



2022  
ANNUAL  
REPORT

*Home Is Where The Start Is*



● A LETTER FROM  
● THE EXECUTIVE DIRECTOR &  
● THE PRESIDENT OF THE BOARD

Downstreet's 36th year was one of fresh starts rooted in the groundwork of the past.

New staff and leadership joined Downstreet veterans to reflect on our rich history and plan for our future. We mapped our path forward, continuing our commitment to community led development and equitable access to safe, stable, permanently affordable housing. We gave new life and new purpose to battered buildings, contributing to Vermont's future while restoring its past.

These buildings are now homes where people will start out, start again, and start over.

In 2022, neighbors took a stand for more affordable housing in their communities because Downstreet has a proven reputation for creating high-quality, permanently affordable apartments. Downstreet's investment in permanently affordable housing meant that families attained the dream of homeownership at a time when sales prices for a new home were more out of reach than ever. And all the homes we've built in years past are still available to lower and moderate-income Vermonters at a time when rents are skyrocketing and housing shortages have reached crisis levels.

These homes are where people are building their future.

Everyone deserves this opportunity, but intentional choices and structural inequities, both past and present, continue to contribute to housing injustices that prevent equitable access to the most fundamental social determinant of health and well-being: a healthy, stable home. As Downstreet forges ahead with the creation of more homes to address the housing shortage and rising rates of people experiencing homelessness, we will also proactively work to ensure that everyone in Central Vermont has a safe, permanently affordable place to live.

Sincerely,



**Angie Harbin**  
*Executive Director*



**Kevin K. Ellis**  
*Board President*

# 2022 Impact Highlights

OVER 2,400 VERMONTERS RELY ON  
DOWNSTREET'S PROGRAMS & SERVICES

**21.4%**  
of our residents  
were formerly  
homeless

 **213**   
children  
safely housed

**448** Rental  
apartments 

**SASH**<sup>®</sup> *a caring partnership*  
SUPPORT AND SERVICES AT HOME  
**607** disabled & older Central  
Vermonters aging in place

**85** manufactured  
home lots 

**41 HOUSHOLDS**  
guided through the home buying process

  
**NeighborWorks**<sup>®</sup>  
HOMEOWNERSHIP CENTER  
CHARTERED MEMBER

**10**  
homes  
completed repairs with  
our Green Mountain  
Home Repair Program

**163**  
SINGLE  
FAMILY  
HOMES  
in our down-payment  
assistance program

**384 Households**  
received financial guidance & education

**33**  
*staff are  
employed  
full-time at  
Downstreet*

## ● HOME IS WHERE THE START IS

● *A strong local economy. Thriving small businesses. Well-funded schools. Access to job opportunities. A healthy environment. Solid foundations for childhood development.*



Whatever is important to you, it all starts at home. That's why we believe that everyone deserves a home, and that when everyone has a stable, affordable place to call home, we all benefit.

# OUR VALUES



## PEOPLE

We respect the inherent worth and dignity of all people and pursue equity, inclusion, and belonging in our workplace, our housing, and our programs and services. Because we care about the people of Central Vermont and the people who move Downstreet's mission forward, we are committed to excellence and quality in everything we do.



## HOME

A safe, affordable home is a basic human right essential to everyone's health and well-being regardless of their personal circumstances or service requirements. We ensure equitable access to many kinds of permanently affordable homes where the full diversity of Central Vermont communities is celebrated and where people can thrive.



## COMMUNITY

We strive to be a good neighbor by encouraging a sense of belonging for all, fostering collaborations that reinforce community vitality, participating in community engagement and community improvement efforts, and prioritizing responsible operations. We balance high standards for integrity and accountability with compassion and acceptance to encourage collaborative alliances and fruitful working relationships among diverse people.



## VERMONT

We love Vermont and we welcome to Central Vermont all those who seek a home here. Through environmentally sustainable practices, the use of smart growth principles, and the advancement of environmental justice, our work contributes to healthy and resilient communities that preserve the beauty and charm that our Green Mountain State embodies.

