SOUTHERN VIRGINIA REGIONAL HOUSING SUMMIT

DANVILLE • HALIFAX • MARTINSVILLE • HENRY • PATRICK • PITTSYLVANIA • MECKLENBURG

OCTOBER 8, 2026 | 8:30AM - 3:30PM

Institute for Advanced Learning and Research
150 Slayton Ave, Danville, VA 24540

Notes

NEXT STEPS

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AGENDA

8:30 AM **Registration, Continental Breakfast, Networking**

9:00 AM **Welcome and Opening Remarks**

Chris Thompson, Director of Strategic Housing, Virginia Housing

9:15 AM **Creating Stronger Projects with Deed-Restricted Homeownership**

Introduction | Andrew Palmer, President, The Lester Group

Presentation | Jake Naugle, Director of Homeownership, Lending, Virginia Housing and Joy Wood, VP/Senior Loan Officer, Atlantic Coast Mortgage

9:40 AM **BREAK**

9:50 AM **The Housing Market in Virginia & Southern Virginia**

Introduction and Information about SVRA | Linda Green, Vice President of IALR and Executive Director of the Southern Virginia Regional Alliance

Presentation | Ryan Price, Chief Economist, Virginia Association of Realtors

10:15 AM **BREAK**

10:30 AM **Regional Opportunities for Development**

Each locality within the region will highlight a targeted property and the type of development they would like to see on the site.

Southern Virginia Regional Alliance | Linda Green, Executive Director

City of Danville | Susan McCulloch, Division Director of Housing and Development

City of Martinsville | Robert Fincher, City Manager

Halifax County IDA | Brian Brown, Executive Director

Henry County | Micah Montgomery, Planner/Community Development Specialist

Patrick County | James Houchins, Director of Economic Development and Tourism

Pittsylvania County | Kelly Smith, Director of Community Development

Mecklenburg County | Brentley Morris, Business Development Manager, Town of South Hill

Questions and Answers

12:25 PM **Transition to Lunch**

Table-by-table dismissal will be guided to ensure a smooth and timely transition.

AGENDA

12:40 PM **Luncheon | Revitalizing Middle Housing**

Introduction | Erik Govoni, VP and Sr. Community Impact Program Manager, Atlantic Union Bank
Keynote | Chris Garland, Community Development Manager, National Community Stabilization Trust

1:40 PM **Success Stories: Housing Growth Across the Region**

Introduction | Susan McCulloch, Division Director of Housing and Development, City of Danville

Halifax County | Dwayne Meadows, Meadows Construction

Henry County | Micah Montgomery, Planner/Community Development Specialist

Martinsville | John Garland, Garland Properties

Mecklenburg County | Brentley Morris, Business Development Manager, Town of South Hill

Danville | Rory Dowling, 1st & Main LLC

Questions and Answers

2:30 PM **Financial Resources - State and Regional**

Introduction | Brian Brown, Halifax County IDA

Department of Housing and Community Development | Chloe Rote, Associate Director of Affordable Housing

Virginia Tobacco Region Revitalization Commission | Kelly Charapich, Community Project Manager

Virginia Housing | Chris McNamara, Strategic Housing Officer-Economic Development

3:15 PM **Closing Remarks**

Chris Thompson, Director of Strategic Housing, Virginia Housing

3:30 PM **Exhibit Hall Closes**

SPEAKERS



BRIAN BROWN

Brian Brown is the Executive Director for the Industrial Development Authority of Halifax County (Halifax IDA). Brian joined the Halifax IDA as a Member of the Board of Directors in December 2024 and was appointed as the Interim Executive Director in February 2025. He was appointed as the Executive Director in June 2025. Prior to accepting the position, Brian served as the Business Services Lead for SERCAP for three years. He previously served as the Executive Director of the Halifax Industrial Development Authority. He has also served as an economic development professional, leading departments in the City of Buena Vista, Virginia and the City of Roanoke, Virginia. His past work experience includes leadership roles in the real estate, architecture, and engineering fields.



