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Welcome to the 2018 I’M HOME Conference!

We are so excited to welcome you to the 14th annual I’M HOME conference here in Nashville, Tennessee. With over 225 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 and we have almost 130 first-time attendees. 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 want to offer a special welcome to new partners in Tennessee, whose participation in this conference demonstrates that we made the right call to come to Nashville.

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 also just witnessed important elections around the country; every election offers all of us the chance to engage and reengage with existing and new executive and legislative leaders committed to addressing affordable homeownership. We believe, and all of you have shown, 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. Fannie Mae and Freddie Mac are nearing the end of year one of their Underserved Markets Plans, which detail how they plan to serve the manufactured housing market. These plans have 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 Monday afternoon will continue the discussion about the status of the plans and what organizations can do now to maximize their impacts to expand homeownership.

Finally, the I’M HOME Network is growing, both in its membership base and its leadership structure. A few years back, 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 Nashville. 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
Sr. Director, Affordable Homeownership
Prosperity Now

Kate Davidoff
Associate Director, Affordable Homeownership
Prosperity Now
The 2018 I’M HOME Conference is made possible with support from:

MARQUIS SPONSORS

COPPER SPONSORS

CONTRIBUTING SPONSORS

THANK YOU, 2018 SPONSORS!
### Schedule-at-a-Glance

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<tr>
<th></th>
<th>MONDAY December 3</th>
<th>TUESDAY December 4</th>
<th>WEDNESDAY December 5</th>
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<tr>
<td>Registration</td>
<td>8 am – 5 pm</td>
<td>8 am – 4 pm</td>
<td>8 – 11 am</td>
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<tr>
<td>Pre-Conference Site Visit*</td>
<td>8:30 am - noon</td>
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<tr>
<td>Breakfast</td>
<td>Noon – 1 pm</td>
<td>8 – 9 am</td>
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<td>Lunch</td>
<td>Noon – 1 pm</td>
<td>Noon – 12:30 pm</td>
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<tr>
<td>Networking Break</td>
<td>2:30 – 3 pm</td>
<td>3:15 – 3:45 pm</td>
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<tr>
<td>Plenary Session/Remarks</td>
<td>1 – 2:30 pm</td>
<td>9 – 10:30 am</td>
<td>9 – 10:30 am</td>
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<td>3 – 4:15 pm</td>
<td>12:30 – 1:45 pm</td>
<td>Noon – 12:10 pm</td>
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<tr>
<td>Concurrent Sessions</td>
<td>4:30 – 5:45 pm</td>
<td>10:45 am – noon</td>
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<td>2 – 3:15 pm</td>
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<td>3:45 – 5 pm</td>
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<tr>
<td>Lightning Talks</td>
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<td>10:30 – 11:15 am</td>
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<tr>
<td>Working Group Meetings</td>
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<td></td>
<td>11:15 am - noon</td>
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<tr>
<td>Conference Reception</td>
<td>6 – 7:30 pm</td>
<td>Explore Nashville on your own!</td>
<td>8 am – 9 am</td>
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<tr>
<td>Network Steering Committee Meeting**</td>
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All Times Reflect Local Nashville Time (CST)

* Advanced Signup Required  
** By Invitation Only
General Information

CONFERENCE WIRELESS INTERNET ACCESS

Prosperity Now is pleased to offer complimentary wireless internet services throughout the meeting space at the Doubletree by Hilton Nashville Hotel for all attendees.

- **SSID:** hhonors
- **Access Code:** prosperitynow

*Access code is case sensitive.*

SPECIAL EVENTS

I’M HOME Conference Welcome Reception

Network with your peers and colleagues while enjoying a small taste of Nashville. There will also be patio games available so be sure to shine those boots and get ready for some friendly competition. The reception is open to all conference attendees and is sure to end your first night in Music City on a HIGH note!

- Monday, December 3
- 6 – 7:30 pm
- Patio 315, located outside on the lobby level

GET SOCIAL USING #IMHOME2018!

- @ProsperityNow
- [facebook.com/prosperitynow.org](http://facebook.com/prosperitynow.org)
- @ProsperityNow

First, connect with us on Twitter, Facebook and Instagram. Then, share your photos and Conference highlights on all your favorite social media channels using #IMHOME2018!
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

DOUBLETREE BY HILTON NASHVILLE DOWNTOWN

DoubleTree by Hilton Nashville Downtown offers dining and beverage options to satisfy every appetite. Enjoy a latte at the on-site Starbucks café. The distinctive Fourth & U restaurant and bar serves an array of urban dining options using local products maintaining great Southern Traditions. Fourth & U features local musicians for your entertainment, and when the weather’s right, enjoy the outdoor covered Patio 315. Swim year-round in the indoor pool or work out in the modern fitness center.

Ready to Explore? DoubleTree by Hilton Nashville Downtown is within walking distance of most of Nashville’s famous attractions. Take in a show or tour the historic Ryman Auditorium. Celebrate Country Music’s warm and cherished history at the Country Music Hall of Fame and Museum. Learn about Johnny Cash, Patsy Cline, and George Jones at their respective museums. Party the night away with Broadway and Second Avenue’s many night-life venues. Bring your room key for exclusive access to the Frist Center Art Museum. There are all kinds of great things to do in Downtown Nashville!

DISCOVER NASHVILLE

Prosperity Now would like to welcome I'M HOME Conference attendees to Nashville and invite you all to explore all that MUSIC CITY has to offer!

Music City has been a hit for decades but expanded offerings and worldwide attention over the last few years have propelled Nashville to superstar status. In musical terms, the city has gone double-platinum. It's a place where haute cuisine and down-home cooking are equally landed, where urban offerings meet Southern charm, and where the craft of songwriting is as revered as the superstars who bring the music to life.

Stop by the Materials Table near Registration to pick up maps, information and more to visit Music City and a special Guide made just for you by the Tennessee Housing Development Agency (THDA). You can also visit visitmusiccity.com to get discounts and find out more about how to enjoy Nashville!
Lobby Level: Concurrent Session (Nashville), Concurrent Session (Tennessee) and Conference Reception (Patio 315)

Ballroom Level: Registration (Foyer), Plenary Sessions (Salons EDC), Concurrent Session (Salon AB) and Brentwood/Franklin
WE WELCOME OUR 2018
I’M HOME
NETWORK STEERING COMMITTEE
& WORKING GROUPS

Dave Anderson
NMHOA

Grant Beck
Next Step

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

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 Austin Carrico at acarrico@prosperitynow.org.
## 2018 I’M HOME Conference Agenda

### MONDAY, DECEMBER 3

<table>
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<tr>
<th>Time</th>
<th>Event</th>
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<tr>
<td>8:30 AM-12 PM</td>
<td>Pre-Conference Site Visit&lt;br&gt;Breakfast: Cumberland South Foyer&lt;br&gt;Bus Location: Motor Lobby&lt;br&gt;Sponsored by Affordable Housing Resources</td>
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<tr>
<td></td>
<td>We will be touring two affordable housing projects developed by Affordable Housing Resources in Nashville. We will be visiting an in-process, below market value rental project developed with factory-built homes and a 15-year old homeownership community developed with manufactured housing so conference participants can see how well these homes blend into a site-built community.</td>
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<tr>
<td>12-1 PM</td>
<td>Lunch (Cumberland South Foyer/Salons EDC, Ballroom Level)&lt;br&gt;Sponsored by Wells Fargo</td>
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<tr>
<td>1:1-1:35 PM</td>
<td>Opening Remarks (Salons EDC, Ballroom Level)&lt;br&gt;Doug Ryan, Prosperity Now</td>
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<tr>
<td>1:35-1:50 PM</td>
<td>Keynote Address (Salons EDC, Ballroom Level)&lt;br&gt;Mayor of Nashville, David Briley (Invited)</td>
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<td>1:50-2:30 PM</td>
<td>New Research on Loan Shopping Experiences of Manufactured Home Owners (Salons EDC, Ballroom Level)&lt;br&gt;Dennis Smith, Freddie Mac (Introduction)&lt;br&gt;Allison Freeman, Ph.D. University of North Carolina&lt;br&gt;Dr. Freeman will present overview of the manufactured housing market in the United States and of issues related to financing manufactured home purchase. Following the presentation, there will be a discussion around the challenges and opportunities of manufactured housing finance.</td>
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<td></td>
<td><strong>Panelists:</strong>&lt;br&gt;• Stacey Epperson, Next Step&lt;br&gt;• Doug Ryan, Prosperity Now&lt;br&gt;• Michael Stegman Ph.D., Milken Institute</td>
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<tr>
<td>2:30-3 PM</td>
<td>Networking Break (Cumberland South Foyer, Ballroom Level)</td>
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3-4:15 PM  Opening Plenary (Salons EDC, Ballroom Level)

Fannie Mae and Freddie Mac have begun to implement their plans to increase lending opportunities for manufactured homebuyers. Hear from representatives from both organizations and a lender in the field about the progress and plans for next year.

