

CHAMPLAIN HOUSING TRUST



ANNUAL FISCAL YEAR
REPORT 2021

OUR MISSION

The Champlain Housing Trust is a community land trust that supports the people of northwest Vermont and strengthens their communities through the development and stewardship of permanently affordable homes and related community assets.



FOR AN ORGANIZATION, A YEAR IN MANY RESPECTS IS A POINT IN TIME BETWEEN THE PAST AND THE FUTURE.

A chance to reflect and peek ahead. This year – especially this year, as we’ve endured a pandemic of historic proportions – we feel an annual report demands more context.

Perhaps it’s that we’ve endured so much collectively, perhaps it’s because we’ve all experienced a variety of losses. At CHT we have lost founders and leaders that shaped our organization over decades past and will for decades to come. We also embarked on a leadership transition that we know will be at the same time transformational and consistent with our mission.

CHT’s staff are my heroes. They’re on the front line keeping our residents safe. We were one of the first to publicly require vaccinations, and soon all will have a booster shot, too. We owe that to the people we serve and for each other.

It’s been an historic year for other reasons. In September, the New England Federal Credit Union committed \$3 million over three years to support our work to address racial equity in homeownership. This gift is humbling, and we are thankful to do this work. In the middle of this report, you’ll see Butternut Grove, where we have put a portion of this gift into action. Our Board continues to press and lead in our commitment to racial justice and equity.

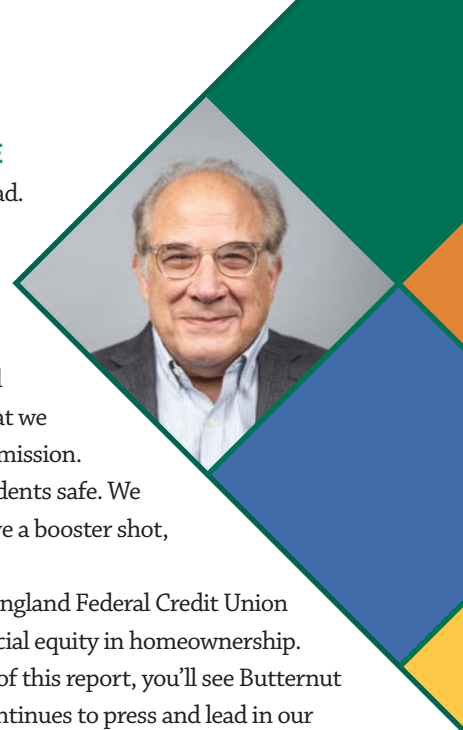
We are also grateful for the confidence the State of Vermont and the Vermont Housing and Conservation Board has in our work. Among the State’s supported projects:

- Our Covid-19 isolation and quarantine motel has served over 500 people since September 2020.
- Susan’s Place, new apartments in Essex, has been occupied for a year, as has Steps to End Domestic Violence’s new shelter in Colchester. Combined they’ve served hundreds of households.
- TownePlace Suites in Williston will be turned into Zephyr Place, apartments for people of a range of incomes with a focus on homelessness.
- The Days Inn in Shelburne will be a replacement for Harbor Place, which has served thousands since it first opened in 2013. The Harbor Place property will be redeveloped into nearly 100 affordable homes, both for rent and for sale.
- Our Loan Fund has helped bring apartments in need of repair back into the market, adding to the housing stock to relieve homelessness.

There is much more work on the horizon — almost 100 apartments in two locations in Colchester; supporting Champlain Valley Office of Economic Opportunity and Samaritan House in St. Albans with new transitional housing and a safe shelter; supporting the Veterans of Foreign Wars in Burlington to redevelop their property to include housing for homeless veterans; a new health facility with the Community Health Centers of Burlington; and reimagining the O’Brien Center in Winooski. In all, we are in different stages of development for 500 apartments and 200 new homes for sale.

It’s been a remarkable year. We couldn’t do any of this work without the support of this community. I am personally in awe, always, in the work and resiliency of this organization.

Michael Monte, *Chief Executive Officer*



OPPOSITE PAGE, BOARD OF DIRECTORS: TOP ROW: Joan Lenes | SECOND ROW: Bob Robbins, Helen Head, Antoinette Bennett-Jones
THIRD ROW: Gillian Nanton, Rachyl Phillips | FOURTH ROW: Sarah Robinson, Naima Dennis, Ian Boyd | FIFTH ROW: John Olson, Kathy T. Luce
SIXTH ROW: Nicole Mace, Jeff Smith | SEVENTH ROW: Chip Sawyer, Jessie Baker



Andrea Solazzo loved living in Burlington's Old North End. She enjoyed her job as gleaning coordinator at Vermont Foodbank and had lots friends in the area, and after 10 years of renting, she was ready to put down roots in her community. But she wasn't sure what the steps were to buying a home, or how to start that process.