## ● **REAL ESTATE DEVELOPMENT**

- In 2022, we completed three real estate development projects: The Welcome Center in Berlin, Foundation House in Barre, and the preservation of 29 residential apartments and 8 commercial spaces in Wells River.

### **WELLS RIVER PROPERTY WELLS RIVER**

In Wells River, five separate buildings were refreshed and preserved. The property, which is co-owned with Evernorth, is made up of 29 residential apartments and 8 commercial spaces across 3 residential buildings and 2 residential-commercial buildings. Renovations to improve weatherization, energy efficiency, and life safety features were completed.



### **THE WELCOME CENTER AT TWIN CITY BERLIN**

In Berlin, the Twin City Motel was given new life where those experiencing homelessness will start on the path to stability. We redeveloped the existing motel office and cottages to provide transitional homes where residents access housing-related services on-site. The house on the property was remodeled to serve as a welcome center and new administrative offices for the Good Samaritan Haven staff on the first floor, with additional beds on the second floor. Overall, the project includes 35 new shelter beds.



## **FOUNDATION HOUSE BARRE CITY**

There are times in life when we need a fresh start, and that is what the women who live in Foundation House will get. We partnered with Vermont Foundation of Recovery (VFOR) to create a recovery residence in Central Vermont for women in recovery from substance use disorder and their children: Foundation House. The original building, built in the early 1900s, was re-configured to create two individual apartments on the first floor and one multi-floor communal living apartment that can house up to four families of varying sizes. The scope of the project also included historic restoration, weatherization, and energy efficiency upgrades.

### *A Historic Building Restored*

The building was constructed in the early 1900s and originally served as multi-family apartments. The interior was reconfigured to provide flexible living areas and community spaces, and all historic features on the interior and exterior were preserved and restored.

## ● WATERBURY RESIDENTS ADVOCATE FOR ● MORE AFFORDABLE HOMES

With a 0% vacancy rate and a median single family home sales price of more than \$430,000 Waterbury residents overwhelmingly supported the creation of a new apartment building with 26 permanently affordable homes.



For town leaders trying to address a near-zero vacancy rate, a public parking lot in the heart of the village’s historic downtown seemed an ideal location for a new residential building. Since 2019, the lot has compensated for parking spaces that became temporarily unavailable during a major reconstruction project on Main Street. When work was completed in 2021, the Edward Farrar Utility District’s (EFUD) Board of Commissioners approached Downstreet to request a proposal for the development of affordable apartments on the lot.

“This property was once the home of the oldest son of Waterbury’s first settler and later owned by the municipality for nearly 40 years,” explained Skip Flanders, Chair of the Board of Commissioners of the EFUD. “We wanted the property to continue in service to Waterbury citizens by meeting one of the highest priority needs in the Waterbury Town plan: housing.”

Downstreet proposed the construction of a two-and-a-half-story building with 24-26 affordable apartment rentals. The Board of Commissioners was happy with the proposal, which aligned well with the findings of a 2022 housing study that recommended: “Town Planning Staff should recruit developers who will construct housing intended for year-round residential and prioritize development of studio, one- and two-bedroom homes.”



However, to move forward with the project, the sale of the parcel needed to be approved by the EFUD residents. After a Waterbury Roundabout article on the topic sparked conversations about the vote, a group of area residents quickly mobilized a campaign in favor of the project to quell resistance from a very small but vocal group of opponents. Local businesses hung posters in their storefronts declaring their support, neighbors placed yard signs urging a “yes” vote, and a group of volunteers knocked on nearly every door in the Utility District to get the word out about the vote and share information about the proposal.

“Without additional housing in Waterbury, there’s really nothing stopping the continuing rent increases that are pricing people out of town,” said Waterbury resident Mal Culberston. “We needed to get the word out about why Waterbury needs more housing right now.”

After several public meetings to discuss the planned Downstreet development, the vote finally took place on October 24th. Nearly 300 voters attended, a historic turnout for an EFUD meeting, and the 208-69 result was overwhelmingly in favor of the project.