Speakers:
- Alanna McCargo, Urban Institute (Moderator)
- Chip Clements, Forcht Bank
- Ben Navarro, Fannie Mae
- Michael Sloss, ROC USA Capital
- Dennis Smith, Freddie Mac

4:30-5:45 PM  CONCURRENT SESSIONS 1

The What and the Why: Introduction to Manufactured Housing (Nashville Ballroom, Lobby Level)

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:
- Grant Beck, Next Step (Moderator)
- Amy Barnard, Next Step
- Marla McAfee, Tennessee Manufactured Housing Association
- Jose Villarreal, Fannie Mae

Why We Lend Our Voice: Local, State, and Federal Advocacy Efforts to Support Manufactured Homeowners (Salons AB, Ballroom Level)

Have you ever wondered what it takes to get involved with the politics of manufactured housing? This session brings together advocacy experts from around the country to share their experiences of effective policy change. The session is meant to be highly interactive, with attendees sharing their experiences in this space and posing questions to the panelists and their fellow attendees about their advocacy experiences and how to craft an advocacy campaign.

Speakers:
- Anju Chopra, Prosperity Now (Moderator)
- Dre Chiriboga-Flor, 9to5
- Kylin Parks, Association of Manufactured Home Owners
- John Van Alst, National Consumer Law Center
- Russell Watson, Federation of Manufactured Home Owners of Florida
Let's Fill It In: Opportunities for Infill Development (Tennessee Room, Lobby Level)

This session will focus on the use of factory-built homes to revitalize neighborhoods while creating homeownership opportunities for low-income families. With the cost of developing site-built homes skyrocketing, factory-built homes are a viable option for economies of scale, especially when developing scattered vacant lots.

Speakers:
- Chris Nicely, Next Step Homes, LLC (Moderator)
- Jen Hopkins, New Hampshire Community Loan Fund
- Clemente Mojica, Neighborhood Partnership Housing Services, Inc.

6- 7:30 PM I'M HOME Conference Reception (Patio 315, Lobby Level)
**TUESDAY, DECEMBER 4**

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<th>Time</th>
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<tr>
<td>8-9 AM</td>
<td>Networking Breakfast (Cumberland South Foyer, Ballroom Level)</td>
<td>Sponsored by the Center for Indian Country Development</td>
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| 9-10:30 AM    | Morning Plenary (Salons EDC, Ballroom Level)                        |                                  | Manufactured Housing in Indian Country: A Conversation with Tribal Leaders  
Native American homeownership can be a pathway to economic prosperity and community development in Indian Country, yet significant challenges remain. This panel will discuss the ways tribal leaders can maximize their resources to create more homeownership opportunities on reservations. We’ll look at various strategies outlined in the Tribal Leaders’ Handbook on Homeownership, created by the Center for Indian Country Development (CICD) to provide leaders of Native American communities with resources and support for achieving homeownership on Native lands.  
**Speakers:**  
- Patrice Kunesh, Center for Indian Country Development  
- Lance Morgan, Ho-Chunk, Inc.  
- Sharon Vogel, Cheyenne River Housing Authority |
| 10:30-10:45 AM| BREAK                                                                 |                                  |                                                                                                                                       |
| 10:45-12 PM   | CONCURRENT SESSIONS 2                                                |                                  | Stories from the Field: Advocacy and Resistance in the Face of Displacement (Salons AB, Ballroom Level)  
Manufactured housing is increasingly at risk of displacement due to poor protections for homeowners. Panelists, including residents from Lowry Grove, Minnesota and Portland, Oregon, will discuss their experiences facing displacement and their efforts to save their communities from closure. They will also discuss the local and state policies that helped or hindered their case.  
**Speakers:**  
- Allison Formanack Ph.D., University of Colorado Boulder (Moderator)  
- Antonia Alvarez, former resident Lowry Grove  
- Ed Goetz, Ph.D., University of Minnesota  
- Cameron Herrington, Living Cully |


Start your Path to Homeownership: How SmartMH is Supporting a New Generation of Factory-Built Homebuyers (Tennessee Room, Lobby Level)

This session explores how the diverse partners participating in the SmartMH Program are preparing individuals and families to make one of the most important purchase decisions of their lives. Hear from manufactured housing retailers, lenders and housing counselors working in the field who are helping prepare and educate manufactured home buyers so that they can make smart, informed choices.

Speakers:
- Patrick Curry, Next Step (Moderator)
- Angie Allen, Frontier Housing
- Angel Duke, FirstBank
- Dustin Ewing, Kentucky Dream Homes

From Homeless to Manufactured Housing: An Innovative Approach to Addressing Homelessness (Nashville Ballroom, Lobby Level)

This session will explore best practices and lessons learned from a successful program that Family Promise of Grand Rapids, Michigan piloted in which families participating in transitional housing programs directly transition to permanent housing in the form of manufactured homes.

Speakers:
- Pam Agava, Prosperity Now (Moderator)
- Claas Ehlers, Family Promise, National
- Heather Johnson, Homeowner, Family Promise of Colorado Springs
- Kat Lilley, Family Promise of Colorado Springs
- Lisa Valk, Family Promise of Grand Rapids

12-12:30 PM  Lunch (Cumberland South Foyer, Ballroom Level)
12:30-1:45 PM  Lunch Plenary (Salons EDC, Ballroom Level)

Sponsored by the Tennessee Housing Development Agency

The Role of State Housing Finance Agencies in Expanding Homeownership (Salons EDC, Ballroom Level)

State Housing Finance Agencies (HFAs) play a critical role in expanding access to homeownership for low-and moderate-income communities. Hear from leaders from four state HFAs on their innovative programs to support homeownership.

Speakers:
- Ralph Perrey, Tennessee Housing Development Agency (Moderator)
- Dina Levy, New York State Homes and Community
- Claire Seguin, Oregon Housing and Community Services
- Chris Thompson, Virginia Housing Development Authority
What's Happening Around Town: Housing in Nashville and Surrounding Areas (Tennessee Room, Lobby Level)

Nashville and the surrounding area are facing rising housing costs and the challenges of affordable housing is impacting families across the region. Local housing and community development experts will identify the unique issues and address the potential opportunities.

Speakers:
- Ken Chilton, Ph.D., Tennessee State University (Moderator)
- Kay Bowers, New Level Community Development Corporation
- Bill Herbert, City of Nashville
- Sam Spencer, Virginia Tech Housing Research Center

New Financing Products for Manufactured Homeowners (Salons AB, Ballroom Level)

Access to quality financing options means lower costs for manufactured housing residents. Lenders from across the country will provide updates on new products to finance housing giving manufactured homeowners greater choices in their financing options.

