I'M HOME CONFERENCE - PROVIDENCE

I'M HOME

2017

PROGRAM

PROSPERITY NOW
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WELCOME to the 2017 I’M HOME Conference!

We are so excited to welcome you to the 13th annual I’M HOME conference here in Providence, Rhode Island. At almost 200 participants, it’s the largest conference we’ve hosted to date. We have attendees from 37 states—from Alaska to Oklahoma and from Utah to Mississippi. Some of you are long-time partners of I’M HOME, and we couldn’t put this event together without you. Some of you are brand new to our community and to the manufactured housing field, and we welcome the chance to engage with you and to learn from your insights and experiences as well.

We have seen significant changes in the manufactured housing field since we met last year, and we plan to address many of those changes in the next few days. We’ve also gone through our own changes. As you may have noticed, we changed our name from CFED to Prosperity Now this past spring. Our new name better reflects our ongoing commitment to help make it possible for millions of low- and moderate-income families and people of color to achieve financial security, stability and, ultimately, prosperity. We believe that manufactured housing can clear a safe, affordable path to homeownership and, in turn, to lasting financial well-being.

After many years of advocacy from members of the I’M HOME Network, there have been several exciting advancements in our quest to improve financing options for homeowners. Most notably, the Federal Housing Finance Agency released its long-anticipated Duty to Serve rule last December, specifying how Fannie Mae and Freddie Mac can meet their obligations to support the manufactured housing market. The rule has the potential to significantly improve housing financing options for buyers of manufactured homes who are often relegated to high-cost, short-term loans that put vulnerable homeowners at unnecessary risk. Our plenary session on Tuesday morning will continue the discussion about the status of the rule and what organizations can do now to prepare for this opportunity to expand homeownership.

Finally, the I’M HOME Network is growing, both in its membership base and its leadership structure. Thanks to feedback from all of you, we established a Network Steering Committee, as well as five working groups on topics including policy, communications, resident engagement, single-family finance and community preservation. Our Steering Committee and these five working groups have been meeting regularly over the past year to identify goals and help shape the direction of the Network. You will hear more about all of this throughout the next few days, and we look forward to sharing more information with you about opportunities to get more deeply engaged.

Thank you again for joining us here in Providence. We look forward to an exciting few days to reconnect with long-time partners and to meet new ones. If there’s anything we can do to make your Conference experience more enjoyable, feel free to reach out to any member of the Prosperity Now team.

Thank you for being here!

Doug Ryan  
Director, Affordable Homeownership  
Prosperity Now

Kate Davidoff  
Associate Director, Affordable Homeownership  
Prosperity Now
The 2017 I’M HOME Conference is made possible with support from

Wells Fargo

housing foundation

NeighborWorks® AMERICA

Fannie Mae®

Freddie Mac

We make home possible®

Rural LISC

We believe in rural America

THANK YOU, 2017 SPONSORS!
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All times Eastern                    * Advanced Signup Required ** By Invitation Only
GENERAL INFORMATION

CONFERENCE WIRELESS INTERNET ACCESS
Prosperity Now is pleased to offer complimentary wireless internet access throughout the meeting space at the Omni Providence Hotel for all Conference participants.

SSID: I’M HOME Conference
Access Code: prosperitynow

Access code is case sensitive

AUDIENCE RESPONSE APPLICATION INSTRUCTIONS
In some plenary sessions, participants will be able to submit questions and answers using their phones. After the moderator activates a poll, to submit a question or respond to one using your phone, text IMHOME to 22333. You’ll receive a response message informing you that you’ve joined the poll. When the poll is active, send in your questions or answers throughout the plenary session.

Prefer to use the internet? Submit questions and answers at pollev.com/imhome.

SPECIAL EVENTS
I’M HOME Conference Reception
Monday, October 2, 6-7:30 pm
Providence Ballroom (located on the 3rd Floor of the Omni Providence Hotel)

Network with your peers and colleagues while enjoying a small taste of New England. The reception is open to all conference attendees and is sure to be a wicked good time!

YOU ARE FREE… to Network!
Tuesday, October 3
Union Station Brewery (36 Exchange Terrace)

Haven’t made plans for your Tuesday night free time? After the last concurrent session block ends at 5 pm, head over to the Union Station Brewery, located at 36 Exchange Terrace, which is about one block from the Omni Providence Hotel.
JOIN THE AFFORDABLE HOMEOWNERSHIP CAMPAIGN

Sign up to stay informed about the latest developments and opportunities as we advocate for affordable homeownership at Prosperitynow.org/take-action

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First, connect with us on Twitter, Facebook and Instagram. Then, share your photos and Conference highlights on all your favorite social media channels using #IMHOME2017!

OMNI PROVIDENCE HOTEL

This landmark hotel in Providence is connected to the Rhode Island Convention Center, Dunkin’ Donuts Center and the new Providence Place Mall. With this premier Downtown Providence hotel location, guests at Omni Providence Hotel will find themselves within walking distance of the city's main college campuses, historic attractions, gourmet restaurants, upscale shopping, entertainment and more. Whether searching for a light breakfast from Morsel's, an elegant dinner at Fleming's Steakhouse or a romantic meal at Centro Restaurant, you will find just what you’re craving at Omni Providence Hotel.

DISCOVER PROVIDENCE

Prosperity Now and GoPROVIDENCE would like to welcome I’M HOME Conference participants to Providence, Rhode Island, and we invite you to explore all the area has to offer. Providence combines the accessibility and friendliness of a small town with the culture and sophistication of a big city. With a thriving arts community, vibrant and diverse neighborhoods, a renowned restaurant scene and so many things to do, Providence is the perfect place to explore. Stop by the Materials Table near Registration to pick up maps, information and more to Discover Providence. You can also visit goprovvidence.com to get discounts and find out more about how to enjoy Providence!
OMNI PROVIDENCE HOTEL

Providence Ground Floor

- PLENARY SESSIONS
- REGISTRATION AREA

Providence Second Floor

- CONCURRENT SESSION ROOMS
- Waterplace Ballroom

Providence Third Floor

- PROVIDENCE BALLROOM
- South County
- Washington, Newport, Kent, Bristol
- Restrooms

NOTE: There is a Rotunda Level between the Ground Level and the Second Floor.
WE WELCOME OUR 2017
I’M HOME
NETWORK STEERING COMMITTEE
& WORKING GROUPS

Dave Anderson, NMHOA
Paul Bradley, ROC USA
Lori Dibble, Manufactured Homeowners Association of New Jersey, Inc.
Ishbel Dickens, Ishbel Dickens Consulting
Jen Hopkins, New Hampshire Community Loan Fund
Bill Van Vliet, NOAH
Sharon Wade Ellis, Meyer Memorial Trust

The I’M HOME Network Steering Committee guides the operations and strategic priorities of the I’M HOME Network. Working Groups both propel our work forward and foster the development of new ideas and leaders in our field by expanding on the Network’s efforts in five key areas: Communications, Community Preservation, Policy, Resident Engagement and Single-Family Finance. If you would like more information on how to participate and get involved, please email Mikah Zaslow at mzaslow@prosperitynow.org.
Thank you for joining us for the 2017 Innovations in Manufactured Homes (I’M HOME) Conference! This year’s program features interactive sessions with leading experts, advocates and other supporters on the biggest issues impacting manufactured home residents and their communities.

MONDAY, OCTOBER 2

8 am-noon  Pre-Conference Site Visit (meet in the Narragansett Prefunction area)

We are touring two neighboring resident-owned communities, Oak Hill Taunton Residents Association and Colonial Estates, Inc., in Taunton, Massachusetts. Please meet in the Narragansett Prefunction area at 8 am for a grab-and-go breakfast and to pick up your conference badge and materials. Please be prepared to board the bus by 8:15 am. We will depart promptly at 8:30 am.

Speakers include:

- Andy Danforth, Cooperative Development Institute
- Billy Fisher, Oak Hill Residents Association
- Reverend Michael Scarlett, Colonial Estates, Inc.
- Kathy Zorotheos, Oak Hill Residents Association

Noon-2 pm  Registration (Narragansett Prefunction)

Noon-1 pm  Lunch (Narragansett Ballroom)

1-1:45 pm  Welcoming Remarks (Narragansett Ballroom)

I’M HOME Conference participants will be welcomed by Providence Mayor Jorge Elorza.

1:45-2:30 pm  Opening Keynote Address (Narragansett Ballroom)

Chris Herbert, Managing Director of the Joint Center for Housing Studies at Harvard University, will share findings from the 2017 State of the Nation’s Housing report.