Waterbury resident and business owner Katya D’Angelo said, “As a community that sits within commuting distance of large employment centers and is a substantial employment hub in itself, Waterbury needs to have decent workforce housing options that regular people can actually afford. The town has really blossomed into a vibrant and attractive place in which to live and this housing project will help us sustain that.”



The EFUD Board of Commissioners was very pleased with the outcome, stating, “Downstreet’s reputation of developing and maintaining three affordable housing projects in Waterbury and their ability to see that the property continues in affordability in perpetuity means this project will be a big win for everyone.”

Residents of Waterbury’s Edward Farrar Utility District overwhelmingly voted to approve the sale of 51 South Main Street, demonstrating the community’s widespread support for the creation of more affordable homes in the community.



# FOUNDATION HOUSE

## WOMEN IN RECOVERY GET A CHANCE TO START OVER

Together with Vermont Foundation for Recovery (VFOR), we redeveloped a historic Barre City building to provide a three-story communal apartment and two individual apartments where women in recovery can continue their recovery journey alongside their children in a sober, stable, and supportive home.

The path to completion was not without its challenges, as we faced large budget gaps due to pandemic-driven rises in cost for labor and materials. With widespread community support, Foundation House is now complete and ready to welcome women in recovery to continue their healing journey without being separated from their children.

In early December, local leaders, community members, and housing partners joined together to celebrate the completion of this important project. The grand opening event was well-attended and included remarks from key project partners as well as tours of the newly completed home for women and children.



“Foundation House is only possible because a community came together to meet the needs of mothers in recovery,” said Downstreet’s Board President Kevin Ellis. “When there was a gap in funding, project funders pitched in a little more, and 292 donors, including foundations, local businesses, and individuals from Vermont and across the country came together to meet the need.”



The historic details of the building were restored, including a refurbished pocket door discovered during the demolition stage of the project, beautiful wooden built-ins enclosed with glass-paneled doors, and beautifully refreshed stair newel posts.

Vermont Foundation of Recovery is operating the home, which provides flexible living arrangements for up to six families of women in recovery and their dependent children with a communal apartment and two individual apartments.

## DEVELOPMENT TEAM

### Scope of the Project

- Reconfiguration to create two standalone residential apartments and one communal living apartment for a total of ten bedrooms and a community space
- Historic Preservation
- Weatherization and energy efficiency upgrades

### Funding Partners

Vermont Community Development Program Community Development Block Grant through the City of Barre, Recovery Housing Program Grant, Vermont Housing Improvement Program, Vermont Housing & Conservation Board, Federal Home Loan Bank of Boston, NeighborWorks America, 3E Thermal, and charitable contributions from 292 donors.

### Downstreet Staff

Project Manager, Kaziah Haviland  
Director of Real Estate Development,  
Nicola Anderson  
Development Assistant, Nathan Davidson

### Architect

Scott + Partners  
Project Architects:  
Joel Page, Jess Gasek, Austin Shaw

### Construction Managers

Naylor & Breen Builders  
Project Manager, Scott Durkee  
Site Superintendent, Dave Eastman

## PROJECT FUNDING

\$ 1,090,000	<b>Vermont Community Development Program</b> Community Development Block Grant through the City of Barre Recovery Housing Program Grant Vermont Housing Improvement Program
\$ 925,322	<b>Vermont Housing &amp; Conservation Board</b> Housing Bond, Trust Fund, American Rescue Plan Act
\$ 273,500	<b>Federal Home Loan Bank of Boston</b> Affordable Housing Program Grant
\$ 125,000	<b>NeighborWorks America</b>
\$ 31,127	<b>3E Thermal Energy Incentives</b>
\$ 407,809	<b>Charitable Contributions</b> From 292 donors, ranging from \$5 to \$150,000
<b>\$ 2,852,788</b>	<b>TOTAL</b>

## THE NUMBERS

73% of these existing recovery residence beds are reserved for men and 24% for women, despite the fact that women currently make up 42% of all Vermonters receiving treatment for SUDs

65% of the recovery residence beds are located in Chittenden County though it makes up only 24% of the total persons receiving substance use disorder treatment statewide.