Speakers:
- Angel Duke, FirstBank (Moderator)
- Jason Howze, Republic Bank
- Joe Rowan, Impact Development Fund
- Justin Sanders, Missoula Federal Credit Union

Preparing for and Responding to Natural Disasters: How Manufactured Housing Can Help (Nashville Ballroom, Lobby Level)

Manufactured housing can play an important role in post-disaster recovery. Hear from state emergency management officials on how we can better plan for and recover from floods, hurricanes and other disasters.

Speakers:
- Jeremy Heidt, Tennessee Housing Development Authority (Moderator)
- Lori Dibble, National Manufactured Home Owners Association
- Patrick Sheehan, Tennessee Emergency Management Agency
- Esther Sullivan, Ph.D., University of Colorado Denver
Right at Home: Reducing the Stigma of Manufactured Housing (Tennessee Room, Lobby Level)

This October, the I'M HOME Communications led a campaign to reduce the stigma of manufactured housing across the board, engaging with local politicians, potential homebuyers, and existing community members. This session will go over the campaign's results and explore the next steps of this important conversation.

Speakers:

- James Durrah, Prosperity Now (Moderator)
- Mike Bullard, ROC USA
- Paul Fortenberry, Clayton Homes
- Shirlene Stoven, Applewood Homeowners Cooperative

We Own It: What it Means to Own your Manufactured Housing Community (Salons AB, Ballroom Level)

In more than 20 states, owners of manufactured homes in manufactured housing communities have been buying their communities for economic security, community engagement and the chance to build home equity. We will learn more about how these communities work through the experience of resident leaders and explore market and policy-based efforts to support them.

Speakers:

- Paul Bradley, ROC USA (Moderator)
- Laurie Westendorf, Morning Star Community
- Jeanee Wright, Cooperative Development Institute
- Kathy Zorotheos, Oak Hill Taunton Residents Association

Net Zero Housing? Energy Efficiency and the Future of Manufactured Housing (Nashville Ballroom, Lobby Level)

Residents of manufactured housing often spend more on energy costs than those who live in site-built homes. But it doesn’t have to be that way, manufactured housing can be energy efficient, cost-effective and a healthier option for families. This session will explore current models of energy efficient homes, and how families may lower their energy bills along the way.

Speakers:

- Mary Shoemaker, American Council for an Energy-Efficient Economy (Moderator)
- Alison Donovan, VEIC
- Gavin Mabe, Clayton Homes
- Brady Peeks, Northwest Energy Works
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<tr>
<th>Time</th>
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<tr>
<td>8-9 AM</td>
<td>Breakfast (Cumberland South Foyer, Ballroom Level)</td>
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<td>9-9:15 AM</td>
<td>State of the Field Address (Salons EDC, Ballroom Level)</td>
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<td>Prosperity Now President, Andrea Levere, will discuss the State of the</td>
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<td>Manufactured Housing field, including opportunities and areas for</td>
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<td>collaboration.</td>
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<td>9:15-10:30 AM</td>
<td>Everything is Local: The Role of State and Local Government in</td>
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<td>Manufactured Housing (Salons EDC, Ballroom Level)</td>
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<td>Local government plays a vital role in manufactured housing, whether</td>
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<td>through zoning decisions, federal government disbursements and planning</td>
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<td>opportunities. This panel will discuss the ins and outs of how local</td>
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<td>decisions influence where manufactured housing is placed, and how long</td>
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<td>it can stay.</td>
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<td><strong>Speakers:</strong></td>
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<td></td>
<td>• Katherine Mactavish, Ph.D., Oregon State University (Moderator)</td>
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<td>• Gabriel Amaro, Ph.D., University of Texas, Austin</td>
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<td>• Deborah Johnson, Office of Community Development, Maine</td>
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<td>• Crystal Launder, City of Boulder, Colorado</td>
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<td>10:30-11:15 AM</td>
<td>Lightning Talks: Best Case Practices from the Past Year</td>
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<td>Lightning Talks will be five-minute presentations that allow speakers</td>
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<td>to share exciting ideas, highlight transformative innovations, and</td>
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<td>showcase victories and game changers in manufactured housing.</td>
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<td><strong>Speakers:</strong></td>
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<td>• Tyler Labrie, ROC-NH</td>
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<td>• David Nuttle, Needful Provision, Inc.</td>
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<td>• Tara Reardon, ROC-NH</td>
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<td>• Shawn Rodine, University of Oregon</td>
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<tr>
<td>11:15-12 PM</td>
<td>I'M HOME Network Working Group Meetings (Salons EDC, Ballroom Level)</td>
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<tr>
<td>12 PM</td>
<td>Closing Remarks (Salons EDC, Ballroom Level)</td>
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Speaker Biographies

PAMELA AGAVA
Pamela Agava is the Program Manager for Affordable Homeownership, where she provides ongoing management and support to the team’s affordable homeownership projects, collaborates on strategy for emerging programs, and supports the Director and Associate Director in legislative advocacy and policy for affordable homeownership and community development. Pamela is a project manager with nearly ten years of experience in the non-profit arena. Prior to joining Prosperity Now, she worked at City First Enterprises as Operations Manager, where she provided ongoing support to City First Enterprises and City First Homes loan programs. Pamela holds a Bachelor of Science in Political Science from Howard University and a Master’s in Public Administration from the Graduate School of Public and International Affairs at the University of Pittsburgh.

ANGIE ALLEN
Angie Allen is a 35-year veteran of the real estate, finance, and lending industry. She oversees the Homebuyer Education program for Frontier Housing. The program is intended to ensure that potential homeowners are prepared to be successful homeowners and understand the responsibility of that title.

In addition, Angie has served as Grant and Loan Administrator since 2010. She is the liaison between lenders and funders. By tracking and reporting the grant dollars coming into the organization, she ensures that Frontier Housing stays up to date on the requirements for each award received. Angie has completed numerous Banking and Lending education courses with specific focus encompassing management and administration realms. She has received NCHEC Certification in Homeownership Counseling through NeighborWorks America®.

Frontier Housing is a nonprofit NeighborWorks® certified HomeOwnership Center and HUD Certified Housing Counseling Agency located in Eastern Kentucky.

GABRIEL AMARO, PH.D.
Gabriel Amaro is a Research Associate at the Latino Research Initiative at The University of Texas at Austin. He received his PhD in Sociology with a specialization in Demography from Texas A&M University College Station. Dr. Amaro’s interests in residential segregation, demography, GIS, and inequality has led his research to focus on housing affordability and the displacement of low-income and minority families. He currently focuses on the role of mobile home parks and manufactured housing in the fight for more affordable housing and how government land use regulations can either encourage or discourage mobile home park development.

AMY BARNARD
Amy Barnard serves as direct program manager for Next Step, overseeing member activities and affordable housing development projects across the country. A former employee at Clayton Homes, 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.

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 six years of nonprofit marketing and communications experience, overseeing brand management and digital communications and messaging for national nonprofit organizations. He holds a B.A. in Media Arts and Design from James Madison University.

KAY BOWERS
Kay’s passion lies in working with communities to help ensure our children, families and workers, have a safe secure place to call Home. She grew up in Little Rock Arkansas, receiving her bachelors and masters degrees from the University of Central Arkansas. Kay completed post graduate work in public health at the University of Arkansas and holds certifications in non-profit management from Duke and Harvard. She also holds credentials from the National Development Council and NeighborWorks America.

Kay has been the Executive Director of New Level Community Development Corporation in Nashville TN for the past 12 years. Prior to coming to Nashville Kay served as Executive Director of Blount County Tennessee Habitat for Humanity for 11 years and while there founded Foothills Community Development Corporation where she served as Executive Director for 4 years.