2:30-3 PM  Networking Break
3-4:15 pm  **Afternoon Plenary Session (Narragansett Ballroom)**
*State Housing Finance Agencies: Innovation, Opportunities and Challenges in Manufactured Housing*

Executive directors and top leaders from the state housing finance agencies in Oregon, Rhode Island, Tennessee and Washington will discuss innovation in lending on manufactured housing and challenges in supporting this form of homeownership.

Speakers include:
- Barbara Fields, Rhode Island Housing (moderator)
- David Clifton, Washington State Housing Finance Commission
- Dan McMahon, Colorado Housing and Finance Authority
- Ralph Perrey, Tennessee Housing Development Agency
- Margaret Salazar, Oregon Housing and Community Services

4:30-5:45 pm  **Concurrent Sessions 1**

*Solutions to Affordable Housing Challenges: Innovative Uses for Manufactured Housing* (Bristol/Kent Rooms, 3rd Floor)

This session will explore ways that manufactured housing is being used to solve affordable housing challenges. Speakers will discuss the ways that manufactured housing can fill gaps in the availability of affordable housing and explore the challenges that too often present themselves in this work.

Speakers include:
- Grant Beck, Next Step (moderator)
- David Dinoff, BCL of Texas
- Andy Taubman, Activist
- Mikah Zaslow, Prosperity Now

*Introduction to Manufactured Housing: What It Is and Why It Matters* (Newport/Washington Rooms, 3rd Floor)

This session is a crash-course in manufactured housing. Speakers will discuss the opportunities that manufactured housing offers and its importance in the broader affordable homeownership landscape. This session is tailored to first-time participants, those relatively new to the field and anyone who wants a refresher course.

Speakers include:
- Chris Nicely, Next Step (moderator)
- Larry Berg, AHEAD
- Adam Hicks, Neighborhood Partnership Housing Services, Inc.
- Mary McBrady, Massachusetts Manufactured Housing Association
4:30-5:45 pm  Concurrent Sessions 1 (continued)

Building Partnerships: Connecting Communities to Local Resources (Waterplace II & III Rooms, 2nd Floor)

This session explores varying ways that service providers can support owners of manufactured homes. Panelists will discuss how working in partnership with owners of manufactured homes empowers residents to achieve the quality of life outcomes that are critical for communities and their overall growth. Panelists will share success stories, along with methods and resources that participants can bring to their own work.

Speakers include:

- Kate Griffin, Prosperity Now (moderator)
- Claas Ehlers, Family Promise
- Beverley Jackson, Rebuilding Together Silicon Valley
- Dan Rosensweig, Habitat for Humanity

6-7:30 pm  I'M HOME Conference Reception (Providence Ballroom)

Network with your peers and colleagues while enjoying a small taste of New England. The reception, which will be held at the Omni Providence Hotel, is sure to be a wicked good time!

TUESDAY, OCTOBER 3

8-9 am  Registration (Narragansett Prefunction)

8-9 am  Breakfast (Narragansett Ballroom)

9-10:30 am  Breakfast Plenary Session (Narragansett Ballroom)

Progress Report: Manufactured Housing Finance

This session will explore the progress and potential of the Duty to Serve rule to provide accessible financial products for manufactured housing. Panelists will discuss Fannie Mae and Freddie Mac's Duty to Serve plans to provide credit to the manufactured housing market. We will also cover the GSEs’ existing and proposed activities aimed at advancing the manufactured housing finance sector.

Speakers include:

- Doug Ryan, Prosperity Now (moderator)
- Paul Barretto, Fannie Mae
- Michael Dawson, Freddie Mac
Using Factory-Built Housing for Replacement & Infill Housing (Bristol/Kent Rooms, 3rd Floor)

Manufactured housing has the potential to create density and revitalize neighborhoods when used as replacement for deteriorating existing homes and infill for vacant lots. Panelists in this session will discuss the innovative ways that manufactured housing is used to create density and how attendees can bring this approach to their localities.

Speakers include:

- Paul Bradley, ROC USA (moderator)
- Tara Reardon, New Hampshire Community Loan Fund
- Lisa Rogers, CASA of Oregon
- Kevin Walker, Northcountry Community Foundation

Cutting-Edge Design for Modern Manufactured Homes (Newport/Washington Rooms, 3rd Floor)

Manufactured homes have come a long way and are setting standards for energy efficiency and high design. Speakers will discuss how modern, factory-built homes provide quality, affordable homeownership. The session will help advocates push back against the stigma of manufactured housing too often raised by its opponents.

Speakers include:

- Amy Barnard, Next Step (moderator)
- Paul Fortenberry, Clayton Homes
- Joe Kimmell, Champion Homes
- Emanuel Levy, Systems Building Research Alliance

A Smart Choice: Advancing Positive Images of Manufactured Homeownership (Waterplace II & III Rooms, 2nd Floor)

Despite the many benefits of owning manufactured homes, residents of manufactured homes often face stigma associated with their homes and communities. Panelists in this session include owners of manufactured homes and current and past representatives of the National Manufactured Home Owners Association, who will come together to discuss the challenges and benefits of owning manufactured homes.

Speakers include:

- Ishbel Dickens, Independent Consultant (moderator)
- Dave Anderson, NMHOA
- Cynthia Holappa, HOA at Vista Village
- Sandy Overlock, Manufactured Home Federation of Massachusetts
Noon-12:30 pm  Lunch (Narragansett Ballroom)

12:30-1:45 pm  Lunch Plenary Session (Narragansett Ballroom)

The Impact of Displacement: Research on Mass Evictions in Manufactured Home Communities

Esther Sullivan, Ph.D., Professor of Sociology at the University of Colorado Denver, will discuss the impact that mass evictions have when manufactured home communities close. Dr. Sullivan will describe her research on the impact of displacement. Conference participants will then engage in a dialogue about the challenges and value of community preservation.

2-3:15 pm  Concurrent Sessions 3

The Policy and Practice of Preserving Communities (Bristol/Kent Rooms, 3rd Floor)

This session will explore ways that residents, nonprofits and local governments can preserve manufactured home communities and prevent resident displacement.

Speakers include:

- Carolyn Carter, National Consumer Law Center (moderator)
- Patti Kay-Clapper, Pitkin County Commissioners
- George Maskiell, MHP Cooperative Consulting
- Elise Shanbacker, Addison County Community Trust
- Bill Van Vliet, Network for Oregon Affordable Housing

Moving Single-Family Finance Initiatives Forward (Newport/Washington Rooms, 3rd Floor)

This session expands on the plenary, “State Housing Finance Agencies: Innovation, Opportunities and Challenges in Manufactured Housing.” Participants will have the opportunity to delve deeper into new lending products that are making homeownership attainable for more families. Presenters will also discuss how finance innovation can fit with Fannie Mae and Freddie Mac's Duty to Serve obligations.

Speakers include:

- Jack Baker, National Federation of Community Development Credit Unions (moderator)
- Ignatius MacLellan, New Hampshire Housing
- Sara Morgan, Fahe
- Stan Schultz, Fifth Third Bank
2-3:15 pm  Concurrent Sessions 3 (continued)

Meaningful & Moving: Making Messages that Make the Case (Waterplace II & III Rooms, 2nd Floor)

Whether we’re advocating for affordable housing in general or manufactured housing in particular, there’s no shortage of messages that we must effectively craft to make the case—to funders, policymakers, donors, zoning boards and more. However, crafting messages about housing can easily backfire, making our job as advocates that much more difficult. In this interactive session, participants will get an early look at emerging research about why housing messages backfire and what we can do. Then, equipped with a tested framework and examples from the field, participants will put what they learn into practice—during the session and when they return home—by crafting a messaging platform that tackles a variety of messaging challenges.

Speakers include:

- Sean Luechtfeld, Prosperity Now (moderator)
- Tiffany Manuel, Enterprise Community Partners
- Tyler Mullins, Next Step

3:15-3:45 pm  Networking Break

3:45-5 pm  Concurrent Sessions 4

Counseling for Factory-Built Housing (Bristol/Kent Rooms, 3rd Floor)

Homebuyer counseling is an effective tool for owners of manufactured homes, as well as for potential owners seeking to secure homeownership. This session provides participants with the resources to access counseling specific to manufactured housing and raises new approaches in the field aimed at sustaining new homeowners.

Speakers include:

- Stacey Epperson, Next Step (moderator)
- Kelly Fleck, Frontier Housing
- Stacey Walker, Freddie Mac
- Shawn Walsh, InCharge Debt Solutions
3:45-5 pm  Concurrent Sessions 4 (continued)

Meeting People Where They Are: Integrating Financial Capability Services with Manufactured Home Living (Newport/Washington Rooms, 3rd Floor)

Financial capability services, such as financial counseling and coaching, have the power to create stability for low- to moderate-income individuals and families. This session explores how these services are delivered through housing organizations and the benefits of providing financial capability services.