KELLY CHARAPICH

Kelly Charapich is an experienced community development professional with extensive expertise in federal grant administration, policy development, regulatory compliance, HUD environmental review, training, technical assistance, and capacity building for localities.
Beginning her career at the Department of Housing and Community Development in June 2017, Kelly served as a Community Development Specialist with the Abingdon Field Office from December 2018 until October 2022, where she managed more than 30 grants totaling approximately $15 million including Appalachian Regional Commission (ARC) and Community Development Block Grant (CDBG) projects. Project types varied from housing, adaptive reuse, infrastructure, and community centers.

In 2022, Kelly transitioned from the Community Development Specialist role and originated the CDBG Planning Grant Specialist role, expanding her responsibilities to focus specifically on CDBG planning initiatives and capacity building for localities. In this role, Kelly has supported the development and implementation of CDBG planning activities that later led to implementation projects, contributed to policy development for Virginia's HUD CDBG State Program, and helped localities and partners better understand and navigate program requirements.

Throughout their career, Kelly has demonstrated the ability to translate complex regulations and policies into practical guidance, develop effective training and educational resources, and build the capacity of local governments to successfully administer federally funded programs. Her experience combines technical expertise with strong communication, collaboration, creative problem-solving, and a commitment to strengthening communities through effective project development and capacity building.

SPEAKERS



RORY DOWLING

Mr. Dowling is owner of NC-based 1st & Main Development. 1st & Main focuses primarily on urban, mixed-use projects involving public – private partnerships and unique financing techniques. Rory's ability to leverage the innovative financing tools is a critical component to addressing the challenges of many of the company projects and achieving positive results where others have failed. With over $90M in completed development to date, 1st & Main's portfolio spans across several asset classes including mixed-use adaptive reuse, multi-family, retail, hospitality, and townhomes. Rory received a dual master's degree from UNC Chapel Hill in Business and City & Regional Planning and holds a Bachelor's degree from Washington & Lee University. He lives with his wife and two children in Durham, NC.



ROB FINCHER

Rob Fincher serves as the City Manager of Martinsville, Virginia, bringing more than three decades of public-sector leadership to the role. Throughout his career, Rob has guided major city operations, strengthened partnerships across agencies and neighborhoods, and led initiatives that improve the quality of life for residents.
Before becoming City Manager, he spent several years leading Martinsville's Police Department, where he placed an emphasis on community engagement, transparency, and data-driven problem-solving, resulting in improved safety throughout the City. That experience, combined with managing budgets, advancing economic and community development, and building strong interdepartmental collaboration, now shapes his approach to addressing Martinsville's housing needs and long-term revitalization goals.

Rob holds a master's degree in Human Services - Executive Leadership from Liberty University and has completed advanced leadership training through the FBI, Virginia Tech, the University of Richmond, and other national leadership programs. He also serves on multiple regional boards focused on economic development, emergency communications, and public safety.

He brings to the Southern Virginia Housing Summit a deep commitment to responsive government, sustainable development, and creating opportunities that strengthen Martinsville's neighborhoods and future.

SPEAKERS



CHRIS GARLAND

Chris Garland is a community development manager at NCST (National Community Stabilization Trust). Chris is a community development leaderwith over 25 years of experience delivering creative, research-driven solutions for neighborhoods across the country. Currently serving as Community Development Manager at the National Community Stabilization Trust (NCST), he builds strategic partnerships with local governments, land banks, and non-profits. His public sector background includes roles as Assistant Director of the Cleveland City Planning Commission and Commissioner of Neighborhood Development. Chris is a member of the Cleveland Board of Zoning Appeals and holds a Master of Urban Planning from Wayne State University.