PAUL BRADLEY
Paul is the founding president of ROC USA, a national social venture that makes resident ownership a viable opportunity for low- and moderate-income homeowners in Manufactured (Mobile) Home Communities through a Network of nine affiliated nonprofit Technical Assistance Providers and a national CDFI, ROC USA Capital. ROC USA currently supports a network of 224 Resident Owned Communities, home to nearly 15,000 Member-Owners in 15 states.

DAVID BRILEY
David Briley is the eighth mayor of the Metropolitan Government of Nashville and Davidson County. He was elected Vice Mayor on September 10, 2015 and was sworn in as Mayor on March 6, 2018. Mayor Briley is a native Nashvillian and the grandson of Beverly Briley, the first mayor of the Metropolitan Government of Nashville and Davidson County.

MIKE BULLARD
Mike Bullard leads the communications and marketing work at ROC USA. He has developed and launched a marketing program for resident-owned communities centered around individual community websites designed to attract homebuyers and keep Membership rolls full. Mike also helped launch an online community center for the more than 14,500 ROC Members nationwide that serves as a platform for peer-to-peer and peer-to-trainer communication, online training, discount purchasing, community management and more.
Mike stresses the importance of consistent messaging, particularly around addressing the stigma associated with not just manufactured housing, but also the people who choose to live in factory-built homes. It’s something he and the communications team at ROC USA try to build into every piece of their work. Mike has been with ROC USA for nearly seven years, and previously worked as a newspaper reporter and editor.

KEN CHILTON, PH.D.
Ken Chilton is Associate Professor of Public Administration at Tennessee State University in Nashville, TN. Prior to that, he was the CEO of the Ochs Center for Metropolitan Studies in Chattanooga—leading studies on Chattanooga’s economy, labor market, school performance and criminal justice system. Dr. Chilton’s research focuses on inequality, community development, and affordable housing. He is especially interested in using data to challenge elected officials, school board members, civic boosters and neoliberal policy advocates.

Most recently, Dr. Chilton is focusing on the impact of Wall Street landlords on neighborhood quality of life. Related to that topic, he is analyzing the impact of market based urban renewal on communities of color.

ANDREA CHIRIBOGA-FLOR
Andrea “Dre” Chiriboga-Flor is the Senior Housing Organizer for 9to5 Colorado, a grassroots member-based organization dedicated to fighting for women’s rights, inside and outside of the workplace on a local and state level. She began working for 9to5 as a public transit organizer in early 2014 and since then has taken on housing as her main area of work as the housing crisis has progressed throughout Colorado. Most of her work is centered around rights for mobile home owners, community control of land, and tenant rights. The community she has been doing the most work in is Denver Meadows Mobile Home park in Aurora. She also helped co-anchor the grassroots housing justice coalition, Colorado Homes For All, which is based on a national housing justice movement.

ANJU CHOPRA
Anju Chopra is a Senior Policy Manager at Prosperity Now. In this role, Ms. Chopra researches, advocates, and provides technical assistance and program coordination for initiatives designed to improve the financial health of low- and moderate-income Americans.

Ms. Chopra was a practicing attorney for several years before returning to school to earn a graduate degree in public policy. During her studies, she interned at the National Association of Development Organizations (NADO) and the George Washington Institute of Public Policy (GWIPP), where she focused on issues related to economic development and tax policy. Before joining Prosperity Now, she was a Fellow at NeighborWorks America, where she worked on the Stable Communities Initiative, a program that helps community development organizations across the country revitalize and reinvest in financially and socially distressed communities. She holds a Master of Public Policy degree from George Washington University, a JD from the University of North Carolina and a Bachelor of Arts from the University of Michigan.
CHIP CLEMENTS
Chip Clements is the Executive Vice President at Forcht Bank. Mr. Clements has a diverse executive leadership background managing various bank divisions including, retail mortgage lending, national internet based mortgage lending, loan servicing, credit cards, cyber security, IT governance, risk management and bank acquisitions. In addition, Mr. Clements has served on several committees including Freddie Mac’s Regional Advisory Board, Freddie Mac’s Duty to Serve Task Force and Department of Homeland Security Cyber Apex Solutions Committee. Mr. Clements has developed unique mortgage lending programs to meet the needs of low to moderate income homebuyers and continues to advocate for enhanced manufactured home lending programs to serve rural markets. Recently, Mr. Clements has been a guest speaker at Fiserv’s Forum conference and wrote an article on the concerns with CRA lending, published in the book “CRA at Forty”.

PATRICK CURRY
Patrick Curry serves as the project manager for the SmartMH program, where his responsibilities include developing the key lender partnerships and affordable financing programs homebuyers need for manufactured housing. Patrick has 17 years of mortgage banking experience, including sales and operations management. His background in residential lending began in 1992 as an originator of manufactured home loans. He went on to open his own correspondent lending company, funding loans secured to site-built and manufactured homes throughout a 23 state footprint. He holds a B.A. in Business Administration from Hanover College.

LORI DIBBLE
Lori is Policy Coordinator for the Manufactured Home Owners Association of New Jersey and is a board member of National Manufactured Home Owners Association. Her primary interest is in manufactured housing preservation, the role of manufactured housing in sustainable community development and increasing protections for manufactured home owners. As a manufactured homeowner in New Jersey she was involved with a 10-year struggle for resident ownership for her community. She holds graduate degrees in Anthropology from Rutgers University and Philosophy from London School of Economics.

ALISON DONOVAN
Alison Donovan is a Senior Consultant in VEIC’s Consulting Division. She leads complex energy program options for utilities, nonprofits, and government agencies. Alison’s expertise has benefited clients in Delaware, Illinois, Iowa, New Jersey, Massachusetts, New York and Vermont. Her analytical skills have supported regional and statewide energy programs. Her knowledge of energy efficiency programming, budget scenarios, market characterizations, and measures have helped her successfully lead new construction residential and commercial program design teams. She has successfully lead and managed the Delaware Sustainable Energy Utility’s Zero Energy Modular (ZeMod) program as well as the Zero Energy Modular Affordable Housing Initiative sponsored by the Massachusetts Department of Energy Resources. By working closely with housing agencies and other state partners, Alison actively engages with stakeholders to ensure successful program implementation. Her extensive work has supported the strategy and vision of Zero Energy Modular as an affordable housing solution.
ANGEL DUKE
Angel is currently the Vice-President for Product Development and Investor Relations for the Mortgage Division of FirstBank. With the diversity of the FirstBank Mortgage Division, Angel oversees the development of products to support each of their lending channels of Retail, Consumer Direct, Wholesale, and Correspondent. She supports this position by utilizing over 20 years of mortgage lending experience in which she has held a variety of roles, providing her overall knowledge of the mortgage industry. Outside of work, Angel enjoys watching sports, reading, and most of all traveling and seeing different areas of the world. She and her husband Craig live in Columbia, TN.

JAMES DURRAH
James is a strategic communications and public relations management professional with more than ten years of applicable experience in a variety of industries. Whether it be in nonprofit, corporate, or political settings, James has a proven ability to develop public engagement and client retention strategies that support growth and partner loyalty. James is also a higher education professional who uses industry experience as an independent media consultant to mentor future communications leaders. James’ experience as a media relations leader has been instrumental in multiple national fundraising campaigns within the nonprofit sector.

CLAAS EHLERS
Claas Ehlers is the Chief Executive Officer of Family Promise, the national nonprofit leader on the issue of family homelessness. Born in New York, he lived in multiple household settings his first six years, impressing on him the critical need for stability for children and families. A graduate of New York University, Claas worked in video production, publishing, business development and advertising while also teaching English as an adjunct professor at two local community colleges. From his work with low-income students, he saw first-hand the struggle of families to change their economic circumstances.

In 2002, he was able to align his passion for social justice with his career, joining Family Promise to lead a project to diversify the faith groups involved in its programs. In 2003 he accepted the role of Director of Affiliate Development and later Affiliate Services, and in January of 2016 became the second president in the organization’s 28-year history. His primary goals are to implement new strategies to empower families, deepen and broaden existing services, and increase the participation of volunteers outside the faith community. Claas frequently presents on the issues of family homelessness and volunteer engagement.

