



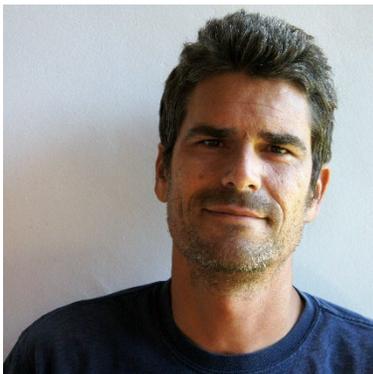
Hal Bergsma, Retired, Urban Planner, and a Livable Communities Volunteer, AARP Arizona

Hal Bergsma is a retired urban planner who has volunteered for AARP as an advocate for livable, age-friendly communities, starting in Oregon and more recently, in Arizona. Hal has a master's degree in urban and regional planning. He worked for two cities in California, was a Senior Planner for Washington County, Oregon, Planning Manager for the City of Beaverton, Oregon and Planning Director for the Tualatin Hills Park and Recreation District, all in suburban Portland. Hal lives with his wife Paula in Oro Valley, where he was recently appointed to the town's Planning and Zoning Commission.



Ken Anderson, President, Manufactured Housing Industry of Arizona

Ken Anderson serves as President of the Manufactured Housing Industry of Arizona. Ken was a founding member of the Association's Board of Directors and served on the Board continuously for 19 years. Ken also served on the Executive Committee for more than a decade and was elected Chairman of the Board for two separate terms. Ken represents the Manufactured Housing Industry of Arizona as its official voting delegate to the Manufactured Housing Institute (MHI). He served on the MHI Board of Directors from 2003 – 2008 and served as Chairman of the MHI National Public Affairs Committee and Chairman of the National Retailers Division. He currently represents the Association with the U.S. Congress, the Governor's Office, and the State Legislature. Ken also serves as a Commissioner on the Pima County Housing Commission.



Bill Mackey, Lecturer in Architecture, U of A College of Architecture, Planning and Landscape Architecture and a Principal of Worker, Inc.

Bill Mackey is a principal of Worker, Inc., a firm specializing in art and architecture. The work explores human connections to designed and natural environments and bridges the theory and practice of social sciences, planning, architecture, and art. Engagement simultaneously includes public, academic, and professional fields.

Since 2009, Worker, Inc. has produced over 30 exhibits, books, and pamphlets about the human relationship with land and space. The work asks audience members simple questions about seemingly simple concepts (food, centers, transportation, strangers), satirizes our human need to categorize the precious and the beautiful, and documents the mundane. Bill has received grants from the Graham Foundation for Advanced Studies in Fine Arts, the Kresge Foundation, and the Tucson Pima Arts Council / Arts Foundation for Tucson and Southern Arizona for exhibits and publications on the built environment.

Bill Mackey has over 25 years of experience as a professional architect: as principal of Worker, as Associate Architect at BWS Architects, as Design Architect at Ibarra Rosano Design Architects, as Architect at Rob Paulus Architects, and as the Architect-in-Residence at the Museum of Contemporary Art in Tucson. He has an active role in all stages of the projects he works on – from programming to conceptual design through construction administration. He is responsible for the design of restaurants, apartments, single family homes, zoos, and jails. His work has received awards from the American Institute of Architects, Sunset Magazine, the American Concrete Institute, Arizona Society of Landscape Architects, Metropolitan Pima Alliance, Custom Home Magazine, the Tucson Pima County Historic Commission, and the Arizona Department of Environmental Quality.

Bill has taught as a Lecturer at the School of Architecture, the Honors College, and the Department of Geography and Regional Development at the University of Arizona since 2006. He is committed to assisting with defining, crafting, developing, and executing each individual student's vision, be it similar or entirely different from his own personal views on architecture and space. While a Lecturer at the School of Architecture, Bill worked as a Principal Investigator for 3 studies with the Drachman Institute – all related to housing and/or transportation.

Bill is mildly active in the community. He served as a commissioner with the Tucson/Pima County Historic Commission, facilitated projects with high school students at City High, provided pro-bono services for non-profit organizations, and led community based design charrettes.

Finally, he likes to draw. His illustrations have appeared in the following books and magazines: the New Yorker, the Lumpen Times, Version, Proximity, Trans-Loci, You Are Here, Zocalo, Eat Mesquite and More, The Architect's Guide to Effective Self-Presentation, and Kore Press's Big Read event.