Speakers include:

- Kate Davidoff, Prosperity Now (moderator)
- Justin Burch, Rural LISC
- Julie Egressy, Mercy Housing and Human Development
- Brenda Hayden, Rhode Island Housing
- Milt Sharp, eHome America

Making Policy Change: Skills for Effective State & Local Advocacy (Waterplace II & III Rooms, 2nd Floor)

Representatives from advocacy organizations will describe the ways that attendees can make policy change in their states and localities to advocate for affordable housing so that residents of manufactured housing and their allies can advance affordable homeownership.

Speakers include:

- Odette Williamson, National Consumer Law Center (moderator)
- Brenda Clement, HousingWorks Rhode Island
- Kaia Peterson, NeighborWorks Montana
- Tim Sheahan, NMHOA

5-6 pm  I'M HOME Network Steering Committee Meeting (Waterplace I, 2nd Floor)

Participation in this I'M HOME Network Steering Committee meeting is by invitation only. Steering Committee members will meet in-person to discuss the direction of the I'M HOME Network and activities for the coming year.

WEDNESDAY, OCTOBER 4

8-9 am  Breakfast (Narragansett Ballroom)

9-9:15 am  State of the Field Address (Narragansett Ballroom)
Prosperity Now President Andrea Levere will discuss the state of the manufactured housing field today, including opportunities and areas for collaboration.
9:15-10:30 AM  Closing Plenary (Narragansett Ballroom)
It's All About Relationships: Steps to Fundraising Success

This plenary session will provide insights into the dynamics of housing and philanthropy. Panelists will discuss how participants can make the case to funders that affordable housing, and manufactured housing in particular, is critical to boosting financial well-being.

Speakers include:
- Fatima Shoemaker Minardi, Prosperity Now (moderator)
- David Dangler, NeighborWorks America
- Sharon Wade Ellis, Meyer Memorial Trust
- Connie Wright, Wells Fargo Housing Foundation

10:30-11 am  Reports from the I'M HOME Network Steering Committee (Narragansett Ballroom)

Speakers include:
- Doug Ryan, Prosperity Now (moderator)
- Dave Anderson, NMHOA
- Paul Bradley, ROC USA
- Loretta Dibble, Manufactured Homeowners Association of New Jersey, Inc.
- Sean Luechtefeld, Prosperity Now
- Bill Van Vliet, Network for Oregon Affordable Housing

11 am-noon  I'M HOME Network Working Group Meetings (Narragansett Ballroom)
Working Group meetings will be divided into two groups. Group A will consist of the Policy and Communications Working Groups, and will meet from 11-11:30 am. Group B will consist of the Community Preservation, Single-Family Finance and Homeowner Engagement Working Groups and will meet from 11:30 am-noon. All Conference participants are encouraged to join one Group A Working Group and one Group B Working Group with which to share insights, ideas and questions.

Noon-12:15 pm  Closing Remarks (Narragansett Ballroom)
Prosperity Now Director of Affordable Housing Doug Ryan will conclude the day by giving insights and reflections from the Conference.
SPEAKER BIOS

Dave Anderson

Dave Anderson has been Executive Director of the National Manufactured Home Owners Association (NMHOA) since July 2016. Dave’s work with manufactured housing began in 2004 as Executive Director of All Parks Alliance for Change, the statewide association representing Minnesota’s owners of manufactured homes. Over the last 25 years, Dave has also served as the Minnesota Public Interest Research Group Executive Director, Minnesota State University Student Association Interim Executive Director, and Minnesota Senior Federation Associate State Director. Dave holds a Master’s of Public Affairs from the University of Minnesota’s Humphrey School of Public Affairs, and is pursuing a Doctorate of Leadership from the University of St. Thomas. He is currently a member of the U.S. Department of Housing & Urban Development’s Manufactured Housing Consensus Council, City of Vadnais Heights Planning Commission, Housing Justice Foundation Board of Directors, the Humphrey School Alumni Board and Oak Hill Montessori Parent Association.

Jack Baker

Jack Baker has held various executive management positions, including Vice President of Sales for Aurora Bank and Assistant Vice President of Operations for Citibank. He has served as Production Manager with a mortgage lender specializing in both ITIN mortgages and multi-state downpayment assistance programs. In his Vice President of Sales role, Jack created a retail startup operation originating over $100 million within three months. As Assistant Vice President of Operations, he took his team from 50 units a month to over 200. His compliance experience includes the design and implementation of an Equal Credit Opportunity Act policy.

Jack has been responsible for training at multiple levels of mortgage operations, including compliance and underwriting. Jack has previously held Lender Licenses in multiple states. He currently holds the position of Mortgage Center Director at the National Federation of Community Development Credit Unions, where he has developed the program guidelines for the CDFI Loan Pool, purchasing home loans from member credit unions for their low- to moderate-income members.

Amy Barnard

Amy Barnard joined the Next Step Network in 2010 as a Marketing & Operations Specialist following nine years with Clayton Homes in their corporate offices in Tennessee. In 2015, Amy transitioned into the role of Factory Direct Program Manager with Next Step, and in 2017, she began managing both the Factory Direct and Retail Direct programs. Amy’s training is in Computer Aided Drafting and Design Technology, and her work experience includes manufactured homes, modular home design and construction, residential and commercial building codes (IRC, IBC, NEC codes), and development of subdivisions. While with the subdivision arm of Clayton Homes, Amy worked closely with contractors, sub-contractors, civil engineers and surveyors on the development of subdivisions. Amy can read site plans, understand topography and position a home accordingly. Amy holds an Associate’s Degree in Computer Aided Drafting and Design from ITT Technical Institute in Knoxvile, Tennessee.

Justin Archer Burch

Justin Archer Burch is the Rural LISC Program Officer for the Delta-South Region. Justin previously was the Director of Programs for the Delta Regional Authority, a federal agency serving eight states and 10 million residents. Justin was also the Director of the Delta Workforce Funding Collaborative and Community Development lead for the Foundation for the Mid South. His career has centered on where community and economic development intersect with philanthropy for Rural America. Justin has a BA from Ole Miss and an MSS from Mississippi College. He is a W.K. Kellogg Foundation Fellow and lives in Little Rock, Arkansas, with his wife, Cameryn.
Paul Barretto

Paul Barretto is a Senior Product Manager in Fannie Mae’s Single Family Mortgage Business. He leads the manufactured housing initiatives and industry partnerships under the Duty to Serve. His work is an important part of the Access to Credit, Affordable Housing Mission, Diversity & Inclusion and Housing Goals Initiatives. Paul serves as the single-family mortgage product subject matter expert for external inquiries, industry discussions and product-related customer and partner roundtables. He is recognized for his ability to lead cross-functional strategic initiatives and industry collaboration.

Paul has a Master’s of Business Administration from Mount Saint Mary's University, and a Bachelor of Arts in Psychology from the University of Maryland Baltimore County. He is a certified by the Project Management Institute as a Project Management Professional and recognized by the Mortgage Bankers Association of America as an Accredited Mortgage Professional.

Grant Beck

Grant Beck serves as the Marketing and Communications Manager for Next Step, where he is responsible for driving the overall strategic marketing and communications direction for the organization.

Grant has five years of nonprofit marketing and communications experience, overseeing brand management, digital communications, messaging, social media strategy and press relations for national nonprofit organizations. Prior to his role at Next Step, Grant served as the Communications and Marketing Manager for Rebuilding Together, a national housing organization that completes critical home repairs for low-income homeowners. He also worked as the Communications Officer for the Equal Rights Center, a nonprofit civil rights advocacy organization based in Washington, DC.

Grant holds a BA in Media Arts and Design from James Madison University.

Larry Berg

Larry Berg is the Business Manager for Better Homes AHEAD, a Next Step Plus partner organization selling energy-efficient, factory-built homes throughout New Hampshire and Vermont. Larry has been with Better Homes AHEAD since 2014 when it sold its first homes, and has been responsible for all aspects of startup and operation. Larry also works on all phases of development for AHEAD’s various other real estate development projects, and has a Master’s degree in Public Administration from the University of New Hampshire.

Paul Bradley

Paul Bradley is the founding President of ROC USA, LLC, a nonprofit social venture that makes resident ownership of manufactured (“mobile”) home communities viable and successful nationwide. ROC USA® operates through a network of nine nonprofit technical assistance providers and a subsidiary CDFI, ROC USA Capital. As of August 2017, ROC USA Network has preserved 12,800 affordable homes and 206 communities in 14 states. In 2016, ROC USA Capital delivered over $35 million in acquisition and improvement financing in low- and moderate-income communities.