She wondered how she could afford to stay in the neighborhood she loved so much. "I knew I couldn't afford to buy where I was living," she said.

Andrea joined a friend and signed up for the Home Buyer Education program at Champlain Housing Trust. She learned how to navigate the steps and responsibilities of buying a home.

"I'm super risk adverse," said Andrea, but when she saw a condo available in her neighborhood through CHT's Shared Equity program, she was very interested.

"Being part of a condo association felt like less risk since I would not be solely responsible for big home repairs like a new roof. This was a good first step for me."

The Shared Equity program provides down payment assistance to make homes affordable. Homeowners receive 25% of the home's market appreciation when they sell and the rest is re-invested in the home for future home buyers, making the home permanently affordable.

"I loved the house. It had a private backyard,

was right in Burlington, with a great layout and lots of natural light. It felt really secure, and really empowering as a woman in my 30s to buy my own house," said Andrea.

Owning her own home made her more engaged in local issues. She became involved with organizations in the neighborhood and served on the Board of the Family Room which is located in the Old North End Community Center, just a few blocks from Andrea's house.

Another benefit of buying through CHT was that she could save money. Knowing she wanted to start a family in a few years, the lower mortgage payments allowed Andrea to save money for child care. She said, "Buying a CHT home made that possible."

Three and a half years after buying her home, a few things have changed. She's married, has a new role as director of community engagement at the Foodbank and last April she and her husband Patrick welcomed baby Lucia. The money Andrea was able to save for child care is ready for Lucia now as Andrea transitions back to work from maternity leave.

And the most recent change? She and her family have sold their home and moved into a larger home in Burlington. "Being able to buy my home through CHT allowed me to put down deeper roots in this city I love. And seeing someone else get the same opportunity I had feels great to pay forward."

“Being able to buy my home through CHT allowed me to put down deeper roots in this city I love.”

ANDREA SOLAZZO



Cory Tedford felt like she had received an early Christmas present in December of 2020. That's when she and fiancé Josh, and Cory's service dog, Leia were able to move in to a Champlain Housing Trust room at Harbor Place in Shelburne.

"It was life changing. Just to be able to live in a hotel room. Which really just shows how hard it was before then."

At that point the couple had been experiencing homelessness for four years. The tight rental housing market and the long waitlists for supportive housing meant they spent their nights looking for rooms to rent or places to park a camper. They had no choice.

"Most landlords wouldn't even look at us."

Both Cory and Josh are in recovery. The stress of trying to find stable housing while focusing on their sobriety was immense. Making things even more challenging was their delicate financial situation. Things begin to change when they reached Harbor Place.

Cory was able to work with CHT Service Coordinator Josh Headrick to put together her application for more permanent housing. With his help, Cory and her fiancé were able to navigate through the obstacles to housing that

they faced.

"It is really hard to find people who won't judge you. Josh didn't look at any of that."

The good news arrived in early February. An apartment had opened up at the just completed Congress Street apartments in the heart of St. Albans. For Cory and her fiancé, both St. Albans natives, it was an incredible moment.

"I was jumping up and down. Crying. We're going to be given a chance in this beautiful brand new apartment!"

Living at Congress Street, or "the brand new building in St. Albans" as the couple called it when they moved in, has brought a new level of stability to Cory's life. With permanently affordable housing, the couple no longer have to worry about bouncing around, wondering where they will spend the night. It's made her recovery easier. She's now been clean for over three years.

It's also allowed her to focus on things she enjoys. Like cooking.

"For the longest time I was cooking on hot plate. Now I have this brand new kitchen and dishwasher. I really love making comfort food. Homemade mac and cheese, chicken fried steak, but I am excited to make more fancy meals now that I can."

"I was jumping up and down. Crying. We're going to be given a chance in this beautiful brand new apartment!"

CORY THETFORD



When Antoinette Bennett-Jones was a new mother with her daughter, she found herself suddenly homeless and the value of affordable housing came clearly into focus. That was thirteen years ago.

Having an affordable apartment and support felt even more critical when her son was born prematurely and spent 97 days in the NICU, and a year and a half in and out of the hospital, with several procedures including open heart surgery.

“Thanks to affordable housing, I could focus on the needs of my family and not stress about becoming homeless,” she told a legislative committee in February 2021.