STACEY EPPERSON
Stacey Epperson is the president and founder of Next Step Network, Inc. In 2012 Stacey was elected an Ashoka Fellow for her innovative approach to creating the only independent distribution channel for affordable manufactured housing and is a graduate of the Achieving Excellence program at Harvard’s JFK School of Government. Stacey holds a Master of Public Administration from Western Kentucky University.
DUSTIN EWING
My family has been in the manufactured housing business for 3 generations. I have personally been in the business for 22 years now. I have done almost every job you can do from home deliveries, set up, service, finance, sales, to management, and now I own my own 3 dealerships in Owensboro, Bowling Green, and Paducah KY.

ALLISON FORMANACK, PH.D.
Allison Formanack is a cultural anthropologist at the University of Colorado Boulder. Her research explores how ownership of manufactured homes creates social, economic, and health risks for "mobile home" community (MHC) residents due to widespread "trailer" disdain in the United States. In October, Formanack defended her dissertation, "Mobile Home on the Range: Manufacturing Ruin and Respect in an American Zone of Abandonment." Since 2011, Formanack has conducted 28 months of ethnographic residency-research in five MHCs in Lincoln, Nebraska located in urban redevelopment zones. Her findings reveal that despite municipal under-regulation and operator misconduct, Lincoln MH owners actively resist negative stereotyping with home beautification and strategic economics despite their uncertain futures. As more informal housing gains popularity, including tiny homes and #VanLife, Formanack's ethnography suggests that improvisational MH lifestyles offer an investigative model for a US housing landscape that is increasingly defined by private interests, flexibility, and informality.

PAUL FORTENBERRY
A born storyteller, Paul Fortenberry has been telling stories, tall tales and everything in between for most of his life. Now, he's proudly sharing the stories of the Clayton Home Building Group and its pursuit of helping Americans 'Have it made' by achieving the American Dream of homeownership. Paul joined Clayton in 2017 as the Director of Communications and leads the Home Building Group's internal and retailer communications.

Before joining the Clayton Home Building Group, Paul worked with Volquest.com of the Rivals.com network, owned by Yahoo! Sports. There he covered the University of Tennessee football, basketball and recruiting. Along with writing for the website, he added commentary on television and radio shows across the South. Paul graduated from the University of Tennessee's College of Communication. He lives in Maryville, Tenn., with his wife, Caroline, and their three children.

ALLISON FREEMAN, PH.D.
Allison Freeman is a senior research associate at the UNC Center for Community Capital. Her research focuses on two main areas: how access to financial services (especially mortgage finance) might exacerbate or reduce economic inequality; and how attributes of place might affect lower-income people's ability to move up the economic ladder.

ED GOETZ, PH.D.
Edward G. Goetz is Professor of Urban and Regional Planning and Director of the Center for Urban and Regional Affairs. Edward G. Goetz specializes in housing and local community development planning and policy. His research focuses on issues of race and poverty and how they affect housing policy planning and implementation. His most recent book, New Deal Ruins:
Race, Economic Justice, and Public Housing Policy (2013, Cornell University Press), examines the dismantling of the public housing program in the U.S.

JEREMY HEIDT
Jeremy Heidt is Director of Industry and Government Affairs for the Tennessee Housing Development Agency. He is responsible for representing THDA and its relationships with industry partners, housing non-profits, public entities which administer THDA programs, and elected officials.

After 15 years as a journalist, Jeremy joined state government in 2006. He has previously worked for the Tennessee Emergency Management Agency and Tennessee Department of Health, where he managed communications for more than 15 presidential declared disasters and administered various public safety programs. Jeremy is a graduate of Berea College in Berea, Ky. He and his wife, Brenda, reside in Thompsons Station, Tenn., in Williamson County and enjoy spending time with their eleven grandchildren.

BILL HERBERT
William B. Herbert IV has been selected to serve in the position of director of the Department of Codes and Building Safety with immediate effect. Herbert succeeds 28-year director Terry Cobb who retired last month as the city's longest-serving department head. Herbert had been serving as Metropolitan Zoning Administrator with the department since 2012 and previously practiced land use and municipal and county law with Johnson & Herbert. He has also served as county attorney in Cheatham County and was senior attorney in the Metro Department of Law from 2003 to 2007.

A life-long Nashvillian, Herbert's love for building and architecture runs deep. His family moved to Nashville in the late 1700's and made brick. In fact, Herbert family brick can be found in most of the older buildings downtown, including the Ryman. Herbert is a graduate of Montgomery Bell Academy and Auburn University, and he earned his law degree from the Samford Cumberland School of Law in Birmingham, Ala.

CAMERON HERRINGTON
Cameron Herrington coordinates the anti-displacement program for the Living Cully coalition. Living Cully is a partnership of four community development organizations based in the Cully neighborhood in northeast Portland, Oregon: Habitat for Humanity, Hacienda CDC, the Native American Youth and Family Center, and Verde. Cameron leads Living Cully’s efforts to ensure that neighborhood change and investment create more opportunities for people of color and low-income households to live and thrive in Cully, rather than leading to their displacement as housing costs increase.

Living Cully organizes the Cully Mobile Home Program, which brings together residents of six mobile home parks to work on home repairs, policy advocacy, and addressing shared concerns about their parks. In August 2018, their advocacy lead to Portland City Council's adoption of Oregon’s first zoning designation for manufactured housing parks, which now protects 56 parks from redevelopment and preserves more than 3,000 affordable homes.
JENNIFER HOPKINS
Jennifer Hopkins, Director of Single Family Housing, leads the team that makes Welcome Home Loans, real mortgage loans for owners of manufactured homes on their own land and in resident-owned communities in New Hampshire. Before coming to the Community Loan Fund, Jen practiced law for clients involved in real estate transactions and nonprofit management. Also, as a foundation program officer, she oversaw a grantmaking portfolio supporting social change-makers in the areas of economic justice, housing and community economic development.

JASON HOWZE
Jason is the National Sales Manager for residential lending at Republic Bank, headquartered in Louisville, KY. He leads the bank's expanding mortgage business in Kentucky, Indiana, Tennessee, Florida and across the country through its Consumer Direct channel. Jason is responsible for establishing the growth strategy, strategic marketing plan, product development, recruiting, sales training and development of the firm’s digital mortgage offering. In 2000, Jason started his career as a mortgage loan originator and has held leadership positions in mortgage broker, mortgage banker and national bank firms. Due to his wide range of experiences, he has been trusted to lead difficult, high-risk growth opportunities. Howze has served on the board of directors for the Mortgage Bankers Association of Louisville and was the organization's President in 2015.

DEBORAH JOHNSON
Deborah Johnson is the Director of the Office of Community Development (OCD), at the Maine Department of Economic and Community Development (DECD). Deborah joined DECD in 1997 as a Development Program Manager and has been the Director since 2010. The OCD oversees the Community Development Block Grant, the Maine Made program, the Code Officer Certification & Training Program, the Maine Uniform Building and Energy Code Board and state-owned landfills. Prior to joining DECD, Deborah worked for the City of Portland, Maine as a Program Manager for the CDBG and Home programs. She graduated from the University of New Hampshire with a BS in Business Administration.

HEATHER JOHNSON
My family and I lost everything due to medical conditions that led to a financial crisis. Through Family Promise of Colorado Springs, we worked to obtain gainful employment, obtain personal documents such as a birth certificate and driver's license, emergency housing to get us out of living in our car, a private transitional house while we continued to build savings, and we are now the first family in this program to participate in Hope Homes in order to rehab and eventually own our own mobile home.