Koren Manning, Planning Administrator–City of Tucson

Koren Manning is Planning Administrator in the City of Tucson Department of Planning and Development Services where she leads a team of long-range planners working with community members to shape the future of our city. She and her team advance goals of sustainability, equity, and economic growth and promote vibrant, livable neighborhoods through corridor and neighborhood planning, code changes, rezoning, and historic preservation, guided by the goals and policies of Plan Tucson, the City's General and Sustainability Plan, and the direction of Mayor and Council.

Koren was previously a Senior Planner and Team Leader in the Brooklyn Office of the NYC Department of City Planning. In this role she served as project manager for the East New York Neighborhood Plan, a comprehensive plan and rezoning to facilitate the development of over 6,000 units of housing as well as commercial space and community infrastructure to foster inclusive growth and sustainability. Koren received her Masters of Urban and Environmental Planning from the University of Virginia and a Bachelor's in Geography from the University of Arizona.



Eric Engstrom, Principal Planner, City of Portland, Oregon’s Bureau of Planning and Sustainability

Eric Engstrom is a Principal Planner with the City of Portland’s Bureau of Planning and Sustainability. He has worked for the City of Portland in several different capacities for 25 years, including management of comprehensive planning, strategic planning, and development review planning teams. He oversaw the development of Portland’s new 2035 Comprehensive Plan and has been involved in several initiatives to expand the range of infill housing options allowed in Portland. He has experience developing zoning code amendments to expand accessory dwelling unit allowances and is involved in Portland’s response to State of Oregon rules requiring cities to allow duplexes and triplexes on most residential lots. He has a master’s degree in Urban and Regional Planning from Portland State University, and an undergraduate degree from the Evergreen State College in Washington State.



Chuck Durrett, Architect, Founder of Cohousing.org, Public Speaker, and Author of Senior Cohousing Handbook: A Community Approach to Independent Living

Chuck Durrett, with Kathryn McCamant, introduced the concept of cohousing to the United States with the seminal book *Cohousing: A Contemporary Approach to Housing Ourselves*. The latest edition is *Creating Cohousing, Building Sustainable Communities*. He has written several other books on cohousing, including *Senior Cohousing: A Community Approach to Independent Living—The Handbook*, *The Senior Cohousing Primer: Recent Examples and New Projects*, *Happily Ever Aftering in Cohousing: A Handbook for Community Living*, and *State-Of-The-Art Cohousing: Lessons Learned from Quimper Village*.

Durrett and his team at The Cohousing Company have designed more than 50 cohousing communities in the United States and around the world, including Muir Commons in Davis, California, the first cohousing community in North America. His work has been featured in *Time Magazine*, *The New York Times*, *The Los Angeles Times*, *The San Francisco Chronicle*, *The Guardian*, *Architecture*, *The Wall Street Journal*, *The Economist*, and many other publications.

Chuck Durrett has received numerous awards, which include the World Habitat Award presented by the United Nations, the Silver Achievement Award for Active Adult Community by the National Association of Home Builders (NAHB) 50+ Housing Council, the Silver Energy Value Housing Award by NAHB, the Mixed Use/Mixed Income Development Award presented jointly by the American Institute of Architects and the United States Department of Housing and Urban Development and a recipient of the Global Over 50’s Housing/Healthcare award. He was also recently declared as a “visionary of the Sierras” by the Sierra Business Council, and the International Property Awards.

Durrett regularly gives presentations on cohousing to interested citizen groups. He has spoken before the United States Congress twice, has been featured on the Commonwealth Club, and has lectured at scores of universities. He lives in Nevada City, California, where he primarily today consults on model communities and comfortable homes, including the 34-home cohousing community in which he lives.



Freda Johnson, Sonora Cohousing, Tucson

Freda Johnson has been active in the League of Women Voters of Greater Tucson since the early 1970s when she and her husband Paul moved to Tucson with their two young children. Most recently, she served as President from 2016-18. She was the principal organizer and manager of Rillito Consulting Group, providing facilitation and conflict mediation consulting services to local, state and federal governments as well as to engineering and architecture firms engaged in public works projects. The firm specialized in addressing conflicts among public and private interests in transportation, water supply and management issues, and parks and

open space planning by local, State and Federal entities. The firm has also conducted retreats for both nonprofit boards and governmental agencies.