A resident of Avenue Apartments in Burlington’s New North End, Antoinette’s community involvement has grown over the past few years — assisting neighbors with job searches, delivering food, helping those with transportation challenges, and finding donations for those in need. She works for ReSource as a workforce development assistant.

When a lawmaker remarked on how much she appreciated hearing about Antoinette’s

service, she replied, “My helping others helps me.”

Public speaking doesn’t come easy to her, but Antoinette felt moved to lend her voice however she could. When CHT received a \$3 million grant from the New England Federal Credit Union to support homeownership opportunity for households of Black, Indigenous, and people of color (BIPOC), she agreed to speak at the press conference on behalf of the CHT Board.

“Like many families, my family dreams of owning a home someday,” she said in front of several television cameras. “I am thrilled to know that these opportunities will be available to BIPOC families, and it’s my hope that the next generation – my kids – will thank us for giving them a better, more stable future.”

This year she also volunteered to serve on Champlain Housing Trust’s Board as one of five resident members. Along with Rachyl Phillips, another resident Board member, she’s participated in a new committee aimed at collecting feedback and guidance from CHT’s renters. The committee will be formalized this year if the membership votes to amend the organization’s bylaws.

“Thanks to affordable housing, I could focus on the needs of my family and not stress about becoming homeless.”

ANTOINETTE BENNETT-JONES



“CHT wants to hear people out and engage people. I’ve really enjoyed being able to have that presence in my community.”

GINSENG MACKAY-TISBERT

Several times this summer Ginseng MacKay-Tisbert noticed a strange phenomenon in the community garden at Brookside, a quiet cul-de-sac in Colchester.

“I would go to work on a project by myself and all of the sudden everyone would be there. Helping.”

It was something that happened several times throughout the summer. Neighbors would see her working on a project and would come out to help or just ask what she was working on. It was a nice reminder of the community engagement that the Brookside garden had helped foster.

Ginseng did her research before moving into one of the 42 townhouse-style apartments. She was frustrated by lack of available options on the private market, but through Champlain Housing Trust, Ginseng was able to seek out a property that fit her needs. She wanted to find a community that featured amenities and would really offer a sense of home.

Brookside stood out.

“It kind of feels like you have your own little house and your own space. There’s woods and all the trails back behind the neighborhood.”

It was great fit. Ginseng officially made the move in January 2020. While she loved her new space, there was something missing.

“Brookside can be a little cold when you first move there. Everyone has their own space and I think everyone is looking for that sense of privacy.”

Community building efforts and volunteer opportunities have made a big difference in the neighborhood. Ginseng has appreciated CHT staff’s willingness to offer volunteer opportunities.

“CHT wants to hear people out and engage people. I’ve really enjoyed being able to have that presence in my community.”

One of those opportunities was to help build the gardens at Brookside. CHT sponsored Ginseng and another resident to take a series of classes with the Vermont Community Garden Network. The process gave Ginseng a sense of hope during the cold winter months, made even more difficult by the pandemic.

That emotional toll was felt especially hard after a neighbor took their own life earlier this year. The loss spurred the entire community to think more about the need to connect with each other.

“It was a huge awakening about the impact of isolation and the responsibility we have toward our neighbors.”

Throughout the spring and summer, residents worked with CHT Resident Services Coordinator Meghan Tedder to build and maintain garden plots for Brookside and held events to grow engagement. Gardeners are already looking ahead to next year, hoping to create additional shared gardening spaces for berry bushes and even a pumpkin patch for kids to enjoy in the fall.

CHT’s garden program has now expanded to eight properties with 121 resident gardeners managing their own plots. While gardeners are excited to grow their own produce, the benefits reach beyond freshly grown vegetables.

According to a CHT survey of resident gardeners, many found emotional benefits in the program as well. Residents said they enjoyed connecting with neighbors and being more involved in their communities. Creating a communal space that might have been missing in the past, many respondents said the gardens had improved their mental and emotional well-being.

A sentiment that was echoed by Ginseng.

“Everyone is really yearning for that neighbor, neighborhood experience. The gardens became that communal spot. Anytime anyone was there, other people would show up.”

AFFORDABLE HOMEOWNERSHIP

COMES TO WINOOSKI



On donated land from the City of Winooski, CHT is developing Butternut Grove, twenty new permanently affordable condominiums in the heart of the Onion City. As part of our commitment and initiative to increase access to homeownership in households led by Black, Indigenous and people of color, we've conducted significant outreach in the city and hosted homeownership readiness workshops and training in six different languages. The condos, constructed by Snyder Homes, will be complete in the summer of 2022.