PATRICE KUNESH
Patrice Kunesh, who is of Standing Rock Lakota descent, has extensive experience representing American Indian tribes throughout the country. She is currently the Assistant Vice President and Director of the Center for Indian Development at the Federal Reserve Bank of Minneapolis. Kunesh began her legal career at the Native American Rights Fund and then became in-house counsel to the Mashantucket Pequot Tribe. She recently served two consecutive appointments as the Deputy Under Secretary for Rural Development at the U.S. Department of Agriculture and
as the Deputy Solicitor for Indian Affairs at the U.S. Department of the Interior. In addition, Kunesh served on the faculty at the University of South Dakota School of Law, where she also directed the University’s Institute of American Indian Studies.

Kunesh received a Master of Public Administration from the Harvard Kennedy School of Government and a JD from the University of Colorado School of Law.

**CRYSTAL LAUNDER**

Crystal Launder is a housing planner with the Department of Housing & Human Services in Boulder, Colorado. Boulder is a community with a long history of support for manufactured home communities (MHCs). In 2018, she serves as project manager for the Ponderosa Community Stabilization project, an effort to stabilize a diverse, very low income, 68 household manufactured home community; she supports resident capacity building in MHCs; and is staffing development of the city’s first-ever Manufactured Housing Strategy. Crystal has worked in affordable housing and planning for over 10 years. She holds a graduate degree from Cornell University’s Department of City and Regional Planning and a Bachelor of Arts from Middlebury College. Prior to working on housing and public policy issues, Crystal worked as a social worker and educator with at-risk youth.

**ANDREA LEVERE**

Andrea Levere has led Prosperity Now (formerly CFED) 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.

Prosperity Now designs and operates major national initiatives that aim to integrate financial capability services into systems serving low-income people, build assets and savings, and advance research and policies that expands economy mobility for all. It operates the Prosperity Now Community, comprised of nearly 24,000 members who advocate for asset-development and protection policies, as well as the Taxpayer Opportunity Network, which represents over 1000 providers of community tax preparation services.

In 2013 President Obama appointed Ms. Levere to the National Cooperative Bank’s (NCB) Board of Directors to represent the interests of low-income consumers. In 2017, Ms. Levere was appointed to the Community Advisory Council of the Federal Reserve System and was recently nominated to serve as Vice Chair in 2018 and Chair in 2019. She has been the Chair of ROC USA (Resident Owned Communities USA), a national social venture that converts manufactured home parks into resident owned cooperatives since its founding in 2008. She is also member of the FDIC’s Committee on Economic Inclusion, and Morgan Stanley’s Community Development Advisory Board. Ms. Levere served as chair of the board of the Ms. Foundation for Women from 2002-2005, after being on its board since 1998.

Ms. Levere holds a bachelor’s degree from Brown University and an MBA from Yale University.
DINA LEVY
Dina Levy is currently SVP for homeownership and community development at New York State Housing and Community Renewal (HCR). In this role she oversees the state's efforts to increase affordable homeownership for low- and moderate-income families, and a multimillion-dollar suite of state and federal subsidy programs dedicated to rebuilding and revitalizing neighborhoods across the State of New York.

Prior to this role, Ms. Levy served for five years under New York State Attorney General Eric Schneiderman as the Director of Community Impact and Innovation. She negotiated bank settlements resulting from the foreclosure crisis to win consumer relief protections and designed restitution programs to aid families and communities impacted by the crisis.

From 2002-2012, Ms. Levy served as the Director of Organizing and Policy at the Urban Homesteading Assistance Board, a city-wide nonprofit. Under her leadership, UHAB expanded its policy work and became a leader in the fight to preserve city, state and federally subsidized housing.

KAT LILLEY
Kat is a Colorado native who has 10 years' experience in business management and development, and a degree in Business Administration. She has had close ties to Family Promise of Colorado Springs since 2013. She served as a volunteer in various roles in 2014 and sat on the Family Promise Finance Committee in until she joined the Affiliate’s staff in March of 2015.

GAVIN MABE
Gavin Mabe is the Director of Engineering and Technology for Clayton Homes. He has 16 years of experience with Clayton Homes. He leads a team that provides structural engineering, thermal, and HVAC design support to the 40 Clayton Homes manufacturing facilities building HUD Code homes. In addition, he is responsible for Smart Home technology implementation, Manufacturing technology and automation, and Engineering Research and Development. Gavin earned a degree in Mechanical Engineering from the University of Tennessee at Knoxville.

KATHERINE MACTAVISH, PH.D.
Dr. Kate MacTavish is an Associate Professor at Oregon State University and co-author of the book Singlewide: Chasing the American Dream in a Rural Trailer Park.

MARLA MCAFEE
Marla Y. McAfee is Executive Director of the Tennessee Housing Association (THA), and Executive Director of the Tennessee Manufactured Housing Foundation (TMHF). THA was founded in 1955, and is the legislative, regulatory and educational voice for the factory-built industry in Tennessee. TMHF is a non-profit 501(c)(3) charitable organization founded in 1995, to assist in the repair and improvement to existing manufactured homes, for Tennesseans disadvantaged due to income or circumstances.

Prior to joining THA and TMHF, Marla was a retiree of the Tennessee Valley Authority (TVA), where she spent ten of her twenty-four service years, focused on the energy efficient aspect of
manufactured housing. As a Residential Marketing Manager, Marla traveled six southern states, meeting with factories, retailers, municipalities, electrical co-ops and other stakeholders interested in promoting energy efficiency within the factory-built community. In 2015, Marla was recognized by her industry peers, as the National Executive Director of the Year.

ALANNA MCCARGO
Alanna McCargo is Vice President of the Housing Finance Policy Center at the Urban Institute, leading development and strategy of research programming for the Center. Previously, McCargo held leadership roles with CoreLogic, JP Morgan Chase and Fannie Mae, and from 2008-2011, McCargo also worked with the Treasury Department on housing recovery programs. McCargo serves on nonprofit boards and committees such as Doorways for Women and Families, and Women in Housing and Finance, focusing on her passion for helping underserved populations with financial literacy, economic stability, and housing security.

CLEMENNE MOJICA
Clemente A. Mojica is a social entrepreneur and a community development executive with over eighteen years of experience in affordable housing, economic development, environmental sustainability and information technology. He has leveraged this unique mix of skills to develop programs and cross-sector strategic partnerships that promote the development of sustainable communities, establishment of equity-building opportunities for underserved people, creation and preservation of living-wage jobs, and sustainability of the environment.

Clemente is currently the President and Chief Executive Officer for Neighborhood Partnership Housing Services (NPHS), a multifaceted Community Development Financial Institution (CDFI) located in Rancho Cucamonga, California.

LANCE MORGAN
Lance Morgan is President and Chief Executive Officer of Ho-Chunk, Inc. Morgan launched Ho-Chunk, Inc. in 1994 as the economic development corporation of the Winnebago Tribe of Nebraska. Under Morgan's leadership, Ho-Chunk, Inc. has been recognized by a variety of national organizations including: Innovations in Government Award, sponsored by Harvard University and the Ford Foundation; Honoring Nations Award, also sponsored by Harvard; Minority Business Magazine, Entrepreneurial Spirit Award; Distinguished Alumni Speaker, Harvard Law School; Small Business Administration; U.S. Department of State; U.S. Department of Commerce; and the White House.

Morgan earned a bachelor’s degree in Economics from the University of Nebraska (B. S. 1990) and graduated from Harvard Law School (J.D. 1993). He is a member of the Minnesota Bar Association. Morgan is an enrolled member of the Winnebago Tribe of Nebraska.

