

Manufactured for the Future: Building a Climate-Resilient Manufactured Housing Stock

Speaker Biographies

Welcome

Sarah Rosen Wartell is the president of the Urban Institute. Before joining Urban, Wartell was the founding chief operating officer and then executive vice president of the Center for American Progress, where her work focused on the economy and housing markets. She also served as deputy assistant to the president for economic policy and deputy director of the White House National Economic Council. At the US Department of Housing and Urban Development from 1993 to 1998, Wartell advised the federal housing commissioner on housing finance, mortgage markets, and consumer protection. She was later a consultant to the bipartisan Millennial Housing Commission. Before her government service, Wartell practiced law with the Washington, DC, firm Arnold & Porter. Wartell serves on the boards of Enterprise Community Partners and is a former board member of Georgetown Day School. She is also a member of the steering committee for the 10-year Roadmap for Public Housing Sustainability, executive board of the National Academy of Public Administration's Center for Intergovernmental Partnerships, the Sadie Collective's Advisory Council, Bank of America's National Community Advisory Council, and the Evidence and Equity Collaborative. Her areas of expertise include community development, consumer finance, asset building, and housing finance. Wartell has an AB with honors in urban affairs from the Princeton School of Public and International Affairs, a JD from Yale Law School, and an honorary doctorate of public service from the University of Maryland, Baltimore County.

Urban Research Presentation: Assessing the State of Climate Risks and Resilience Opportunities for Manufactured Housing

Andrew Rumbach is a Senior Fellow and co-lead of the Climate and Communities program at the Urban Institute. Rumbach's areas of research and policy expertise include hazard mitigation, climate change adaptation, and post-disaster recovery. He has done extensive research on precarious housing and disasters, with an emphasis on affordable housing recovery and the unique vulnerabilities of manufactured home communities. He sits on the editorial boards of the Journal of the American Planning Association and the Journal of Planning Literature and is a subject-matter expert for the National Disaster Preparedness Training Center. Prior to joining the Urban Institute in 2023, Rumbach was an Associate Professor of Urban Planning at Texas A&M University.

Preserving and Protecting Existing Manufactured Homes and Communities

Laura Abernathy joined ROC USA in 2024 as Senior Vice President of Policy and Partnerships, bringing 15 years of experience and expertise creating policies and programs that prevent displacement, expand the supply of affordable housing options and support low-income families and individuals. Laura advocates for and shapes public policies and resources that support the growth, sustainability and affordability of manufactured home communities while empowering the residents who live in them. Previously, Laura served as senior director of housing policy at the National Housing Trust, where she worked with policy makers across the country to preserve and improve existing multifamily affordable rental housing. In addition to being a national expert in the Low-Income Housing Tax Credit program, she has worked in Denver to update and pass a preservation ordinance that grants the City a right-of-first-refusal to purchase and preserve multifamily affordable rental housing, created Preservation Collaboratives in Colorado and

Miami and developed a policy framework designed to preserve existing subsidized and naturally occurring affordable housing in San Diego.

Yvonne Maldonado is Executive Director of Manufactured Housing Action. Yvonne is a homeowner and resident of the Silver Stream Mobile Home Community in New Windsor, NY. She began organizing her neighbors in 2017 when her community was purchased by RHP Properties, a private equity corporate owner. Her dedication to her community led her to join MHAction as a community leader in 2019. As a volunteer member of MHAction, Yvonne built a strong multiracial leadership team in her community, which successfully defeated an illegal rent increase. She served as a media spokesperson and actively engaged with elected officials to advocate for residents' rights. In February 2020, her commitment and effectiveness earned her a position on the MHAction staff as a New York-Hudson Valley Community Organizer. In this role, she concentrated on building leadership teams and spearheading campaigns in manufactured home communities across the state. In 2023, Yvonne became a Director of MHAction. She now leads organizers in California, Florida, Montana, Michigan, and Illinois, working tirelessly to protect the homes of residents in manufactured housing parks. Her role involves collaborating with governmental agencies, elected officials, and residents to provide education and support for individuals at risk due to predatory real estate practices. Yvonne's professional background further strengthens her work. She has experience as an administrative assistant at a real estate firm and as a frontline manager at BJ's Wholesale Club. Being bilingual in English and Spanish allows her to effectively engage with diverse communities and amplify their voices.

Arica Young is the Director of Housing Access and Affordability. She is a seasoned policy, research, and program development professional with expertise that spans economic community development and resilience, zoning and land use, global trends in low-income and entry-level housing, and alternative community forms. Prior to joining the Lincoln Institute, Arica served as assistant director for the Terwilliger Center for Housing Policy at the Bipartisan Policy Center, where she worked to advance policy change in zoning and land-use, construction innovation, labor, alternative community design, and rural housing. Arica also served in multiple roles for the U.S. Department of Commerce International Trade Administration, including as senior trade policy analyst and special adviser to the Deputy Assistant Secretary for the Middle East and Africa. She is a U.S. Green Building Council LEED Accredited Professional in Building Design and Construction and holds a PhD in planning, governance, and globalization from Virginia Tech, an MA in German/European Studies from the Georgetown University School of Foreign Service, and a BA in German from LaSalle University.