JOHN GARLAND

John Garland is a professional engineer, Class "A" contractor, and former President of Spectrum Design, an architectural and engineering firm in Roanoke, Virginia, renowned for its work in Historic Preservation projects. Following his retirement 14 years ago, his work as a developer mushroomed, now including over 50 buildings, housing over 400 residential apartments, at a total cost of over $70M since 1980. Most recently, Mr. Garland's projects have included 4 residential projects providing workforce housing in the Martinsville/Henry County area totalling over $25M and 150 apartments; 5 mixed-use buildings in Pulaski, Virginia at over $5M and 36 apartments; and the current $5M renovation of a historic former high school in Clifton Forge, Va. into 29 apartments. All projects have saved historically significant buildings from demolition and utilized State and Federal historic tax credits.



ERIK GOVONI

Erik Govoni is Vice President and Community Impact Program Manager at Atlantic Union Bank. Born and raised in Virginia's Shenandoah Valley, Erik is a graduate of James Madison University, where he earned a degree in Political Science. With more than 11 years of leadership experience in the banking industry, he has built a career focused on serving individuals, families, and communities through financial empowerment and access to resources.

Driven by a passion for volunteerism, community outreach, and making a meaningful impact, Erik leads initiatives focused on strengthening communities and expanding opportunities for underserved populations. His deep roots in the region and commitment to community development make him a strong advocate for affordable housing, financial education, and collaborative partnerships that create lasting change.

SPEAKERS



LINDA GREEN

Linda Hutson Green, Vice President of Economic Development at the Institute for Advanced Learning and Research (IALR) where she serves as the Executive Director for the Southern Virginia Regional Alliance (SVRA) bringing the region a wealth of federal, state and local experience at public and private sector levels. Green leverages the hosting resources of IALR to assist a dynamic group of local economic developers in marketing the region. Over the past decade, they facilitated the creation of 36 new industries and 39 expansions, generating over 10,620 new jobs and $4.25 billion in capital investment in Southern Virginia.

Green's diverse past background includes roles as District Director for U.S. Congressman Robert Hurt; Director for Manufacturing, Federal Funding and Entrepreneurship for the Center for Innovative Technology (Virginia Innovation Partnership Corporation); Executive Director for the Virginia Research and Technology Advisory Commission; President of the Dan River Business Development Center; and Quality Engineer for Goodyear Tire and Rubber Company.

Green was appointed by Governor Glenn Youngkin to the Commonwealth Transportation Board, served as the President of the Virginia Economic Developers Association, and served on the board of Averett University. Green was recognized in 2023 by Virginia Business with Virginia's Women Business Leaders. A Certified Quality Engineer, Linda holds a master's in business administration from Duke University and is a graduate of Averett University and Danville Community College.



JAMES HOUCHINS

James Houchins is the Director of Economic Development & Tourism for Patrick County, Virginia. James earned a Bachelor of Applied Science Degree in Leadership and Management from Averett University and received the Sigma Beta Delta honor for academic excellence with a 3.7 GPA. He boasts a diverse professional background, having held management positions across multiple industries, including Wal-Mart, Sara Lee Knit Products, Vaughan Furniture Industries, Aerial Machine and Tool, and The Results Companies.

James introduced several initiatives, such as a Tourism Summit for Patrick Co., the YouTube series "The People, Places, and Performers of Patrick County," and Tourism Talks, a column in the local newspaper. Additionally, James has collaborated with Floyd and Franklin Counties to develop Virginia's Mountain Spirits Trail, which explores Virginia Moonshine Heritage, among other enhanced marketing efforts.
He is a 2024 graduate of the Virginia Rural Leadership Institute. He serves on the boards of the Southern Virginia Regional Alliance, the Tri-Area Health Clinic, the Blue Ridge Parkway Foundation, and the Blue Ridge Parkway Association.

James is dedicated to improving quality of life for his fellow citizens, supporting existing businesses, and cultivating a vibrant economic landscape in Patrick County.