Dan Kruse, Stone Curves Cohousing, Tucson

Dan Kruse has been involved with cohousing since the fall of 1997, when he and his late wife became involved in a community-in-formation, Sonora Cohousing, in Tucson, AZ. While this did not lead to their living in Sonora, they subsequently became founding members of Stone Curves Cohousing in 2002, and Dan has lived in Stone Curves since 2005, today sharing a home with his partner Nancy and Biden, a 12-year-old

chihuahua/terrier mix.

Dan considers the experience of helping to bring Stone Curves Cohousing into being one of the most interesting and educational of his adult life. His involvement in forming the community focused on landscape design, governance, community-building, pet policy and many other matters that forming communities address as they prepare for life together in intentional community. In the process, Dan learned a great deal about permaculture, consensus decision-making, and the enormous value and quality of life that intentional community offers. He has also served as informal “advisor and encourager” to groups working to start cohousing communities in Mesa and Bisbee, AZ.

Today, Dan serves as Lead Tour Guide” for Stone Curves, a 48-home community in an urban infill location in north-central Tucson. His tours reflect on three defining characteristics of cohousing: the developmental model, the physical space, and the day-to-day, year-to-year joys and challenges of “living this way”. He has served on the Stone Curves Green Team and Board of Directors, and served a brief

stint on the national board of the Cohousing Association of the U.S. He also enjoys organizing and participating in community-building events, including opportunities for performance and community members' sharing of their gifts and talents. In 2017, he hosted a community open house and two-month show of his original "accidental photography".

Dan's professional and avocational pursuits include music-related research, teaching and documentary work. His documentary film, "ZOOM!", was named Best of Arizona in the 2013 Arizona International Film Festival, and in recent years he has produced a series of documentary pieces (audio and video) for Arizona Public Media in Tucson. He has also led courses for retirees through the U of AZ's Osher Lifelong Learning Institute and for Arizona Senior Academy, focusing on ethnomusicology, music appreciation, and popular music history. An ongoing independent research effort, The Arizona Musical Memory Archive Project, will examine a particular aspect of what Dan refers to as "the human relationship to music". And, now and then, he still plays a musical gig on some sort of percussion instrument. He holds two degrees in ethnomusicology, anthropology and media arts from the University of Arizona Fred Fox School of Music. And, he serves as a (very) part-time local host for Tucson's NPR-affiliated KUAZ-FM, a service of Arizona Public Media. He is the father of two grown daughters, and is delighted to spend time with his two grandchildren whenever possible.



Dr. Mark Kear, U of A School of Geography, Development & Environment

I'm an Assistant Professor in the School of Geography, Development & Environment at the University of Arizona. My research explores the variegated landscape of experimentation in the financial borderscapes of urban development, housing, and consumer finance.

I graduated in 2015 from Simon Fraser University in Vancouver, but over the course of the last decade I've researched, visited or taught at the University of Toronto, York University (both in my hometown) as well as UC Berkeley. My research employs a variety of methods with goal of using quantitative techniques complement the primarily qualitative orientation of my work.

My research focuses on three overlapping areas of scholarship: (i) the role of financial markets and products in the regulation of poverty in advanced capitalist societies, (ii) the financing of urban development in credit-constrained US cities, and (iii) manufactured housing as a finance-housing assemblage. What unifies these areas of research is an interest the development and reform of financial markets to ameliorate inequalities related to reduced state funding for housing, welfare and urban development, and the associated redistribution of responsibility and risk to municipalities and individual households. This emphasis on financial innovation and the development of new markets has drawn my attention to the "edges" of the financial system – to places and people for whom credit is scarce. I treat these financial market "peripheries" as financial borderscapes: growing zones where new risks and uncertainties are managed through improvised repertoires of financial products and practices that map poorly onto traditional binary categories of "mainstream" and "fringe", "formal" and "informal", and

“public” and “private”. Our exploration of these borderscapes is oriented around three objects: subjects, housing technologies and institutional forms.