BEN NAVARRO
Ben Navarro leads Single-Family MH-related product development initiatives at Fannie Mae, working as part of the Duty to Serve team. Ben joined the organization earlier this year and has been focused on projects such as the launch of the MH Advantage initiative and efforts related to Fannie Mae’s potential chattel loan pilot, both outlined in the Duty to Serve Plan.
Prior to joining Fannie Mae, Ben worked as a Policy Analyst for the FDIC working on a variety of consumer compliance-related issues, including policymaking related to the Community Reinvestment Act and on the FDIC’s economic inclusion initiatives. He previously worked as a Senior Business Analyst at Capital One. Ben earned a Master of Public Policy from Georgetown University and a B.S. in Commerce from the University of Virginia.

**CHRIS NICELY**

Chris draws experience from a broad spectrum of sales and marketing leadership positions within manufactured housing, marine products, building products, database information, and now within the non-profit marketplace with Next Step Network.

During his tenure at Next Step, he has been instrumental in growing membership, implementing new programs for growth and fostering new relationships; while reinforcing existing ones. He is a resource for strategic planning, digital and traditional marketing, positioning, branding, tactical execution, selling in a high trust environment and progressing to a common goal. As the former vice president of marketing for Clayton Homes, Chris re-cast the public presence of Clayton with a new image, re-energized the web presence, developed a proprietary CRM system and engaged the general population with dramatic results.

**KYLIN PARKS**

Kylin lives in a Manufactured Housing Community in Lynnwood that was sold to a developer 11 years ago. She was part of the leadership team that worked with the local housing authority to preserve 98 senior homes by helping to secure the funding needed to purchase the community. This grassroots effort affected her so profoundly that she changed her career to community organizing and education around housing issues.

Kylin went on to work for Legal Services organizing manufactured housing communities across the state to educate them on their rights and the importance of forming homeowner associations to unify their community’s voice. She served as a board member of the National Manufactured Homeowner’s Association for five years and led training sessions at their National Conventions. She went on to be the Education Director for the Tenants Union of Washington for five years before returning to organizing for the National Association.

**BRADY PEEKS**

Brady Peeks heads Northwest Energy Works, Inc., delivering residential energy efficiency strategies to builders, remodelers and utility conservation programs. He is the technical lead for the Northwest Energy-Efficient Manufactured Housing Program (NEEM), which has certified well over 150,000 homes. The NEEM program is recognized by the EPA as a Quality Assurance Provider for the ENERGY STAR manufactured homes program. Brady has authored numerous research papers on incorporating new energy efficiency technologies into manufactured housing, several of which were for the U.S. Department of Energy’s Building America program. Previously, Brady managed the Building Technologies group at the Oregon Department of Energy, and he has more than twenty-five years’ experience working with residential builders and trades contractors.
RALPH PERREY
Ralph Perrey is the Executive Director of the Tennessee Housing Development Agency. He assumed his position in November 2012 following nine years’ service on THDA’s Board of Directors.

His tenure as THDA’s Executive Director has seen the agency revamp its mortgage products and down payment assistance program; establish its own loan servicing division; and base THDA staff regionally to better interact with partners across the state. Perrey serves on the Board of Governors of the National Housing Conference, the nation’s oldest housing advocacy organization. He is also a member of the Federal Home Loan Bank of Cincinnati’s Affordable Housing Advisory Council.

JOE ROWAN
Having failed to gain the favor of the Benedictine Order of Women Religious, Joe was encouraged to continue his educational pursuit within the public-school system; whereupon he defied the stern prediction given his mother that time in jail would preclude his graduation from high school. Fourth grade can be tough. Eventually graduating without distinction from Colorado State University (BS Finance and Real Estate), Rowan immersed himself in the exhilarating field of predatory lending and account collections. Rope-walking the fine line between homelessness and modest poverty, Rowan eventually landed in the mainstream finance industry, which proved to be utterly catatonic.

Redemption arrived in the form of a desperate plea to analyze the portfolio and processes of a struggling young CDFI in Fort Collins. Apparently, no credible candidates existed in the space-time continuum that is Colorado circa 2001. The rest, as is said, is pretty messed up. Rather than admit her unforgivable mistake, Rowan’s boss quit, leaving the board no choice but to elevate its sole employee to the role of chief executive officer.

With alacrity and demonic enthusiasm, Rowan pursued an unorthodox business strategy of doing things few would find rational. The folly eventually culminated with the inevitable consolidation of two non-profit entities, Funding Partners and Mile High Community Loan Fund, for the sole purpose of eliminating competition. Recently re-branded as Impact Development Fund his paycheck now enjoys near-monopolistic status as the premier purveyor of financial products firmly ensconced in God’s work – and remarkable profitability. May Sister Glenda rest in peace.

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.

JUSTIN SANDERS
I am the Senior Vice President of Mortgage Banking for Missoula Federal Credit Union, where I’ve been for almost 3 years. I have been in mortgage banking for over 20 years. I have been exposed to various aspects of mortgage lending from originating loans, to managing geographical areas and those teams of people, to owning my own mortgage company. I have seen the mortgage industry through the lens of Fortune 500 companies, family owned companies, small community banks, and now with credit unions. I have always enjoyed the originating side due to the satisfaction it brings of getting to know a future homeowner. I also enjoy learning from others and sharing the knowledge I have gained to better our industry as a whole.

CLAIRE SEGUIN
Claire Seguin currently serves as the Department’s Assistant Director of Housing Stabilization for Oregon Housing and Community Services, overseeing Homeless Services, Energy Services, the Individual Development Account program, and HUD Contract Administration. 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.

Claire joined Oregon Housing and Community Services in January of 2015. She has been a Community Development practitioner for over 30 years. During her career, she has lead successful Community Development Corporations in southern California and Oregon, built affordable housing, worked on urban revitalization, established and led a Community Development Financial Institution (CDFI), and has been a strong advocate for anti-poverty programs.

PATRICK SHEEHAN
Patrick Sheehan serves as the Director of the Tennessee Emergency Management Agency (TEMA). Sheehan was formerly the operations administrator for the Ohio Emergency Management Agency. During his time as administrator, Sheehan led Ohio’s Emergency Operations Center and the Radiological and Preparedness Branches, successfully managing the state’s response to several declared emergencies including the 2014 Ebola event, a 2014 drinking water crisis in Toledo, a statewide propane shortage in 2014, and a 2012 statewide long-term power outage and heat wave impacting 33 Ohio counties.

Sheehan joined the Ohio Emergency Management Agency in 2004 as part of the finance staff and was consistently promoted to various leadership roles in the agency. As operations
administrator he spearheaded the formation of an emergency management watch office to provide constant monitoring of emergency situations and immediate response operations.

Sheehan is a graduate of Kennesaw State University and completed additional studies in business and public administration at Ohio State University and Capital University. He also served in the U.S. Army Reserves as a chemical operational specialist.

MARY SHOEMAKER
Mary Shoemaker conducts research on state and local energy efficiency policies and programs in the United States. She co-authored several ACEEE State and City Scorecards and conducts technical assistance to state policymakers and advocates. She is also coordinating the build-out of ACEEE’s research and outreach on energy efficiency in rural communities, and she led ACEEE’s recent report on rural efficiency program design.

MICHAEL SLOSS
Michael brings more than 24 years of experience as an affordable housing lender, developer and consultant at the local, state and national levels, with a focus on resident-controlled housing. He is responsible for directing all of the certified CDFI’s key business functions, including: capitalization, loan origination and closing, loan servicing and portfolio management. Michael has presided over ROC USA® Capital from start-up to over $183 million in acquisition/permanent lending and 59 borrowers in 12 states. Michael holds a bachelor’s degree in urban studies from Hampshire College, is a Certified Housing Counselor, and graduated from the Community Development Lending School Certificate Program.

DENNIS SMITH
Dennis Smith is an Affordable Lending Manager in the Single-Family Affordable Lending and Access to Credit organization. Mr. Smith manages the manufactured housing initiatives that support Freddie Mac’s underserved markets plan.

A 20-year mortgage industry veteran, Mr. Smith has served the industry as an underwriter, underwriting and process manager, process improvement, product development and managed the CRA and Bond programs for a super-regional mortgage company.