LINCOLN BROWN ILLUSTRATION


IMPACT2021



642 

Permanently Affordable Homes

44 Sold this Year

1,054 

Home Education & Counseling Participants

201 or 20% Identified as BIPOC



2,489 

Permanently Affordable Apartments

283 New Leases

112 Formerly Homeless

Helped 628 

CHT Renters

Access \$2,410,917

in Emergency Rental Assistance



LOAN PROGRAMS

Home Repair Program

\$177,800

[31 Households]

Manufactured Housing Down Payment Loan Program

\$1,087,500

[39 Households]

Re-Housing Recovery Program

\$687,000

[14 Landlords/24 Apartments]

Community Support

 \$439,169 Total Donated

597 Donations 

WITH YOUR HELP WE...

-  Build housing across Chittenden, Franklin, and Grand Isle counties that will remain affordable forever.
-  Work in partnership with community organizations to address the root causes of homelessness.
-  Advocate for and promote our innovative shared equity homeownership model for working families across the U.S. and abroad.
-  Develop needed facilities such as the Old North End Community Center on behalf of our non-profit partners and the people they serve.
-  Protect Burlington's Old North End as a vibrant and affordable place to live.
-  Collaborate with environmental advocates to advance shared goals that clean up toxic sites, conserve open space, and address climate change through energy-efficient buildings.

IN MEMORIAM

There has been a lot of loss for many people over the last two years; we have all endured a lot of grief. Champlain Housing Trust has lost several foundational leaders this year – people who inspired and motivated us, people who were giants in their own unselfish ways in service to our mission.

We are thankful for their passion, work, volunteerism, and contributions large and small to make our communities more inclusive and welcoming for all.

Ann Livingston
(1925–2021)

CHT founder, relentlessly positive, always curious, had knack of making people feel loved, dignified



Don Dickson
(1942–2021)

Founding member of CHT, on first Board, avid photographer, loved the Green Mountains



Margaret Bozik
(1955–2021)

Effective advocate for most vulnerable, created policies to alleviate homelessness, passionate, piercing humor



Richard Kemp
(1932–2021)

Original Flynn Avenue Housing Co-op resident, racial and social justice activist, father, longtime Board member



Letter from the Treasurer

DEAR MEMBERS AND PARTNERS,

As we approach the end of the second year of the pandemic, I report to you that the Champlain Housing Trust's work continues to address the critical needs of our communities and neighbors. This is directly due to the trust that donors, stakeholders and public funders place in our organization to rise to the occasion, day-in and day-out. For this, we are very grateful.

While the world continues to be ever-changing and volatile, CHT's financials are steady and stable. This is due to the sound management of staff, as confirmed in our conversations with Otis | Atwell, who have prepared our annual audit and reviewed CHT's financials.

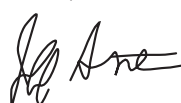
The steadiness of our financials is also partly due to ongoing programs to support our residents who have struggled to pay bills during the pandemic. Thanks to the Vermont Emergency Rental Assistance Program, hundreds of our tenants were able to keep current on their rent and utilities in the face of job loss or insecurity.

Other items of interest include:

- CHT received a Payroll Protection Program loan in FY20, which was forgiven in FY21 and converted to a grant. These dollars have been put to work to support our mission.
- Just after the close of our fiscal year, we had four significant activities:
 - o In October, we received a \$1 million grant from the New England Federal Credit Union, the first in what we anticipate being three years of support, to address historical inequities in homeownership access for Black, Indigenous and people of color households through marketing, down payment assistance and other efforts.
 - o In November, CHT received a \$13.45 million grant from the Vermont Housing & Conservation Board to purchase TownePlace Suites in Williston and initiate a conversion of that hotel into 72 new apartments.
 - o In December, CHT received a \$7.345 million grant from the Vermont Housing & Conservation Board to purchase the Days Inn in Shelburne, which will be the new home for Harbor Place as we begin to transform that property to a range of housing options.
 - o Also in December, we announced the receipt of a \$500,000 grant from NeighborWorks® America to advance our development of shared equity homeownership with a goal of helping 40 households buy homes – just one of two grants made nationwide.

On behalf of the Board of Directors, thank you for your ongoing partnership and support of our mission. As you can see, there is a lot of work ahead, and with you we can tackle these big challenges and more.