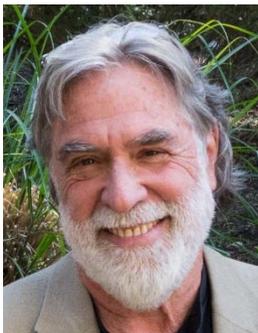
Paul Bradley, President, ROC USA

Paul founded ROC USA® in 2008 with three LLC Members and a national sponsor and nine Network affiliates on 16 years of direct experience in every aspect of community organizing, training, project management, and financing in the resident-owned community market niche. Prior to ROC USA, Paul served as Vice President for Manufactured Housing at NH Community Loan Fund where he managed the growth of manufactured housing loan portfolio from \$3MM to \$33MM over nine years.

In 2001, he also led the design, capitalization, and implementation of the Loan Fund’s entrance into retail single-family lending in resident-owned communities, a program which won the 2009 Wachovia NEXT Award for Innovation in Community Development Finance. As President of ROC USA, Paul plays a key role in implementing strategic goals and objectives and gives direction and leadership towards the achievement of the organization’s philosophy, mission and strategy. In 2018, Paul was inducted into the Cooperative Hall of Fame, one of the highest honors in the cooperative sector.

Paul holds a bachelor’s degree in Economics from the University of New Hampshire. In 2007, he graduated from Achieving Excellence in Community Development, a joint 18-month Executive Education program with NeighborWorks® America and Harvard University. Paul was selected as an Ashoka Fellow in 2011 and the Carsey Institute Social Innovator of the Year in 2013. In 2014, he was awarded the Jerry Voorhis Memorial Award by the National Association of Housing Cooperatives.

ROC USA® President Paul Bradley has been given one of the highest honors in the cooperative sector in being inducted into the Cooperative Hall of Fame.



Corky Poster, Poster Mirto McDonald, City Consultant Thrive in the 05

Corky Poster is a Registered Architect in the State of Arizona (#10611) since 1976, and a Certified Planner (AICP #074511) since 1990. Mr. Poster's education includes a Bachelor of Arts degree in Architectural Sciences (Magna cum laude) from Harvard College (1969) and a Master of Architecture degree from the Harvard University Graduate School of Design (1973). He has practiced architecture, planning and urban design in Tucson since 1973. He is one of three principals at Poster Mirto McDonald. After 28 years at The University of Arizona, Mr. Poster is now a Distinguished Professor Emeritus at the College of

Architecture, Planning, and Landscape Architecture (CAPLA) and the former Director of the Drachman Institute. He was Acting Dean of CAPLA in 2002 and 2003. Mr. Poster's professional work focuses on:

Housing, designed and built/remodeled more than 4600 units of rental and sales affordable housing, public housing, housing for the homeless, housing for people with disabilities, and shelters for people experiencing domestic violence. We have developed a dozen strategic housing plans. We have

completed or are completing: eleven Arizona LIHTC projects; five HUD 202/8 senior projects; one HUD 811/8 housing for the disabled; two VA projects; four HUD HOPE VI projects; and two dozen rehabilitation projects funded by the City of Tucson Department of Housing and Community Development (HOME or CDBG). Two of our housing projects are projects are LEED Platinum, one LEED Gold, one LEED Silver, and one Net-Zero. Our projects have been exhibited at the Cooper Hewitt, Smithsonian Museum in NYC, the National Building Museum in Washington DC., and published in Architectural Record.

Community Planning, with work on dozens of Neighborhood Plans, Area Plans, Community Development Plans, and Strategic Plans in Tucson and other Arizona communities;

Urban Design, including the Infill Incentive District Update of the Tucson Land Use Code, Historic Warehouse Arts District Master Plan, Barrio Santa Rosa Community Development Plan, and Modern Streetcar Land Use and Development Implementation Plan · Historic Preservation, with UA Old Main, Old Pima County Courthouse, Tucson Historic Train Depot, Matus-Meza Yaqui Museum, and Dunbar School as the most prominent examples.

Community Buildings, including the Ellie Towne Community Center, the Quincie Douglas Center, the Freedom Park Center and the Valenzuela Youth Center. Mr. Poster has won numerous awards including: the Cornerstone Award for the Community Planning of the Benedictine Monastery; the Diane LeVan Lifetime Achievement Award for Community Development (1997); the Distinguished Visiting Professor (Universidad de Panama) 1999; Honor Award, National Trust for Historic Preservation, 2002; Governors Award for Historic Preservation, 2004, 2011, 2013, 2014, 2017, 2018; Best Master Plan for 2004 (Arizona Planning Association); the Best Comprehensive/ General Plan for 1992 (Arizona Planning Association); National Association of Housing and Redevelopment Officials (NAHRO) Awards of Merit, 1994, 1996, 2000. He is the co-editor of the book, "Service-Learning in Architecture and Planning," a project of the American Association for Higher Education (AAHE)—in collaboration with the Association of Collegiate Schools of Architecture (ACSA), Association of Collegiate Schools of Planning (ACSP), Campus Compact, and the US Department of Housing and Urban Development (HUD).