SPEAKERS



SUSAN McCULLOCH

Susan McCulloch, CZA, Division Director of Housing & Development, City of Danville. McCulloch has over 20 years of experience working in different localities in Virginia in community and economic development, which includes town management, downtown revitalization, planning, residential projects, and project/grant management. McCulloch has a BA in English/Journalism from Averett University and master's in public administration from Old Dominion University. As Division Director of Housing & Development, McCulloch oversees the HUD Entitlement programs in Danville as well as works with developers to bring new residential developments to the City to suit all incomes.



CHRIS McNAMARA

Chris has been with Virginia Housing for about 5 years serving as a Senior Strategic Housing Officer for Economic Development. His focus is on bridging the gap between traditional economic development efforts and the housing delivery network. Prior to joining VH, Chris worked for the Virginia Economic Development Partnership and has experience in real estate sales, property management and sales. He has a BS in Marketing from Virginia Tech and Masters in Urban and Regional Planning from Virginia Commonwealth University. Chris was born in Massachusetts but has called Virginia home since he was 15 and enjoys exploring VA's history, running, spending time with his nieces and nephews, and being by the water .



DWAYNE MEADOWS SR.

Dwayne Meadows Sr. has been a builder and developer since 1994. Over three decades, he has constructed hundreds of homes and townhomes, developed multiple subdivisions, and built a wide range of commercial projects, including convenience stores, funeral homes, daycare centers, office buildings, and office condominiums.

A 1983 graduate of Halifax County Senior High School, Dwayne attended Ferrum College before earning a Bachelor of Science in Business Administration from North Carolina State University, with a double major in business and economics. He went on to attend the Thunderbird School of Global Management in its Executive Master of Business Administration program.

In 2017, Dwayne returned home to Halifax, where he recognized a pressing need for a quality builder. The region faced a significant deficit of new homes and quality rental housing, with vacancy rates near zero. Since then, his company has rapidly grown into the largest-volume residential builder in Halifax County. Today, his work is focused on addressing that shortage and meeting the workforce housing needs created by Halifax's unprecedented job growth.

SPEAKERS



MICAH MONTGOMERY

Born and raised in Henry County, Virginia, Micah Montgomery has been a Planner/Community Development Specialist with Henry County for four years. He also obtained a bachelor's degree from Liberty University in 2021, and a master's degree from Liberty University in 2022.



BRENTLEY MORRIS

Brentley Morris has served as the Business Development Manager for the Town of South Hill, Virginia, since 2017,working in partnership with MecklenburgCounty's Economic Development Office to support business recruitment, investment, and community growth. Prior to joining the Town, Brentley spent thirteen years in the banking industry, including four years specializing in marketing. Early in his tenure with South Hill, he worked alongside Town leadership to help rebrand the community through the development of a new logo, tagline, and marketing materials designed to strengthen South Hill's identity and promote the Town as a destination for business and investment.

With a strong interest and background in real estate, Brentley works closely with prospective businesses, developers, property owners, and community partners to identify opportunities and bring projects together. He recognized early on that the availability of quality housing would be essential to South Hill's long-term economic growth and its ability to attract new businesses, industries, and residents. Since then, he has worked with both local and regional developers to encourage new residential investment and help address the community's evolving housing needs.

Today, South Hill is experiencing steady growth across multiplesectors, with new housing development playing a leading role in supporting the community's continued economic development and future growth.

SPEAKERS



JAKE NAUGLE, AMP

Jake Naugle is a champion for expanding affordable homeownership opportunities across Virginia and beyond. As Director of Homeownership Lending at Virginia Housing, he leads the design and execution of single-family loan programs, strategic initiatives, and operational innovations, and has responsibility for leading correspondent lending operations.

Since joining Virginia Housing in 2023, Jake has driven efforts to launch a first-generation homebuyer program, expand access to Community Land Trust financing, increase access to manufactured housing financing solutions, and strengthen pathways to ownership for underserved communities. Prior to joining Virginia Housing, he served as Director of Real Estate Lending at Patriot Federal Credit Union, where he focused on developing innovative solutions to address obstacles faced by low-income borrowers.