Operators were nearly unanimous in prioritizing women with dependent children as the population in greatest need of a recovery residence option.

## RESEARCH

Access to a safe, affordable home is something that everyone should have. Still, specific housing needs vary from person to person and household to household. Over the years, we have leveraged our partnerships to develop homes that meet the unique needs of those who are particularly underserved.

One such group was identified in a 2019 report entitled “Housing: A Critical Link to Recovery.” The findings showed that women in recovery from substance use disorder, especially those with dependent children, had no housing options in Central Vermont, despite making up nearly half of those in Vermont coming out of treatment each year.

# VERMONT HOUSING IMPROVEMENT PROGRAM (VHIP)

Creating enough homes to ensure that no Vermonter goes without requires creative solutions that capitalize on every potential opportunity. Through VHIP, landlords can bring their vacant apartments up to code and start renting them to new residents.



In response to the need for more homes, the State of Vermont implemented the Vermont Housing Improvement Program (VHIP), which provides American Rescue Plan Act (ARPA) funding for landlords to bring vacant rental units up to Vermont Rental Housing Health Code guidelines, add new units to an existing building, or create an accessory dwelling unit on an owner-occupied property. To implement the program in Central Vermont, the state called on Downstreet for help.

“We field phone calls to answer any questions interested landlords might have. We also accept the applications through our website and process them to determine eligibility,” explained Director of HomeOwnership, Cheryl Moyer. “Then we guide the landlord through the process and facilitate the distribution of grant funds.”

To qualify for a grant, property owners must match 20% of the VHIP funding they receive and must agree to rent the repaired units at or below HUD Fair Market Rents for the County for a minimum of five years. In 2022, the Healthy Homes Initiative (HHI) was added to the program to provide additional grant funding to property owners for updating leaking service lines, old plumbing, replacing outdated fixtures (sinks, toilets, dishwashers, laundry) with high-efficiency devices, and installing new water systems (wells and septic systems) and water efficiency improvements as part of VHIP projects.

The state has provided a total of \$5.8 million to 60 property owners for the creation of 127 rental units across Vermont. As for Central Vermont, 13 landlords applied for the program and were approved for funding, and five landlords completed 12 units, with others still in the construction phase. A total of \$305,000 in VHIP grants was awarded, and an additional \$11,000 in Healthy Homes Initiative funding was disbursed.

“Looking forward, we expect to complete 25 – 30 more units by 2025,” Cheryl said.

2022 VHIP investment (Central VT):

\$305,000

12 units

2022 VHIP investment (total):

\$5,828,644

157 units statewide

## BEFORE VHIP INVESTMENT



## AFTER VHIP INVESTMENT



## Gifts That Support a Start

Gifts made during 2022 helped support the start of a new era of leadership, new programs, and opportunities to create new affordable homes. We are deeply grateful to everyone who contributed to Downstreet's work over the course of the year. Many thanks to our donors, listed here.