In 2011, Paul was selected as an Ashoka Fellow and, in 2013, was named Social Innovator of the Year by the Carsey Institute at the University of New Hampshire, his alma mater. In 2014, Paul was honored with the Jerry Voorhis Memorial Award by the National Association of Housing Cooperatives.

Paul lives in Concord, NH, with his wife, Martha, and his two daughters. In addition to family and resident ownership, his passion runs deep for basketball and telemark skiing.
Carolyn Carter

Carolyn Carter is the Deputy Director of the National Consumer Law Center (NCLC), a nonprofit organization founded in 1969 that advocates for consumer justice. She works on NCLC’s manufactured housing initiative and is one of the co-authors of the 2004 AARP publication, Manufactured Housing Community Tenants: Shifting the Balance of Power, and has drafted several policy guides and policy briefs through collaboration between NCLC and Prosperity Now.

Brenda Clement

Brenda Clement currently serves as Director of HousingWorks RI at Roger Williams University. HousingWorks serves as a clearinghouse for information about housing in Rhode Island. Through research and data analysis, we demonstrate the connections between housing affordability and health, education and economic growth. Prior to HousingWorks, Brenda served as Executive Director of Citizens Housing and Planning Association (CHAPA) from 2012-2016 and was responsible for managing and overseeing all aspects of the agency’s work. Established in 1967, CHAPA is a nonprofit umbrella organization for affordable housing and community development activities in Massachusetts. In 1995, CHAPA created the New England Housing Network, which coordinates federal advocacy efforts for affordable housing across the region.

Brenda has over 20 years of experience in the housing and community development field. She previously served as Executive Director of the Housing Action Coalition of Rhode Island, a statewide affordable housing advocacy organization, and as Executive Director of the Housing Network, the Rhode Island trade association for community development corporations. Brenda is also a founding member of the New England Housing Network and served on the Board of the National Low Income Housing Coalition for nine years and just recently completed her term as Chair.

Brenda has a Bachelor of Arts in Political Science/Economics from Providence College and a Juris Doctor from Washington College of Law at American University. She has received many awards and recognition for her work, including a Lifetime Achievement Award in 2012 from Rhode Island Housing, a Healthy Housing Award from the Rhode Island Department of Health in 2011 and a Local Hero Award from Bank of America in 2008.

David Clifton

David Clifton is the Assistant Director of the Multifamily Housing and Community Facilities Division of the Washington State Housing Finance Commission. He works with the allocation of Low-Income Housing Tax Credits and oversees multifamily and nonprofit bond issuance, as well as the Commission’s Sustainable Energy and Beginning Farmer/Rancher programs. He has over 21 years of experience financing housing providers, nonprofit community facilities and senior communities.

In the last five years, David has worked to secure community investment dollars specifically aimed at financing resident-owned communities, leading to the Commission’s successful partnership with ROC USA. This program has enabled 11 communities statewide to become resident-owned, benefitting hundreds of homeowners.

David hails from Tacoma, Washington (Seattle’s pulp-mill sister to the south), was educated at Clover Park Tech and Western Washington University, and worked in purchasing for construction and shipbuilding before docking at the Commission.

David Dangler

Since 2000, David Dangler has been the national director of the Rural Initiative at NeighborWorks America. Membership in the initiative has grown to 115 of the NeighborWorks network’s 253 member organizations, active in 48 states and Puerto Rico. Current priorities for the initiative include strengthening rural homeownership, increasing the supply of affordable rental housing, supporting rural access to essential homebuyer preparation services and promoting comprehensive community economic development.

Prior to joining NeighborWorks America, Dangler was the founding Executive Director of NeighborWorks of Western Vermont. As a proponent of broad-based rural development, Dangler serves on the boards of the National Rural Housing Coalition and Next Step, a social enterprise working on innovations with factory-built housing. Most recently, Dangler joined the National Rural Assembly steering committee.
Kate Davidoff

Kate Davidoff is the Associate Director of Affordable Homeownership at Prosperity Now, where she focuses on programs, legislative advocacy and policy to connect more families to affordable homeownership opportunities. Kate has been working in housing and community development for over 10 years in a variety of nonprofit and governmental roles. Kate holds a Bachelor’s of Science from Cornell University, a Master’s of Urban Planning from the University of Michigan, and a Doctorate in Urban Planning and Public Policy from Rutgers University.

Michael Dawson

Mike Dawson, CFA, is Vice President, Affordable Lending Strategies and Initiatives at Freddie Mac. Dawson is responsible for managing affordable products and offerings, strategies, research and regulatory, and conservatorship activities associated with broadening access to credit.

Dawson joined Freddie Mac in 1985. Prior to his current role, Dawson held positions in numerous areas including technology and data initiatives for Single Family, Freddie Mac’s structured products issuance programs, including all REMICs, Strips and other structured securitizations.

He earned a B.S. degree in Finance from Virginia Tech and an MBA from George Mason University, and is a Chartered Financial Analyst. Dawson serves on the Board of Directors of MERS as Freddie Mac’s representative.

Freddie Mac is a stockholder-owned company established by Congress in 1970 to support homeownership and rental housing. Freddie Mac fulfills its mission by purchasing residential mortgages and mortgage-related securities, which it finances primarily by issuing mortgage-related securities and debt instruments in the capital markets. Over the years, Freddie Mac has made home possible for one in six homebuyers and two million renters in America.

Lori Dibble

Lori Dibble is from New Jersey, where there is a small state association for owners of manufactured homes. She has developed expertise to represent New Jersey’s land-lease communities. There is a bill before the state legislature to get legal fees in reciprocity; this is the first such effort since 1992. Lori has worked for the last eight years in manufactured home advocacy and chairs the Manufactured Housing Task Force. She has been active at NMHOA conferences, has aligned with nonprofits in her state and has worked with Prosperity Now to get grants. Lori also wants to help organize in several other states. Her strengths lie in tenant advocacy and specifically manufactured housing advocacy.

Ishbel Dickens

Ishbel Dickens is an independent consultant working with owners of manufactured homes on a range of policy, preservation and organizing strategies to protect this affordable homeownership option for millions of families across the country. She was the Executive Director of the National Manufactured Home Owners Association from 2010-2016. Prior to this, Ishbel was a staff attorney at Columbia Legal Services in Seattle. She went to law school specifically to become an advocate for people who own their homes but not the land beneath. Ishbel has helped homeowners’ associations purchase their communities as resident owned co-operatives. She is involved in policy changes at the local, state and federal levels that will help owners of manufactured homes preserve their lifestyle choice. In 2007, Ishbel was awarded a Washington State Housing Finance Commission “Friend of Housing” Award.

David Dinoff

David Dinoff is the Community Development Manager for Business & Community Lenders of Texas (BCL). At BCL, David runs all real estate and housing development activities, including a diverse and robust portfolio of single-family and multifamily housing, historic properties, commercial and industrial real estate, and land.

Before joining BCL, David was Program Coordinator of Vacant Building Strategy for Neighborhood Housing Services of Chicago, where he led a team tasked with reclaiming, redeveloping and reoccupying over one hundred units of abandoned single-family housing annually in some of the most challenged and distressed neighborhoods in Chicago.
Since relocating to Texas, David has taken a more rural focus to the development of affordable housing and using innovative building methods for the creation of housing without a reliance on federal subsidies. David is developing new single-family housing on vacant, infill lots in Fayette County, San Antonio and elsewhere in Central Texas.

Julie Egressy started her career working for an IBM Business Partner installing state and local fund accounting systems for the Gulf States region. When gaming became big in Mississippi, Julie was offered a position with a Global Fortune 500 Company, International Game Technology (IGT). Working in professional services, she provided systems training and accounting/marketing analysis for casino clients all over the World. IGT required her to “give back: to her community, and so her affiliation with nonprofits began. She served as a board member for the Boy’s and Girl’s Club and then joined the Mercy Housing and Human Development Board and was offered the Executive Director position - a bit out of her realm, but a tempting and rewarding challenge! Julie is in her third year as Executive Director and has reinvigorated Mercy Housing’s technology, marketing, outreach and counseling services, proving that Mercy Housing may be small, but it is mighty!

Claas Ehlers

Claas Ehlers is the President of Family Promise, the national leader on the issue of family homelessness. Living in multiple household settings his first six years impressed on him the critical need for stability for children and families. A graduate of NYU, Claas worked in video, publishing, business development and advertising and taught English as an adjunct professor at local community colleges. From this work, he saw first-hand the struggle of families to change their economic circumstances.

In 2002, he aligned his passion for social justice with his career, joining Family Promise. In January of 2016 he became the second president in the organization’s history. Family Promise has expanded a program to put formerly homeless families into manufactured home ownership and sees MH as a crucial part of the answer to the affordable housing crisis.