Jake holds the Accredited Mortgage Professional (AMP) designation from the Mortgage Bankers Association, serves on the board of directors for Partnership for Housing Affordability, the Mortgage Bankers Association Residential Loan Production Committee, and serves as President of the Church Hill Association of RVA, a civic association in Richmond, VA.



ANDREW PALMER

Andrew serves as Vice President of Lester Properties. He is a lifelong resident of the Martinsville/Henry County area. He received his degree in business administration in 2013 and has over fifteen years of experience in the real estate industry. Andrew started his career with The Lester Group in 2017 as commercial leasing manager for Lester Properties. He has served as President of Lester Development Corporation since 2024 and was promoted to his current role as Vice-President of Lester Properties in 2023. Andrew is active in the community and is currently the past chairman of the Martinsville/Henry County Chamber of Commerce. He is also an avid outdoorsman, achieving the rank of Eagle Scout and is involved in the Boy Scouts of America.

SPEAKERS



RYAN PRICE

Over the past two decades, Ryan has honed his knowledge of Virginia's economy and housing market in a variety of roles in the public, private, and non-profit sectors. Ryan's research focuses on housing market trends in Virginia, and the economic and demographic factors that move the market. Ryan is the Chief Economist for Virginia REALTORS®, Virginia's largest trade association. Ryan received a master's degree in urban and regional planning from Virginia Tech, and a bachelor's degree in finance from James Madison University.



CHLOE ROTE

Chloe Rote serves as an Associate Director at Virginia's Department of Housing and Community Development where she manages the teams that deploy several sources of federal and state funding that support the production and preservation of affordable housing across Virginia. Before earning a degree in Urban Planning from Virginia Commonwealth University and moving into affordable housing, Chloe developed sales and compliance programs in the private sector.



KELLY SMITH, AICP

Kelly Smith, AICP, serves as the Director of Community Development for Pittsylvania County, overseeing building inspections, planning and zoning, land disturbance, and code enforcement. She joined Pittsylvania County in 2025 as Senior Planner after relocating from the Greater Tampa Bay region. Smith began her planning career as the Zoning Administrator for the City of Marco Island and later spent more than a decade with AtkinsRéalis supporting operations, compliance, stakeholder coordination, and grant management for transportation and planning-related initiatives across Florida. Her background also includes several years as a licensed Florida real estate agent and Certified Senior Transition Specialist, broadening her insight into housing markets and community needs. She is a member of the American Planning Association and the APA Virginia Chapter and holds a degree from Southern Connecticut State University.

SPEAKERS



CHRIS THOMPSON

Chris Thompson is the Director of Strategic Housing at Virginia Housing. He leads a team charged with developing and managing relationships with the Commonwealth's Housing Services Delivery Network. Mr. Thompson coordinates the design and delivery of trainings intended to strengthen the ability of local officials, land use planners, planning entities, and housing developers to better address local affordable housing and neighborhood revitalization issues. He also identifies strategic opportunities to provide technical assistance to individuals and organizations seeking to undertake transformational revitalization projects. Prior to joining Virginia Housing he served as Deputy Director for Housing at the Virginia Department of Housing and Community Development (DHCD).



JOY WOOD

Joy Wood is Vice President and Senior Loan Officer with Atlantic Coast Mortgage and a longtime advocate for expanding housing opportunities across Southern Virginia. Her work sits at the intersection of homeownership, housing finance, community development, and collaboration among the professionals and organizations working to strengthen the region's housing landscape.

Joy serves as President of the South Central Virginia Home Builders Association, an organization she helped establish to bring builders, lenders, REALTORS ®, and community leaders together to address the region's evolving housing needs. She is passionate about bringing diverse perspectives to the table and finding practical solutions that create more attainable and sustainable housing opportunities.

She also serves on the Board of the Danville Neighborhood Development Corporation and has been actively involved with Rotary and other community organizations. Through her work in lending and community leadership, Joy brings a practical, boots-on-the-ground perspective to conversation about housing affordability, homeownership, and the policies, partnerships, and innovative approaches needed to expand access to housing.