SAM SPENCER
Samuel Spencer is a Research Associate with the Virginia Center for Housing Research. Since being hired, Sam has aided in the collection and assessment of housing data in Central Appalachia, Des Moines, Iowa, and various localities in Virginia. He has recently finished his Masters in Urban and Regional Planning at Virginia Tech with a certificate in Economic Development. In this program he has worked extensively with several software packages including SPSS, ArcGIS, and R to efficiently analyze data and produce clear policy recommendations.

MICHAEL STEGMAN, PH.D.
Michael Stegman is a senior fellow at the Milken Institute Center for Financial Markets, where he focuses on housing finance reform and affordable housing. He is a widely sought after expert
and frequent public speaker on housing finance and has also written extensively on housing and urban policy, community development, access to credit, and asset development policies.

From 2015 to 2016, Dr. Stegman served as senior policy advisor for housing on the staff at the National Economic Council, following three and a half years as the counselor to the secretary of the Treasury for housing finance policy. As a senior policy advisor during the Obama administration, Dr. Stegman’s policy responsibilities ranged from housing finance reform to access to credit to other housing-related issues.

Dr. Stegman holds a bachelor’s degree from Brooklyn College, City University of New York, and a master’s degree and Ph.D. in city planning from the University of Pennsylvania.

SHIRLENE STOVEN
In 2013 I became President of the HOA. We had just become aware of a large development company who had bought Applewood and desired to build a high-rise apartment complex on the property and was trying to financially evict us. It took four and a half years of hard work and financial help from Midvale City, ROC, and others to succeed in purchasing the land. Many told me it couldn’t be done but we did it. Success feels great.

ESTHER SULLIVAN, PH.D.
Dr. Esther Sullivan is an Assistant Professor of Sociology at the University of Colorado Denver. Her research focuses on poverty, spatial inequality, legal regulation, housing, and the built environment, with a special interest in both forced and voluntary residential mobility. She is the author of the 2018 book Manufactured Insecurity: Mobile Home Parks and Americans’ Tenuous Right to Place, the first book of its kind to provide an in-depth investigation of the social, legal, geospatial, and market forces that intersect to create housing insecurity for mobile home park residents in the U.S.

CHIRS THOMPSON
Chris Thompson is the Director of Strategic Housing at VHDA. He actively leads and participates in developing, communicating, and monitoring VHDA’s strategic plan and divisional business plans. 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 redevelopment projects. Prior to joining VHDA he served as Deputy Director for Housing at the Virginia Department of Housing and Community Development.

LISA VALK
As the Director of Housing and Business Development at Family Promise of Grand Rapids I am responsible for implementing the strategic goals and objectives for the housing initiatives of the organization. Partners In Housing is one of our housing initiatives that uses manufactured homes to move families from homeless to home owners. In that program we have acquired and rehabbed 125 manufactured home over the last 10 years; with nearly 80 families becoming home owners.
I joined the team at Family Promise in 2016 after serving on the board for 5 years. Prior to that I worked in banking and human resources. I have an accounting degree from Western Michigan University and a human resources certification from Michigan State University. I live in Grand Rapids, Michigan with my husband, David, and our 3 amazing kids. We love the Michigan summers. You will find us on the water all summer long.

JOHN VAN ALST
John is an attorney at the National Consumer Law Center. His focus includes automobile fraud, deceptive practices law, rural issues, warranty, and manufactured home issues. He is the co-author of several treatises published by NCLC including Automobile Fraud, Consumer Warranty Law, and Repossessions. John has testified before Congressional committees and state legislatures about issues affecting low-income households. Prior to joining NCLC John was an Attorney with Legal Aid of North Carolina. He was also the Chair of the North Carolina Consumer Law Task Force. He spent one year as a Visiting Clinical Supervisor at the University of North Carolina School of Law’s Civil Clinical Program.

JOSE VILLARREAL
Jose Villarreal is a Product Development Manager supporting Fannie Mae’s Multifamily Affordable Innovations team and leads the Multifamily Manufactured Housing initiatives under the Duty to Serve rule. He is responsible for outreach, research, and development of innovative solutions to address the challenges identified in the Duty to Serve rule. Jose has played an integral role in development and execution of the plan. Jose joined Fannie Mae in 2009 in the Single-family Asset Management space as a portfolio manager. Prior to joining Fannie Mae, Jose worked as a Senior Wholesale Account Executive in the single-family mortgage lending field for 15yrs. Jose has a Bachelor of Science from Elmhurst College.

SHARON VOGEL
Sharon Vogel is the Executive Director of the Cheyenne River Housing Authority (CRHA) on the Cheyenne River Reservation in north-central South Dakota. CRHA is the tribally designated housing entity (TDHE) for the Cheyenne River Sioux Tribe. She has worked for the last 17 years in housing management and development.

Sharon is an advocate for Indian housing issues on the state, regional, and national level. She is the Region 3 Representative to the AMERIND Board of Directors. She is the Alternate Delegate for the Board of Directors of the National American Indian Housing Council, as well as the Vice-Chairperson for the United Native American Housing Association (UNAHA) representing tribes in HUD Region VIII and Region V. She is on the Executive Committee of the South Dakota Native Homeownership Coalition.

Sharon brings a true commitment to bringing homeownership opportunities to families on the Cheyenne River Reservation. Under Sharon’s leadership, the Cheyenne River Housing Authority has partnered with the South Dakota Native Homeownership Coalition to conduct a housing needs assessment to gather data on community needs and has utilized the assessment findings to expand their Homebuyer Readiness Services and guide the design of their planned mixed-income housing development, Badger Park.
RUSSELL WATSON
In my professional career I started out as an Electronics Technician in the US Coast Guard. Following my enlistment, I continued that career working in communications and marine electronics. This lead to a 23-year career in marine data collection as a hydrographic project manager. I retired and bought a house in a manufactured home community in Florida where my dad lived. I moved there permanently in 2012.

I served three years as President of the HOA and now serve on the Board of Directors for the Federation of Manufactured Home Owners of Florida and the National Manufactured Home Owners of America. I also serve as a committee member on the HUD Manufactured Housing Consensus Committee.

LAURIE WESTENDORF
Laurie has been a member of Morning Star since April of 2016. In late 2016 the process began to become a resident owned community. She stepped in as the secretary during the buying process and was voted in as president when the sale was final in June of 2017. She is very passionate about the park and its members.

She has been in the insurance industry for 23 years and is employed with AAA. She has 2 sons, 2 step daughters, a wonderful daughter in law and 2 granddaughters. She was born and raised in Montana where she continues to live with her husband and 2 dogs. They enjoy hiking, biking, and kayaking in their spare time.

JEANEE WRIGHT
Jeanee Wright is a Cooperative Housing Specialist of CDI’s Maine NEROC Program. Prior to joining CDI, she spent 7 years serving on the Board of Directors in her own resident owned cooperative (ROC) and three years working with the ROC-NH program of NH’s Community Loan Fund. Her work entails organizing residents of manufactured housing parks, guiding them through successful acquisition of the community and then supporting the residents through coaching and training for business planning and community development.

Jeanee is passionate about wellness partnerships, which are partnerships which provide support and empowerment to residents and sustain the livelihood of residents, homes and communities. She lives in Exeter, NH with her husband, son, two cats and a dog. Next year her ROC is celebrating 20 years of resident owned and operated living.

KATHY ZOROTHEOS
Kathy Zorotheos is President of Oak Hill Taunton Residents’ Association in Taunton, Ma (OHTRA). We were able to purchase our community 2 1/2 years ago, thankfully with ROC-USA ’s guidance and financial assistance. We are proud owners and a successful co-op. We are now able to control spending and rent increases. Purchasing our community for just $37 more a month was the best thing we ever did. We Own It now!
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