Tom Cowdry, Executive Director Miracle Square, Inc.

Tom became the Executive Director of Miracle Square, Inc. in 1991 and still works for the grass roots agency. He remains an advocate of affordable housing for individuals and families on low incomes. Tom is proud of the residents at Miracle Square as they face the many challenges that come with very low incomes, advancing age, disabilities and episodic health problems.

He serves as Treasurer of the Tucson Housing Foundation and is a long-standing member and presenter at the American Society on Aging. He has served on many boards and the Metropolitan Housing Commission in Tucson. Though retirement is looming due to his own advanced age, he and his wife, Theresa, are planning to move to Coos Bay Oregon, a great coastal town near one of his married sons and grand kids.

Prior to coming to Miracle Square, Tom worked for almost twenty years at the Tucson Chapter of the American Red Cross in Financial Development and was the Acting Chapter Manager for two years.

“I learned long ago that having a home of one’s own is a vital part of American life. Some own magnificent homes, some rent 300 square foot apartments. But if we have privacy, permanence, pets, and people in our lives that we value, we live with dignity and find that life can be wonderful.” — Tom Cowdry



John Shattuck, Developer

Having graduated from San Francisco State University with degrees in Design and Industry and Business, He entered the worlds of insurance, lending and real estate. Moving on to house renovations he moved with his wife Beth to Tucson. Seeing the need for safe, decent affordable housing they pursued the acquisition and renovation of small low-income apartment projects which they renovated and brought from D and C properties to B properties. More recently John was brought in as the project manager in the renovation of a 240-unit former Motel Six in Phoenix where over a period of years, kitchenettes were installed in all the rooms and working with local non-profits, a supportive housing program was successfully installed demonstrating the viability of safe, clean, affordable

housing using a for-profit model.



Liz Morales, Housing and Community Development Director, City of Tucson

Liz Morales is the Director of Housing and Community Development Department (HCD) for the City of Tucson. HCD has over 120 staff members who work in various divisions which include: Section 8, Public Housing, Planning and Community Development, and Strategic Planning and Community Engagement. HCD manages multiple programs funded by U.S. Department of Housing and Urban Development and local general funding to further the City’s priorities related to housing and community development. Prior to joining

Tucson, Liz also served as Director of Housing and Community Development Director for the City of Mesa from June 2015 to September 2019. For six years, Liz served the Housing Choice Voucher Manager for the City of Phoenix Housing Department from 2009-2015. Another important position she held was as Housing Administrator for eight years with Arizona Behavioral Health Corporation (ABC) from 2001 to 2008. The nonprofit, ABC assists persons with serious mental illness who are experiencing homelessness by providing rental assistance in scattered site model of permanent supportive housing.

Liz serves on volunteer boards including, Arizona Chapter of the National Association of Housing and Redevelopment Officials (NAHRO), Pacific Southwest Region of NAHRO, Arizona Housing Authority Directors Association and serves on the Arizona Behavioral Health Corporation Board of Directors. Liz has a Bachelor of Science in Business Management and a Master of Science in Counseling.

A first-generation Cuban American, Liz and her husband Mark have two adult children.



Bill Armbruster, Senior Advisor Livable Communities, AARP

As Senior Advisor for AARP Livable Communities, Bill manages the AARP Network of Age-Friendly States and Communities (NAFSC). Since his time leading this program, it has grown to include over 485 communities, 6 states and 1 territory. For over two decades, Bill has been a leader in efforts to expand investments, promote policies and create a culture that not only promotes livability, yet is inclusive and acknowledges the diversity of residents of all ages and abilities and what they need to thrive in community.



Debi Chess, MUPP, Executive Director, Dunbar Pavillion, Principal Chess & Associates, Equity Planning and Community Development

Debi Chess is an urban planning researcher and consultant. Her work focuses on cultivating equitable community development initiatives that promote and preserve the culture and diversity of communities. She is currently serving as the executive director of the Dunbar Pavilion. A resident of the historic Dunbar/Spring neighborhood, she has lived in Tucson for 10 years.