Rachel Siegel is a senior officer with Pew's housing policy initiative, conducting original research and analysis on the availability, safety, and affordability of mortgages and on alternative financial arrangements for purchasing manufactured homes and other low-cost forms of housing. She also represented Pew on the Federal Reserve's Faster Payments Task Force. Before coming to Pew, Siegel worked for Santander Bank and Century Bank and interned at the Consumer Financial Protection Bureau. She holds a bachelor's degree in economics from the University of Vermont and a master's in economics from Boston University.

Building the Manufactured Housing Stock of the Future

Marion Cake is the Vice President of Affordable Housing Development at Project:HOMES. Marion is responsible for the design and implementation of development strategies and programs that provide and preserve affordable homeownership and rental opportunities throughout central Virginia. Marion leads a dedicated development team that uses innovative approaches to finance, construction techniques, and housing types to preserve existing and produce new affordable homeownership and rental units. Throughout his 24 year career, Marion's focus has been to provide support to the current owners of

affordable housing in changing neighborhoods, and to maximize the benefit to new buyers and renters of affordable units by consistently producing the highest quality homes possible. In 2020 project:HOMES purchased its first manufactured home community in Chesterfield, Virginia. After an intentional and thoughtful community engagement process, Marion's team has developed a successful program for unit replacement and resident-driven infrastructure and amenity improvements while maintaining the goal of zero displacement and perpetual affordability through nonprofit ownership.

Stacey Epperson is President and Founder of Next Step[®] Network, a housing intermediary that mobilizes mission-based developers and manufacturers to provide affordable housing solutions in their communities. Next Step's system of Manufactured Housing Done Right[®] connects responsible financing, comprehensive homebuyer education, and delivery of high-quality, ENERGY STAR[®] manufactured homes, creating a model that brings more value to the customer and generates greater impact in communities. Stacey is an Ashoka Fellow and has completed the Achieving Excellence in Community Development Program at Harvard's JFK School of Government. She received a Master of Public Administration at Western Kentucky University. Stacey serves on the Federal Home Loan Bank of Cincinnati Advisory Council.

Dan Hardcastle is a former Senior Advisor at the US Department of Housing and Urban Development. As both an entrepreneur and a former federal official, Dan combines practical and policy expertise to advance scalable innovations in housing affordability. He most recently served as a senior advisor to HUD and FHA, shaping the agency's work in homeownership, manufactured housing, construction technology, land-use reform, ADU financing, and other housing supply solutions. Prior to HUD, Dan founded a public-benefit corporation to help homeowners navigate the ADU development process and build in their own backyards. He is a graduate of the University of Florida and The George Washington University Law School. Originally from Orlando, Florida, Dan now lives with his family in Washington, DC's Shaw neighborhood.

Mark Kresowik is the Senior Policy Director at American Council for an Energy-Efficient Economy. In this role, Mark supports the success of the members of ACEEE's policy team and our partners shaping decisions at the local, state, utility, and federal levels across every part of the economy as we accelerate ambition for improving energy efficiency and centering those most historically overburdened and underserved in our communities. Prior to joining ACEEE, Mark managed federal and international policy for RMI's Carbon-Free Buildings Program and led clean energy campaigns with the Sierra Club for nearly 15 years. Mark has previously served as an interim executive director of Iowa Interfaith Power & Light and on the boards of RENEW Northeast, the Sustainable FERC Project, the Center for Global and Regional Environmental Research, and the Appliance Standards Awareness Project.

Esther Sullivan is a nonresident fellow in the Housing and Communities Division at the Urban Institute and an associate professor of sociology at the University of Colorado Denver. Her research focuses on poverty, environmental inequality, legal regulation, and the built environment, with a special interest in housing. A large portion of Sullivan's research investigates the intersecting environmental, financial, and legal inequalities that affect residents of manufactured housing and manufactured home communities. Her book, *Manufactured Insecurity: Mobile Home Parks and Americans' Tenuous Right to Place*, winner of the 2019 Robert Park Award, examines the sociolegal, geospatial, and market forces that create housing insecurity for residents in US manufactured home parks. Sullivan has published more than a dozen scholarly articles and given several invited national and international talks on the subject. She was named a University of Colorado Denver Chancellor's Urban Engaged Scholar for her community-engaged scholarship. Sullivan holds a bachelor's degree in English from the University of Chicago and master's and doctoral degrees in sociology from the University of Texas.