Stacey Epperson

Stacey Epperson is a native of rural Kentucky and has worked in affordable housing throughout her entire career. In 2010, after nine years as President & CEO of Frontier Housing in northeastern Kentucky, Stacey assumed leadership of Next Step.

In 2012, Stacey was elected an Ashoka Fellow for her innovative approach to creating the only independent distribution channel for affordable manufactured housing. She was recognized as one of Prosperity Now’s Innovators-in-Residence and has completed the Achieving Excellence in Community Development Program at Harvard’s JFK School of Government.

Stacey holds a Master’s of Public Administration from Western Kentucky University, and attended the University of Kentucky Patterson School of Diplomacy and International Commerce. Stacey serves on the board of the Kentucky Housing Corporation.

Barbara Fields

Barbara Fields was named Executive Director of Rhode Island Housing in January 2015. RIHousing is the state’s housing bank, providing mortgages for homebuyers and financing for the production and preservation of rental apartments. RIHousing has $2.2 billion in assets and 240 employees.

Fields has 30 years of experience in expanding access to housing, building livable communities and leading economic development efforts. Previously, she served as a presidential appointee in the Obama administration, working as HUD’s New England Regional Administrator. Prior to HUD, Fields worked for 20 years as the founding Executive Director of the Rhode Island office of Local Initiatives Support Corporation (LISC), a national community development financial intermediary; there, she managed $300 million in real estate and community investments.

Fields serves on the Advisory Council of the Federal Home Loan Bank of Boston and has held leadership positions on other boards, including the Providence Housing Authority and the Rhode Island Attorney General’s Commission on Lead Paint. She holds degrees from Tufts University and MIT and lives in Providence.
Kelly Fleck

Kelly Fleck is the Homeownership Center Director at Frontier. She is responsible for overseeing the lending and counseling divisions, holds a Professional Certificate in Homeownership and Community Lending Program of Study and is also an NMLS Licensed Loan Originator. Kelly graduated from Marshall University with a degree in education. As a mother of a family with six children, Kelly knows first-hand the importance of home to the well-being of the family. Home matters, and Kelly feels it is a privilege to be a small part of making that happen for families.

Paul Fortenberry

After covering the University of Tennessee football team for nine years for Rivals.com, Paul Fortenberry joined the Clayton Home Building Group in 2017 as the Director of Communications.

Kate Griffin

Kate Griffin is Prosperity Now’s Vice President for Programs, providing strategic oversight for the organization’s asset building and financial capability programs, including savings, homeownership and entrepreneurship. In her tenure at Prosperity Now, she has designed and led programs to scale savings and financial capability services, consulting with community-based organizations and government agencies and developed tools, case studies, and resources for the field. In 2015, Ms. Griffin co-edited What It’s Worth: Strengthening the Financial Future of Families, Communities, and the Nation, published by the Federal Reserve Bank of San Francisco. Prior to Prosperity Now, she worked internationally in the microfinance field, helping to expand savings practices among financial institutions focused on serving low-income households in Asia, Africa and Eastern Europe. She currently serves on Capital One Bank’s Community Advisory Council. Ms. Griffin holds a B.A. in international studies from Kenyon College and an M.A. from American University’s School of International Service.

Brenda Hayden

Brenda Hayden recently joined the team at Rhode Island Housing to serve as Assistant Director of Homeownership. Brenda manages the underwriting operations of the residential mortgage loan program to ensure that all Rhode Islanders have access to housing that meets their needs. In her current role, Ms. Hayden also manages Rhode Island Housing’s Homebuyer Education program.

She has over three decades of experience in housing finance and most recently served as Vice President at The Washington Trust Company.

Christopher Herbert

Christopher E. Herbert is Managing Director of the Joint Center for Housing Studies at Harvard University, a collaborative unit affiliated with the Harvard Graduate School of Design and the Harvard Kennedy School. Through its research, education and public outreach programs, the Center advances understanding of housing issues and informs policy, helping leaders in government, business and the civic sectors make decisions that effectively address the needs of cities and communities.

Dr. Herbert has extensive experience conducting research related to housing policy and urban development, both in the US and abroad. A key focus of his research has been on the financial and demographic dimensions of homeownership, and the implications for homeownership policy of the recession, housing bust and foreclosure crisis. Having previously worked at the Joint Center in the 1990s, Herbert rejoined the Center in 2010 from Abt Associates, to serve as the Director of Research. In this role, Herbert led the team responsible for producing the Center’s annual State of the Nation’s Housing and its biannual America’s Rental Housing reports, essential resources for both public and private decision makers in the housing industry.

Dr. Herbert was named Managing Director of the Joint Center in 2015 and oversees the Center’s diverse sponsored research programs, its local and national conferences and symposia, and its student fellowship programs, designed to help train and inspire the next generation of housing leaders. He is also a Lecturer at the Harvard Graduate School of Design in the Department of Urban Planning and Design.

Dr. Herbert is co-editor of Homeownership Built to Last: Balancing Access, Affordability and Risk After the Housing Crisis (Brookings Institution Press, 2014) and a member of the Board of Directors of the Homeownership Preservation Foundation, the Federal Reserve Bank
of Boston’s Community Development Research Advisory Council and the Center for Responsible Lending’s Research Advisory Council. He holds a Ph.D. and Master’s degree in Public Policy from Harvard University, and a BA in History from Dartmouth College.

Adam Hicks

Adam Hicks is Vice President for Redevelopment Strategies for Neighborhood Partnership Housing Services (NHPS). As a 15-year veteran in housing construction, Adam has rehabilitated over 100 homes throughout his career. Adam oversees the organization’s Design and Construction department and works with the team on new housing construction and property rehabilitation projects that advance our work around affordable housing and neighborhood stabilization and revitalization. Adam and his team also manage NPHS’ Affordable Housing Rental Program, which consists of scattered-site single and multi-family homes.

As a Civil Affairs NCO for the United States Army, Adam assisted with contract bidding as it pertained to awarding contacts to local general contractors throughout his assigned areas within Afghanistan.

Adam graduated with an MBA from the University of Phoenix and has a Rehabilitation Specialist Certification from NeighborWorks America.

Cynthia Holappa

Cynthia Holappa is the benefactor of her home through a generous friend wanting to provide her with an opportunity to rebuild her life. Prior to obtaining the title to her Boulder, Colorado, home in May 2015, Cynthia owned a trendy, new construction, 950 square-foot condominium in the Sawatch Valley (aka Vail Valley) just west of Vail. The pride and attachment to her mobile home and the community in which she lives has both surprised and supported her. Cynthia is honored to share her story with I’M HOME Conference participants, as well as her perspective regarding this life-changing, eye-opening life line that unexpectedly blessed her life.

Beverley Jackson

Beverley Jackson has been the Executive Director with Rebuilding Together Silicon Valley since 2001. Rebuilding Together Silicon Valley is a nonprofit organization that provides critical housing repairs and accessibility modifications for low-income homeowners, at no cost to the recipient. By providing focused home repairs, Rebuilding Together Silicon Valley maintains the safety, independence and dignity of low-income homeowners and effectively preserves and maintains affordable housing and safe, secure living environments. Since 1991, the organization has rehabilitated over 3,200 local homes and community facilities and engages over 1,500 volunteers annually. Beverley has worked in the nonprofit sector with agencies serving low-income families and seniors in Canada and the US for the last 25 years and has resided in San Jose with her husband since 1992.

Patti Kay-Clapper

Patti Kay-Clapper was born and raised in Southern California and has lived in Aspen, Colorado, since 1980. She has owned her home, a 1967 single-wide, 760 square-foot trailer, in Smuggler Mountain Park for the past 30 years. She was elected to the Pitkin County Board of County Commissioners in 1999 and is currently serving her fourth term (15th year) on the Board. Patti currently serves on the Northwest Colorado Council of Governments’ Executive Board, having served as Chair from 2002-2010. She has also served on the Board of Directors for the National Association of Councils of Governments, representing Colorado, Nevada, Utah, Arizona and New Mexico. As a Pitkin County Commissioner, Patti has been involved in the preservation of three mobile home communities, and the Board is currently pursuing the preservation of the last remaining mobile home park in county.

Joseph Kimmell

Joe Kimmell is the Northeast Regional Vice President and member of the senior leadership team at Champion Home Builders, Inc. Champion is based in Troy, MI. Champion has 18 manufacturing centers in the US and five manufacturing centers in Canada. Joe graduated from Indiana University, where he earned a Bachelor of Science in Economics.
Joe’s manufactured housing career spans 36 years in various capacities including sales, marketing and operations. He has devoted 19 years of his career to Champion Home Builders. His current responsibilities include oversight of the company’s largest-volume region (Northeast) and he also oversees the company’s product development and materials functions.

Over the years, he has served on several state Manufactured Housing Association Boards and has been a member of the Louisville Manufactured Home Show Board.