- Anonymous (3)
- ◆ ● Samantha Abare
- All Seasons Urethane Foam
- Theodore Allen
- Jim & Susanne Alvarez
- AmazonSmile Foundation
- ◆ ● Jana Andrus & Shakthi Dog
- ◆ ● Peter Anthony & Marsha Kincheloe
- Cara Armstrong & Edna King
- Aubuchon Realty Company
- Bar Harbor Bank & Trust
- Michael & Debbie Bard
- Dan Barlow & Phayvanh Luekhamhan
- ◆ ● Barre Community Justice Center
- Jane Bartrum
- Carol Becker
- Lori & Russell Belding
- Ben & Jerry's Foundation
- Rubin Bennett & Shaline Kirkpatrick
- Barry Bernstein
- Mike Boardman
- Betsy Brigham & Brett Engstrom
- ◆ ● Julia Burgess
- Carol Casperson
- Central Vermont Crafters
- ◆ ● Kira & John Charissakis
- Nancy Chickering & Kristopher R Hammer
- City of Barre
- City of Montpelier
- ◆ ● Clay Point Associates, Inc.
- Emily Clouatre
- Community Bank N.A.
- Community National Bank
- ◆ ● Miriam Conlon
- ◆ ● James Conneman
- Emily Copeland & Pete Land
- Carl Cundiff
- ◆ ● Julie & Paul Curtin
- Michael Curtis & Laurie Davis
- Steve & Wendy Dale
- ◆ ● Owen Daniel-McCarter & Jesse Alexander Plotsky
- Amy Davenport & John R. Durrance Jr.
- Rick DeAngelis & Ariane Kissam
- ◆ ● Tracy Donovan-Taylor
- Alison Duckworth & Doug Bergstein
- Amy Dupuis
- Pattie & Serge Dupuis
- ◆ ● Kevin Ellis & Kimberly Hackett
- Willa Farrell & Kathy Hentcy
- Fecteau Residential, Inc
- ◆ ● Joan Feierabend
- ◆ ● Karen Fiebig & Marcy Ann Beard
- Stephen Finner
- ◆ ● Geoff Fitzgerald & Ellen Starr
- Patricia Fontaine
- ◆ ● Gwendolyn Forbes
- Patricia & Patrick French
- ◆ ● Alison Friedkin & Jed Carini
- Manuel & Mary Garcia
- Lauren Geiger
- Liz Genge
- H. Allen Gilbert & Lila Richardson
- David Gold
- ◆ ● Gossens Bachman Architects
- Katherine Greason & Jay Wiley
- Green Mountain United Way
- Russ Hahn & Paula Smyrski
- Cara Hansen
- ◆ ● Nancy Hanson
- Angie Harbin
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- ◆ ● Linda Lambert
- Lawson's Finest Liquids
- Thomas Leahey & Katherine McCarthy
- Susan B Lee & Donald La Haye
- Lena Fund for Downstreet Housing of the Vermont Community Foundation
- Jack Leonard
- ◆ ● Lara Lonon & James Robison
- David & Margaret Luce
- Dan Lukasik
- ◆ ● Kevin & Bethany Lunn

- ◆ ● Steven & Claudia Mackenzie
- Beth Ann Maier & Robert Finucane
- Pollaidh Major & RJ Adler
- ◆ ● Daphne Makinson
- Anthony & Jill Mennona
- Marc & Christy Mihaly
- Robert & Karyn Miller
- ◆ ● Carol & Dennis Minoli
- Sue Minter & David Goodman
- Mary Mitchell
- Montessori School of Central Vermont
- Helen Moore Von Oehsen & William Von Oehsen
- ● Phillip Morse & Brenda Bean
- ◆ ● Pegeen Mulhern & Doug Greason
- ◆ ● Timothy Mulhern & Susan O'Leary Mulhern
- National Life Group Foundation
- NeighborWorks America
- New Hampshire Charitable Foundation's Lilla Family Fund
- ◆ ● Polly Nichol & William Cyrus Jordan
- ◆ Barbara Nielsen
- Northfield Savings Bank
- Tim & Mary Jo O'Neill
- ◆ ● Joel Page & Susan Batchelder
- Avram Patt
- Eileen Peltier
- William Pelton
- Alex Peltz
- Catherine Peltz
- Carmen Perez
- Reenie Phillips
- Robert Purvis & Susan D. Shedd
- ◆ Reynolds and Son, Inc.
- ◆ ● Jeanne Richardson & Noah Sexton