Deborah Knox, Co-Founder with Sharon Kha and Simon Strange, Tucson Home Sharing, Inc.

Deborah L. Knox has been a pioneer leader in the field of Career and Life Work Planning. Her career includes work in government, higher education, corporate America, grassroots community efforts, and start-up organizations. She is the author of Put Your Spirit to Work: Making a Living Being Yourself (Wheatmark, 2012). For more information visit her website at www.lifeworktransitions.com, where you can find information on her current writing groups “Crafting Your Spiritual Autobiography.” Deborah has been a long standing member of the

Elder Alliance and has participated in End of Life Planning programs. In 2016 she began to share a home with Sharon Kha in Tucson AZ where they continue to spearhead Tucson Home Sharing, Inc. For more information, please check out their video:

<https://www.facebook.com/livingfacts/videos/560616111153629/>

or visit them on FB at TucsonHomeSharing.



Tina Steele, Loan Officer / Reverse Mortgage Specialist, V.I.P. Mortgage, Inc.

I have made reverse mortgages my niche of business in the mortgage industry since 2007. After seeing the benefit of the program for my grandmother in Washington State, I knew this could be a tremendous program for the right person here in Tucson. I spend the time to fully explain the program and be sure it is a good fit for the potential client. Homeowners over the age of 62 consider this program for all different reasons; it's a big decision and one that takes time to make. My clients will never feel any pressure from me but will get all information up front to make the decision that is right for them.

Living in Oro Valley with my husband and 2 teenage boys, gives me the advantage of providing local reverse mortgage education to Tucson clients. I truly love what this product can do for folks- I see it repeatedly.

VIP's mission statement, "People are our Priority" tends to be the way I feel I have handled my reverse mortgage business. This program is not for everyone but for the right person, it can be a tremendous benefit- I have seen it happen loan after loan. I am thrilled to be part of the VIP Team and approaching mortgages in this way- what is best for the client



Tom McKinney, Chief Executive Officer - Interfaith Community Services

Tom McKinney is CEO of Interfaith Community Services (ICS) and has served in the position for two years. He moved to Tucson five years ago from Minneapolis, MN to work with the Tucson Symphony Orchestra as Vice President of the Tucson Symphony Orchestra and as the CEO for two years.

Tom has almost 40 years of experience in nonprofit organizations. He has initiated numerous strategic business plans and overseen implementation, established community partnerships, and fostered program development for several organizations including ten years as President and CEO for Make-A-Wish Minnesota where he and his team led the foundation nationally in growth of funds raised and wishes granted. Previously he served as Executive Director of the Metropolitan Minneapolis YMCA and was instrumental in securing grants in excess of \$1 million for programs providing life-changing opportunities for at-risk youth. Prior to his role with the YMCA, he managed seven regional offices that included recruitment, counseling, fundraising, and special events as Vice President of The American Field Service organization (AFS).

Tom has a passion for serving the community and people in need. His work with ICS and its Caregiving Department is all about providing our aging population the tools to continue to live independently.

Terry McNellis, Catalina Village

Terry McNellis has been involved in multifamily and single-family housing for almost 40 years. Mr. McNellis started his professional career at the City of St. Paul in 1972 and was employed in a variety of

positions with the last one being its Director of Housing. In August of 1982 Mr. McNellis joined the Public Finance Department of Piper Jaffray, Inc, a regional investment banking firm, where he was the head of both single and multifamily housing finance. Mr. McNellis retired from Piper in February of 2007. As head of the Real Estate Finance Team for the Investment Banking Department of Piper Jaffray,

Mr. McNellis was involved in financing housing projects with tax-exempt and taxable debt for non-profit and for-profit developers as well as governmental entities. Those projects included new construction, acquisition/rehab, family, senior, assisted living facilities and nursing homes throughout the United States.

Mr. McNellis formerly served on the board of the Plymouth Neighborhood Church Foundation and is currently the President of the Board of Immanuel Caring Ministries in Phoenix, AZ.

Mr. McNellis has been involved in real estate development for his own account since 1987. Those activities have included assisted living facilities, nursing homes, family, elderly and student housing.