Joe believes in solid core values. He is firmly committed to building affordable, innovative, high-quality homes that enhance our industry’s perception and reputation. His critical values include building great relationships with customers, employees and vendors, being open and honest, and always “doing the right thing.”

Andrea Levere

Andrea Levere has led Prosperity Now as its president since 2004. Prosperity Now is a private nonprofit organization with the mission of ensuring that everyone has the opportunity to gain financial stability, build wealth and achieve prosperity.

In 2016, the Board of Governors of the Federal Reserve System appointed Ms. Levere to its Community Advisory Council, which provides advice and recommendations to the Board on issues that affect low-income communities and communities of color. She also serves as the Chair of ROC USA (Resident Owned Communities USA), a national social venture that converts manufactured home parks into resident owned cooperatives. She is a member of the FDIC’s Committee on Economic Inclusion and Morgan Stanley’s Community Development Advisory Board. In 2013, President Obama appointed Ms. Levere to the National Cooperative Bank’s Board of Directors to represent the interests of low-income consumers.

Ms. Levere holds a Bachelor’s degree from Brown University and an MBA from Yale University.

Emanuel Levy

For over 30 years, Emanuel Levy and his colleagues at The Levy Partnership (TLP) have pioneered innovations in building technologies, developed and operated programs that influence building practices, and spearheaded code and regulatory changes designed to lessen our dependence on non-renewables. As a U.S. Department of Energy Building America team lead, TLP has championed the need for practical, cost-effective approaches to improved efficiency that benefit the affordable housing community, working with organizations such as Habitat for Humanity, NeighborWorks America and the nation’s factory home builders on next-generation solutions to energy challenges. Emanuel embraced Passive House early on, demonstrating through dozens of completed Passive projects that exemplary performance and great design have a natural affinity. Emanuel’s current work includes the design and development of a single home design for FEMA, a prototype for next-generation disaster relief housing design that is at once energy efficient, durable and capable of being placed anywhere in the nation.

In 1995, Emanuel was tapped to help create and administer the Systems Building Research Alliance (SBRA), a nonprofit research organization serving as the research arm of the factory-built housing industry. During his tenure, SBRA spearheaded important innovation for the industry, conducting research that altered industry building design, construction, production and management practices. On the energy front, SBRA championed improvements in energy efficiency, serves as the national quality assurance provider for the U.S. Environmental Protection Agency overseeing the ENERGY STAR programs for manufactured and modular housing, and, in partnership with utilities across the nation, has developed rebate programs to promote the adoption of building practices that reduce energy use.

Emanuel is a registered Architect with a Master of Architecture degree from Carnegie-Mellon University and a Bachelor of Architecture degree from Syracuse University.

Sean Luechtefeld

Sean Luechtefeld is the Associate Director of Communications at Prosperity Now. In this role, he develops and edits content for Prosperity Now’s online channels and publications, collaborates on content strategy with Prosperity Now’s program staff, and supports content development and logistics for Prosperity Now’s events.
Previously, Sean held a variety of positions across the communications field, including coaching a nationally competitive intercollegiate debate team, managing events and online communications for a disability consulting firm in Florida, and contributing to the opening of a startup community history museum in North Carolina.

Sean earned his Ph.D. in Communication with a focus in rhetoric and political culture from the University of Maryland in 2016. He holds a BA in Communication Studies and a BS in Political Science, both from the Florida State University, and an MA in Communication from Wake Forest University.

**Dan McMahon**

Dan McMahon has over 20 years experience in the nonprofit and affordable housing industries. McMahon has worked at the Colorado Housing and Finance Authority for 17 years and his division manages all new single-family program development, as well as nonprofit and lender relations. He holds a Master’s Degree in Nonprofit Management from Regis University.

**Mary McBrady**

Mary McBrady is the Executive Director of the Massachusetts Manufactured Housing Association (MMHA), a position she has held for the last nine years. She came to the position with extensive experience at the local, state and national levels on advocacy, marketing and program promotion. McBrady works with the 12-member MMHA Board of Directors, representing owner/operators, manufacturers, insurers and finance professionals. Along with the Directors, she plans annual educational member meetings, reviews policies and practices that affect HUD-code manufactured home communities and works with decision-makers with the goal of expanding understanding of our unique land-leased homeownership model.

Prior to MMHA, McBrady was Executive Director of the Massachusetts 4-H Foundation and retired after 23 years as Executive Director for the UMass Cooperative Extension System in Plymouth County, MA, a nationwide network of land-grant university outreach. She holds a BS in Nutrition from the University of Maine and a Master’s degree in Business. MMHA is very pleased to be at this important conference.

**Ignatius MacLellan**

Ignatius MacLellan, Esq., believes successful homeownership matters to people and communities. Specifically, he believes people who live in manufactured homes should have access to affordable financing options. To help further these commitments, Ignatius is currently working as the Managing Director, Homeownership Division, at New Hampshire Housing Finance Authority. Previously, he was Vice President, Public Affairs at the Northern New England Housing Investment Fund, Director of Fannie Mae’s Northern New England Community Business Center and Program Officer at the U.S. Department of Housing and Urban Development. Before working full-time on housing, Ignatius practiced law for over 13 years. One of his first cases was helping his parents, who had fallen victim to a mortgage rescue scheme. This resulted in the loss of the family’s home. Ignatius attended Boston College and the University of Maine School of Law. Ignatius’ true passion is bringing groups to El Salvador to work with the community on various development projects, including building houses (“casas dignas”; dignified homes).

**Tiffany Manuel**

Dr. Tiffany Manuel is an experienced social scientist, strategist and cross-sector leader committed to social impact. She has worked to expand opportunity for low-income workers, families and communities through 25+ years of professional and volunteer experience spanning the private and non-profit sectors, government and academia. As Vice President for Knowledge, Impact & Strategy at Enterprise Community Partners, she leads Enterprise’s work to measure impact and the strategic vision on Enterprise’s innovative Opportunity 360 platform, the most comprehensive set of tools and resources for measuring opportunity in the United States. Tiffany is passionate about translating the insights harvested from this work to increase opportunities for public deliberation and public will-building around the issues of poverty, inequality and social exclusion. Her innovative approach to public will building – CaseMade™ – helps leaders in private industry and in the social sectors to disrupt the corrosive public narratives that constrain the national conversation around these issues.

**George Maskiell**

George Maskiell has over 25 years experience with the New Hampshire Community Loan Fund, ROC USA, CDI Cooperative Development and, as an independent consultant, developing manufactured housing cooperatives and associations by providing organizational
development and financial and ongoing technical assistance packaging for resident-to-owner conversions. George has also specialized in the underwriting of loans for nonprofit organizations in the development of affordable housing and resident purchases of manufactured housing communities in New Hampshire, Maine, Vermont, Rhode Island, Massachusetts and New York. He has also worked with the state housing authorities in New Hampshire, Vermont, Maine and Rhode Island in developing their programs and legislation for resident-owned manufactured housing conversions.

Sara Morgan

To the position of Chief Operations Officer for Fahe, Sara Morgan brings more than 25 years of experience working in the community development field, including 16 years at Fahe. Ms. Morgan’s expertise was key to the launch of Fahe’s first Low-Income Housing Equity Fund (HEF). She raises and deploys capital in excess of $73M annually, overseeing all lending operations for the corporation. Under the leadership of Ms. Morgan, Fahe launched a mortgage broker network and became a USDA 502 Direct Intermediary. Fahe has invested $609 million generating $1.26 billion in finance. This investment was channeled through Fahe’s Members and community partners, directly changing the lives of 375,000 people.

Tyler Mullins

Tyler Mullins joined the Next Step team in 2015 as an AmeriCorps VISTA service member. Before joining Next Step, Tyler served with Frontier Housing, Inc., in Morehead, Kentucky, as an AmeriCorps State and National service member.

While serving with Frontier Housing, Tyler supported the Fundraising and Development program as a marketing and outreach specialist, providing creative consultation, multimedia content creation, event planning, customer intake, external communications support and much more. Prior to his work with Frontier, he was studying at Morehead State University, where he was active in several nonprofit organizations and student government.

Tyler holds a B.A. degree in Convergent Media and a double major in Philosophy from Morehead State University in Eastern Kentucky. His areas of specialization include graphic design, animation, video production, communications management, public relations, and research and analysis. He is a Kentucky Colonel, an AmeriCorps Alum and an Adobe Certified Associate in Visual Communications.

