau Uniforms Incorporated, a leader in the medical and corporate apparel business. Prior to joining Landau Ms. Russell served as the Vice President of Finance for Bryce Corporation. Ms. Russell started her career with Ernst & Young providing audit and tax services to privately owned and emerging business. Ms. Russell holds a Bachelor of Science in Accounting from Purdue University and is a Certified Public Accountant. She is a member of the American Institute of Certified Public Accountants as well as the Tennessee Society of Certified Public Accountants. She is married and has two children.



Susan Saegert is a professor of Human and Organizational Development and Director of the Center for Community Studies at Vanderbilt University. She joined the faculty of Vanderbilt University's Peabody College in the fall of 2008 following a semester as visiting professor in the fall of 2007. Susan formerly was Director of the Center for Human Environments (CHE) and Professor of Environmental Psychology at the City University of New York (CUNY) Graduate Center. She also was the founding director of the Center

for the Study of Women in Society and of the CUNY Urban Health Collaborative. Susan received her Ph. D. in Social Psychology from the University of Michigan, and her B.A. from the University of Texas.



Ben Seigel is a Senior Vice President for External Affairs at Seedco. Since joining Seedco in 2002, Seigel has provided leadership in program development, research, policy, and fundraising. In his current role, he oversees Seedco's policy recommendations, technical assistance, program development, and government relations in the fields of workforce development, asset building and community economic development. Prior to joining Seedco, Seigel was a consultant to the Citizen's Budget Commission and The Fund for the City of New York. He has also worked as a Program Director, Community Technology Center Coordinator, and Computer Training Instructor with the Neighborhood Pride Team and Portland Community College in Portland, Oregon. Ben has a BA from Swarthmore College and an MPA from the Robert F. Wagner Graduate School of Public Service at New York University.



Margery Spinney, Executive Director of the Cornerstone Corporation for Shared Equity, has been an innovator in the field of affordable housing for many years. Margery's education and experience enabled her to envision and create a new property system she calls Renter Equity. Prior to coming to Cornerstone, she was with the Hamilton County Ohio Economic Development agency. In earlier days, she created the Housing Development Advisory Service for the State of Maryland's Department of Economic and Community Development where she provided technical assistance and training to developers throughout the state. Margery has Masters Degrees in Urban and Regional Planning and Montessori Education and an undergraduate degree in Philosophy.



Curtis Thomas is Deputy Executive Director for The Works, Inc., a community development corporation serving South Memphis, Tenn., in areas of housing, economic development, education and advocacy. Thomas has been active in Memphis community development for eight years and is a member of the Community Development Council of Greater Memphis and the American Planning Association. He serves on steering committees of the Problem Properties Collaborative and the Coalition for Livable Communities. He joined the board of directors for the Community Housing Developer Association of Tennessee (CHDAT) in 2008 and was elected president in 2009. Curtis received an undergraduate degree from Rhodes College and a Masters in City and Regional Planning from the University of Memphis.



Jeff Thompson served in the United States Army for thirteen years beginning in 1985. He served as infantry soldier for four years and served nine years as a Green Beret in the 5th Special Forces Group (Airborne). During his time in the Army, Jeff served tours of duty in Germany, Saudi Arabia, Kuwait, Iraq, Jordan and other areas throughout the Middle East. Jeff also served in combat during Operation Desert Storm. After his time in the military, Jeff worked for two years as a manufacturing supervisor at the Peterbilt Motor Company until he started working for Tyson Foods, then IBP, in January of 2001. He worked as a supervisor in production and material handling until promoted to his present position as the Training Coordinator in November of 2004.



Emily Trenholm is executive director of the Community Development Council of Greater Memphis (CD Council) a local association of community development corporations. CD Council activities include training and technical assistance for community-based organizations, as well as public policy and advocacy programs. CD Council programs also include the Coalition for Livable Communities and the Memphis Housing Counseling Network. In addition to her work with CD Council, Emily serves on a number of boards, including the Memphis and Shelby County Land Use Control Board, Memphis Community Development Enterprise, and the Community Housing Developers Association of Tennessee. Emily received an undergraduate degree from Ithaca College and a Masters in City and Regional Planning from the University of Memphis.

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