- ◆ Kimberlee Richardson
- Alban Richey
- Susan Ritz
- ◆ rk MILES
- Andy Robinson & Jan Waterman
- ◆ Helen Rock & Andy Jones
- ◆ Craig & Jen Roy
- Louis & Joan Roy
- Alma Royston
- Ruckus Fund of the Vermont Community Foundation
- Mark & Rosalind Saunders
- ◆ Scott + Partners
- Leslie & Glen Seifert
- Lisa & Lane Shima
- Alice Silverman
- Catherine Simpson
- Connie Snow
- Joan Spiegel
- State of Vermont Building Communities Grant
- Joan Stepenske & Robert Troester
- ◆ Stephan & Linn Syz
- TD Charitable Foundation
- The Alchemist
- The M&T Charitable Foundation
- The Richards Group
- ◆ Barbara Thompson
- Nina Thompson & Sylvia Fagin
- Peter Thoms & Abby Colihan
- TimberHomes Vermont
- Dorothy Tod
- Town of Barre
- Town of Bradford
- Town of East Montpelier
- Town of Waitsfield
- Town of Warren
- Town of Waterbury
- ◆ Jo Ann & Larry Troiano

- Union Bank
- Union Mutual Charitable Fund of the Vermont Community Foundation
- Unitarian Church of Montpelier
- Vermont Community Foundation
- Vermont Housing Finance Agency
- ◆ Vermont Mutual Insurance Company
- Vermont Women's Fund
- Julie & William Vigdor
- ◆ Washington County Mental Health Services
- Jason Webster
- Wells Fargo Foundation
- Nathaniel & Martha Winthrop
- Lucy Wollaeger
- ◆ Frank & Betty Woods
- Linda Young
- Peter Young
- Gwynn Zakov

Donations supported the following projects:

- Annual Fund
- Foundation House
- Foundation House Safety Net Unit
- Resident Services/ SASH Program
- HomeOwnership Center
- ◆ Gifts-in-kind



“I definitely wouldn’t have been able to do this without Downstreet.”

Jessica Knapp  
Downstreet Homeowner

“This house is just perfect for me!”