Chris Nicely

Sandra Overlock is a mobile home rent control lobbyist. She has successfully argued before the North Adams, MA, City Council to accept mobile home rent control laws. Previously, she served as President of The Wheel Estates Tenants Association, Inc., where she helped residents purchase their park, which is now a co-op. She was also President, from 1990-2016, of the Manufactured Home Federation of Massachusetts, Inc., and was appointed by the Massachusetts Governor in 2009 to serve as Chair of the Manufactured Home Commission. She currently works with the Attorney General’s office and the Department of Housing and Community Development on issues regarding manufactured home communities.

Sandra Overlock

Sandra Overlock has been involved in Mobile Home rights for over 20 years. She is a Mobile Home Rent Control Lobbyist who successfully argued before North Adams, Massachusetts City Council to accept mobile home rent control. She served as the President of the Wheel Estates Tenants Association, Inc. from 1990 to 2016 and helped residents purchase park and now a co-op. She is currently the President, Manufactured Home Federation of Massachusetts, Inc. and was appointed as Chair of the Manufactured Home Commission by the Governor in 2009. She works with AG’s Office and DHCD with issues regarding Manufactured Home Communities.

Ralph Perrey

Ralph Perrey is the Executive Director of the Tennessee Housing Development Agency, assuming that position in November 2012 following nine years of service on THDA’s Board of Directors. His tenure as THDA’s Executive Director has seen the agency revamp its mortgage products and downpayment assistance program, and the reallocation of staff regionally to better interact with partners across the state.
Perrey also serves as Vice President of the National Council of State Housing Agencies, becoming the first Tennessean to serve as an officer on the board. He also serves on the Advisory Board of the National Housing Conference, the nation’s oldest affordable housing organization.

Before joining THDA, Perrey worked at Fannie Mae and on the senior staff of Tennessee Governor Don Sundquist.

**Kaia Peterson**

Kaia Peterson joined NeighborWorks Montana in 2012 where she caught the housing bug and is an enthusiastic advocate for affordable homes and strong communities. In her role as Assistant Director, Kaia supports the statewide network of housing counselors and educators, works to preserve manufactured home communities through resident-owned cooperatives, and is involved in a range of initiatives from creating more homeownership opportunities for Native Americans to bringing the housing and health care sectors together to achieve shared goals. Kaia has an MBA from the University of Washington and serves on the Board of ROC USA and the Board of Commissioners of the Missoula Housing Authority.

**Tara Reardon**

Tara Reardon joined the New Hampshire Community Loan Fund as the Director of the ROC-NH (Resident-Owned Communities New Hampshire) program, whose seven organizers and technical assistance providers work with 123 resident-owned manufactured home communities across the state of New Hampshire. Tara came to the Community Loan Fund after a 20-year real estate law practice, which included representing banks in the financing of manufactured home parks. She also served seven terms in the New Hampshire legislature, including two terms as Chair of the Commerce Committee, considering banking, insurance and manufactured housing law legislation. She has served on countless boards and commissions, and is currently the Chair of the Merrimack County Board of Commissioners and Chair of the board of the Crisis Center of Central New Hampshire.

**Lisa Rogers**

Lisa Rogers is Deputy Director at CASA of Oregon and has been with the agency since 1999. She is responsible for the day-to-day operations of the agency to ensure that the CASA purpose and values are implemented. Lisa has demonstrated accomplishments in financial management, administration, program and project development, supervision, analysis and problem-solving. She serves on the Oregon Opportunity Network Board of Directors and the Chehalem Parks and Recreation District Board of Directors.

Prior to CASA, Lisa worked for 10 years as a float manager, business manager and housing manager. She spent two years in Brazil working at an American school as their business manager and one year in Guinea Bissau working with the U.S. Agency for International Development. She holds a BS in Economics from the University of Washington and has completed the Achieving Excellence Program sponsored by NeighborWorks America and Harvard University.

**Dan Rosensweig**

Dan Rosensweig has led Habitat Charlottesville since February 2009. His work there follows more than a decade of community service with local housing agencies. He has served as Chair of the Charlottesville Planning Commission, Board Member for the Piedmont Housing Alliance and a founding member of the Friends of Equitable and Affordable Housing. His 2015 TEDx talk, “Partners Not Saviors – A New Model for Mixed-Income Communities,” asks the question, “What if we could reinvest in communities without displacing, replacing and erasing their cores?” The talk describes Habitat’s groundbreaking work redeveloping trailer parks into mixed-income communities without any resident displacement. Dan’s work pioneering asset-based community development and trailer park transformation earned him the prestigious “Game Changer” award by the Virginia Housing Alliance in 2016.

Dan earned a Ph.D. in English from the University of Virginia, where he is an adjunct faculty member in the Bachelor of Interdisciplinary Studies program.
Doug Ryan

Doug Ryan is Prosperity Now’s Director of Affordable Homeownership. In this role, he leads Prosperity Now’s homeownership efforts, including the Innovations in Manufactured Housing (I’M HOME) initiative.

Doug has spent his entire career in the affordable housing field, with more than twenty years’ experience working in federal and local housing programs. Prior to joining Prosperity Now, Doug served as Assistant Director of Federal Programs at the Housing Opportunities Commission of Montgomery County, Maryland, a multifaceted housing provider, developer and lender. Earlier in his career, he worked as a legislative assistant in the U.S. Senate and as a program analyst with the Federal Housing Finance Board, working to expand the lending programs of the Federal Home Loan Banks, including loans for manufactured housing. He also was project manager for the Housing Development Institute, the housing development arm of Catholic Charities of the Archdiocese of New York. Doug holds a B.A. from Fordham University and an M.P.A. from New York University.

Doug served for five years on the Montgomery County Commission on Human Rights and currently on the board of Places for People, a Montgomery County housing provider for formerly homeless persons with mental health issues. He is an adjunct instructor at American University’s School of Public Affairs.

Margaret Salazar

Margaret Salazar is Director of Oregon Housing and Community Services (OHCS). OHCS is Oregon’s housing finance agency, providing financial and program support to create and preserve opportunities for quality, affordable housing for Oregonians of low and moderate incomes.

Prior to joining OHCS, Margaret served in various leadership roles over a 10-year career at the U.S. Department of Housing and Urban Development. As HUD Oregon Field Office Director, Margaret led partners to develop a toolkit for local communities to prevent and address the closures of manufactured home parks and assist tenants facing displacement from their homes. Margaret began her career as a foundation program officer and housing advocate working with community-based organizations in the San Francisco Bay Area and led a successful grassroots campaign for just cause eviction in Oakland in 2002.

A native Oregonian, Margaret holds a Bachelor's degree from Wesleyan University and a Master's of Public Policy from the Goldman School of Public Policy at the University of California, Berkeley.

Michael Scarlett

Father Michael Scarlett is a four-year resident at Colonial Estates and President of the Colonial Estates Homeowners Association. Father Scarlett is also a maintenance volunteer, mowing lawns, cutting trees and doing general repairs in the community. Presently, he is Vicar General within the Reformed Catholic Church and Chaplain at Taunton State Hospital.

Fatima Schoemaker Minardi

Fatima Schoemaker Minardi is the Associate Director for Institutional Fundraising at Prosperity Now. Prior to joining Prosperity Now, she was the Senior Foundation and Corporate Development Officer for The Global Fund for Children, an international grantmaker. Ms. Schoemaker Minardi worked closely with the organization’s development and program teams to build and maintain strong relationships with corporate and foundation donors.

Before joining GFC, she was the grant writer for Refugees International, a nonprofit advocacy group, where she was responsible for securing nearly 50% of the organization’s annual operating budget. She previously served as the operations and planning manager for the Native American Youth and Family Center, a nonprofit serving the urban Native community in Portland, Oregon. Ms. Schoemaker Minardi worked in the organization’s asset-building and poverty-reduction department, supporting program planning efforts and helping to raise millions in government and foundation funding.
As an undergraduate, she studied human rights and women’s rights issues in El Paso, Texas, and Ciudad Juárez, Mexico, focusing on the impacts of domestic violence, race, and socioeconomic factors on the lives of people living in border towns. She holds a Bachelor’s degree in psychology from Goucher College.

**Stan Schultz**

Stan Schultz has enjoyed 30 years of experience in the mortgage industry. Having started in the industry as an originator, he progressed through several positions ranging from underwriting through secondary marketing. Today, he serves as the senior mortgage product development manager at Fifth Third bank in Cincinnati and participates as a member of Freddie Mac’s manufactured lending initiative. He strives to make a difference in individual lives through investments made by providing home financing – sometimes one file at a time.

**Elise Shanbacker**

Elise Shanbacker is the Executive Director of the Addison County Community Trust, a 501(c)3 nonprofit based in Vergennes, VT, that strives to enrich the lives of low- and moderate-income county residents through providing safe, decent, affordable homes. Elise first joined ACCT in 2007 as director of its shared-equity homeownership program, and went on to manage ACCT’s portfolio of nine mobile home parks totaling 340 units until 2010. Prior to re-joining ACCT as Executive Director in 2015, Elise promoted economic and workforce development as a Senior Policy Analyst at the National Governors Association in Washington, DC. She holds a BA from Middlebury College and an MPP from the Harvard Kennedy School of Government.