Debbie Hill  
Downstreet Homeowner



WHAT DRIVES US

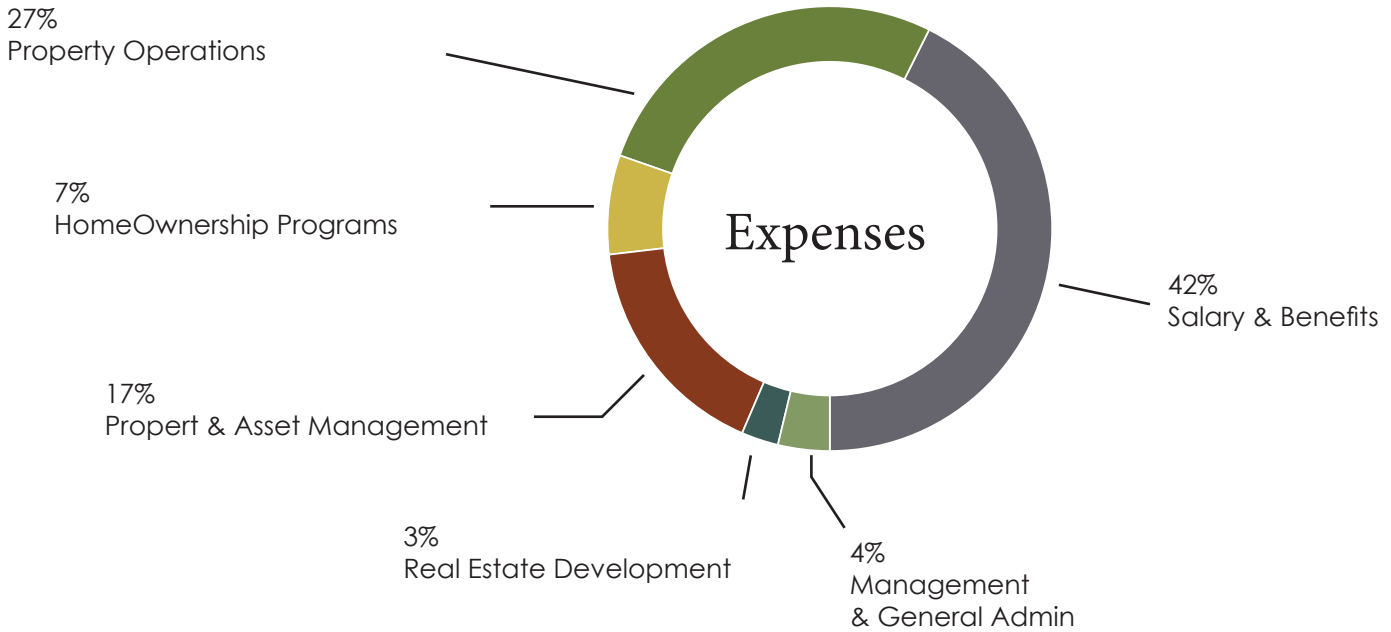
## Our Mission

Downstreet strengthens the communities of Central Vermont by creating permanently affordable homes, promoting equity and inclusion, and connecting people to the resources and services they need to thrive.





# 2022 DRAFT FINANCIALS



## Balance Sheet

### ASSETS

#### Cash

Operating	\$	2,642,537
Restricted	\$	875,728
<b>Subtotal</b>	<b>\$</b>	<b>3,518,265</b>

#### Accounts Receivable

Revolving Loan Fund Notes, net	\$	4,255,298
Other Receivables, net	\$	767,767
<b>Subtotal</b>	<b>\$</b>	<b>5,023,064</b>

#### Construction in Process

	\$	2,332,732
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#### Property & Equipment

Office Equipment	\$	275,637
Leasehold Improvements	\$	182,426
Land	\$	1,984,771
Rental Buildings & Improvements	\$	15,657,572
Vehicles	\$	77,124
Accumulated Depreciation	\$	(6,948,392)
Accumulated Amortization	\$	(42,508)
<b>Subtotal</b>	<b>\$</b>	<b>13,519,362</b>

#### Noncurrent Assets

Property Investments	\$	2,675,846
Right of Use Asset - Capital Leases, net	\$	691,140
<b>Subtotal</b>	<b>\$</b>	<b>3,366,986</b>

### TOTAL ASSETS

**\$ 25,427,677**

### Liabilities

Accounts Payable	\$	79,150
Accrued Expenses	\$	334,234
Other Liabilities	\$	982,056
Notes & Mortgages Payable	\$	7,570,058
Lease Liability - Capital Leases	\$	774,158
<b>TOTAL LIABILITIES</b>	<b>\$</b>	<b>9,739,656</b>

### Net Assets

**\$ 15,688,021**

### TOTAL LIABILITIES & NET ASSETS

**\$ 25,427,677**

## Income Statement

### REVENUE

Asset & Property Mangement	\$	1,288,662
Rental Property	\$	1,439,631
Development Fees Income	\$	281,695
Donations	\$	431,379
Grant income	\$	3,227,342
HOC & Homeland Fees	\$	71,347
Interest	\$	9,632
Miscellaneous Income/Debt forgiveness	\$	244,642
<b>Total Revenue</b>	<b>\$</b>	<b>6,994,330</b>

### EXPENSES

Salaries	\$	1,769,082
Fringe & Benefits	\$	305,487
Management & General Admin	\$	158,753
Rental Property Management	\$	812,077
Property Operations	\$	1,315,378
Real Estate Development	\$	131,223
Fundraising	\$	23,780
HOC Program	\$	350,769
<b>Total Expenses</b>	<b>\$</b>	<b>4,898,572</b>

### NET INCOME

**\$ 2,095,759**

Depreciation	\$	637,629
Deferred Interest Expense	\$	36,872
<b>Net income after Deprec &amp; Deferred Interest</b>	<b>\$</b>	<b>1,421,257</b>

*DRAFT FINANCIALS— DATA INCLUDES  
DOWNSTREET PROGRAMS AND WHOLLY  
OWNED PROPERTIES, NOT PARTNERSHIP DATA.*



In 2022, our NeighborWorks HomeOwnership Center helped 41 households purchase a home in central Vermont and provided 384 households with financial guidance and education.

### **Board of Trustees**

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