**Milt Sharp, Jr.**

Milt Sharp, Jr., serves as president of eHome America, a national online homebuyer pre-purchase education program. In 2009, recognizing that delivering place-based education was difficult, time consuming and costly in an electronic information society, eHome America created a homebuyer education course that couples online and in-person housing counseling. eHome America’s Network today includes 500+ member organizations educating more than 300,000 families in all 50 states including Guam, the Virgin Islands and Puerto Rico. Mr. Sharp is responsible for all aspects of this program, which today includes supplemental courses in financial literacy, post-purchase education, foreclosure education and factory-built housing education.

Mr. Sharp has more than 25 years of experience as a neighborhood revitalization professional, and previously served as Senior Homeownership Specialist with NeighborWorks America. His primary duties included serving as the national homeownership center coordinator for the organization’s national network of NeighborWorks Homeownership Centers.

**Tim Sheahan**

Tim Sheahan became involved in homeowner advocacy in 1996; initially as a leader of his MH community HOA and subsequently as president of San Marcos Mobilehome Residents Association (SMMRA) from 1997-2000. That led to considerable involvement with the California statewide homeowner advocacy group, Golden State Manufactured-home Owners League (GSMOL), for which he served as president from 2006-2010. He has served on the GSMOL Board of Directors since 2002, currently as Zone D Vice President, and is also President of National Manufactured Home Owners Association (NMHOA), having served on its board since 2003. He is also currently SMMRA’s Vice President of Governmental Affairs, a member of both SMMRA and GSMOL Political Action Committee boards, and board member of the Golden State Manufactured-home Owners Education Fund.

Tim has also served as a consumer representative to the HUD Manufactured Housing Consensus Committee (MHCC) and has volunteered over 50,000 hours on behalf of owners of manufactured homes.

**Esther Sullivan**

Esther Sullivan is an urban sociologist and Assistant Professor at the University of Colorado Denver. Her research focuses on poverty, inequality, housing and the built environment, with a special interest in both forced and voluntary residential mobility.
Andy Taubman

Andy Taubman was raised in Oklahoma City. He graduated from the University of North Carolina Chapel Hill in 1989. He was an investment banker at JP Morgan on Wall Street and, following his banking career, served as a senior executive in several private communications and technology companies.

Together with wife Tobi, Andy purchases distressed properties. They rehabilitate the housing to provide clean, attractive, affordable housing, and continue to operate the units as rentals in most cases. Andy & Tobi’s portfolio is multi-family apartments, homes and hotels that have ranged from luxury to Section 8 housing. These properties are primarily in San Diego, CA, and Corpus Christi, TX. They are currently evaluating properties in Puerto Rico.

Andy and Tobi believe that manufactured housing is the solution to the affordable housing problem because it allows the unlimited pool of private investment to fund the development without relying on limited government resources.

Bill Van Vliet

Bill Van Vliet serves as Executive Director of NOAH. Bill has 25 years of experience in affordable housing finance with a strong credit and management background. He has worked in both the private and public finance sectors. He joined NOAH as a Loan Officer in 1998 and was appointed Executive Director in 2000. Bill leads the agency, is the primary liaison to the Board of Directors and is responsible for credit quality and capitalization. He also serves as an expert and leader in housing policy.

NOAH is a nonprofit multi-bank CDFI that specializes in providing financing for affordable multi-family rental housing developments in Oregon.

Sharon Wade Ellis

Sharon Wade Ellis is currently a Philanthropy Northwest Momentum Fellow, working in the Housing Opportunities Portfolio at Meyer Memorial Trust, a large foundation in Portland, Oregon, committed to creating substantive change by understanding how racist ideas and policies perpetuate asset poverty and intersect with housing, access and equity. She is driven by a desire to help marginalized individuals and rural communities achieve stability through housing while ensuring that communities of color achieve wealth creation through homeownership. Her mission is fueled by the reality that housing stability offers foundation for upward mobility, giving people hope to dream big and become the best they can be.

Prior to Meyer Sharon worked for U.S. Senator Jeff Merkley (D-OR), was a Habitat for Humanity board member and currently focuses her attention on how cost efficiency in housing design can promote a paradigm shift in increasing homeownership rates among people of color.

Kevin Walker

Kevin Walker is Acting Director of Northcountry Cooperative Foundation, a nonprofit organization based in Minneapolis with a mission of “transforming lives and communities through cooperative enterprise.” NCF has been involved in eleven successful conversions of manufactured housing communities to resident ownership, preserving homes for 700 households in Minnesota and Wisconsin. Kevin has worked at NCF for twelve years and also served in the multi-family housing division of the City of Minneapolis for two years. Kevin has been involved in community development initiatives, primarily cooperative development projects, for close to twenty years. Last year, under contract with Prosperity Now, Kevin also authored “Steps Forward,” a paper that reviewed successful chattel lending programs around the country for manufactured homes.

Stacey Walker

Stacey Walker is the Director of Housing Outreach in the Affordable Lending & Access to Credit Department within the Single Family Division at Freddie Mac. In this capacity, Ms. Walker is responsible for building relationships with national and local intermediaries and other stakeholders to provide responsible lending opportunities to first-time homebuyers, low- to moderate-income borrowers and families in underserved markets. In her position, she also oversees various neighborhood stabilization initiatives that engage communities, consumers and customers to help achieve business objectives through outreach.
Shawn Walsh

Shawn Walsh has over 16 years of experience in the credit and housing counseling industry. In his current position as Director of Business Development/Housing for InCharge Debt Solutions, Shawn is responsible for developing relationships with major partners to promote financial literacy, homebuyer education, downpayment assistance, foreclosure prevention and credit counseling. He has a passion for helping consumers live the American Dream to become homeowners by providing homebuyer workshops, while also assisting those that need help to keep their homes due to possible foreclosure. He is heavily involved in his local community, including partnerships with Goodwill, Habitat for Humanity and local middle schools. He is always willing to make himself available to provide education to people who need it the most.

Odette Williamson

Odette Williamson is a staff attorney at the National Consumer Law Center (NCLC) where she focuses on advocacy regarding housing sustainability, including manufactured housing, and issues impacting older adults. She also leads the Racial Justice and Equal Economic Opportunity Initiative. She is co-author of NCLC's manuals on Foreclosures and Mortgage Servicing and Foreclosure Prevention Counseling.

Connie Wright

Constance Wright, a seasoned banker of 28 years with Wells Fargo and its legacy companies, is the Assistant Director and National Housing Relationship Manager for the Wells Fargo Housing Foundation. Wright is responsible for managing the National Housing Grant Program to include operational and strategic direction.

Prior to joining the Wells Fargo Housing Foundation, Wright was a Community Development Officer with Wells Fargo/Wachovia/First Union for nearly 20 years. While supporting Greater Georgia, she managed 15 mid-tier, small and rural regions. She also supported the Atlanta region during her tenure as a Community Development Officer. Known for collaboration and innovation, Wright has leveraged relationships with both internal and external partners to maximize impact and help lead areas under her purview to three outstanding CRA ratings.

Beyond her role as Community Development Officer, Wright has held several key positions with the bank to include Branch Manager, Volunteer Coordinator for the state of Georgia and a First Union loaned executive for the Atlanta Project, an initiative led by President Jimmy Carter to revitalize low-income communities in the city of Atlanta.

Mikah Zaslow

Mikah Zaslow is the Program Associate for the Affordable Homeownership team at Prosperity Now. In this role, she performs data analysis and research and supports programs and policy designed to increase access to quality affordable housing. Prior to working at Prosperity Now, she organized neighborhood revitalization projects as an AmeriCorps VISTA at the Neighborhood Design Center in Baltimore, worked as a Planning Technician at the Prince George’s County Planning Department and worked with the Detroit Land Bank Authority through her Master’s coursework. Mikah holds a B.A. from Syracuse University where she double-majored in Geography and Policy Studies, and a Master of Urban and Regional Planning from the University of Michigan, where she concentrated in Housing, Community and Economic Development.

Kathy Zorotheos

Kathy Zorotheos worked for 39 years at Cumberland Farms in the IT Department. She moved into Oak Hill Mobile Home Park five years ago. After two years at Oak Hill, Kathy decided to retire and enjoy life; little did she know of the journey ahead of her at the time. She fell in love with Oak Hill’s mobile home park and all the residents. She is currently the President of the Association. Her day is filled with what she calls the “puzzle pieces” to make this all work; there is no day the same, and every day is exciting.
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