Sincerely,



Jeff Smith, Board Treasurer

Consolidated Statements of Financial Position (continued on pg. 18)

ASSETS	2021	2020
Current Assets		
Cash—Operating, Property Accounts	\$6,946,763	\$5,858,164
Lois H. McClure Homes Forever Fund	2,388,667	2,171,701
Cash—Working Capital Reserve	65,422	—
Cash—Revolving Loan Fund	983,080	679,360
Rents Receivable	542,840	292,919
Pledges Receivable—Current	83,727	376,066
Development Fees Receivable	450,008	566,400
Property and Leaseholder Receivable	78,025	233,309
Other Receivables	263,088	699,516
Grants Receivable—Current	638,169	1,022,079
Inventory	14,408	4,770
Prepaid Expenses	377,960	358,168
Notes Receivable—Current Maturities	226,769	116,134
TOTAL CURRENT ASSETS	\$13,058,926	\$12,378,586
Cash—Restricted Deposits, Funded Reserves & Development Accounts	15,327,963	8,620,277
Notes Receivable	24,427,233	20,788,968
Less Current Maturities	(226,769)	(116,134)
Notes Receivable, Less Current Maturities	24,200,464	20,672,834
Pledges Receivable—Long Term	419,596	222,950
Covenants		
Housing Covenants	21,234,336	20,043,997
Land—Shared Equity Program	14,113,506	13,269,065
TOTAL COVENANTS	\$35,347,842	\$33,313,062
Equity in Partnerships	2,213,204	172,065
Investment in HIPEX	329,540	333,535
Investment in HPN Leverage VII, LLC	5,800,746	—
Property & Equipment		
Land—Rental Properties	20,268,948	20,012,062
Buildings Held for Rent	107,503,868	105,390,646
Office Fixtures, Equipment & Appliances	1,280,836	1,116,486
Work in Progress	3,044,855	1,299,120
Total	132,098,507	127,818,314
Less Accumulated Depreciation	(32,755,552)	(30,937,302)
Net Property & Equipment	99,342,955	96,881,012
Intangible Assets	159,470	—
TOTAL ASSETS	\$196,200,706	\$172,594,321

Consolidated Statements of Financial Position (continued from pg. 17)

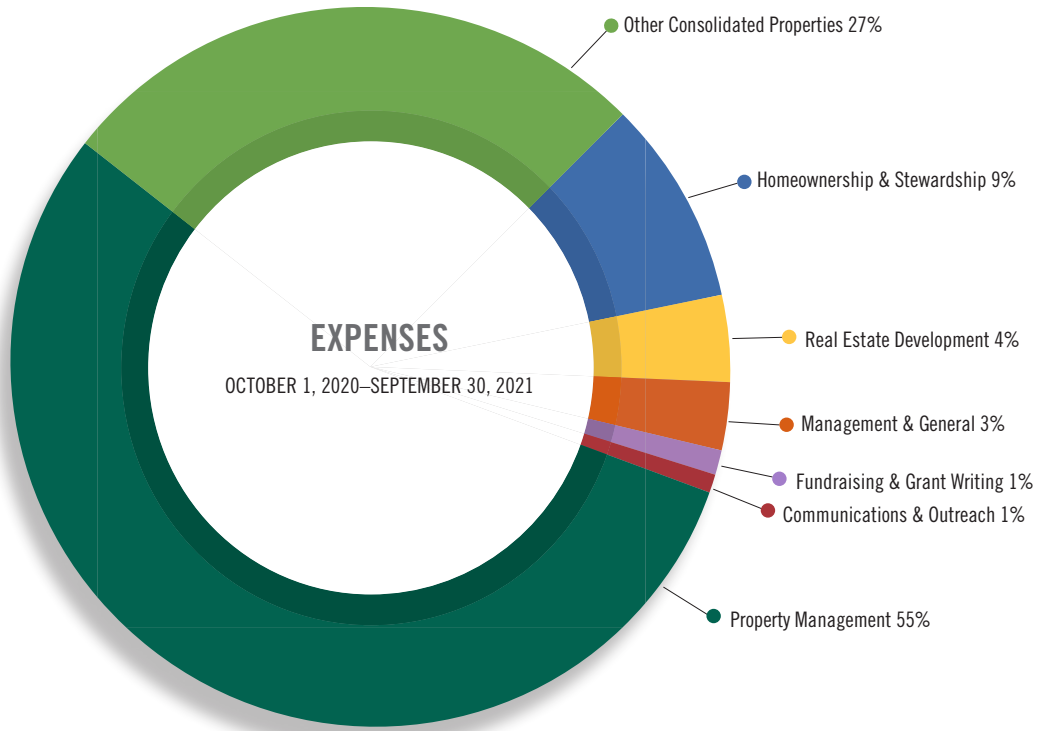
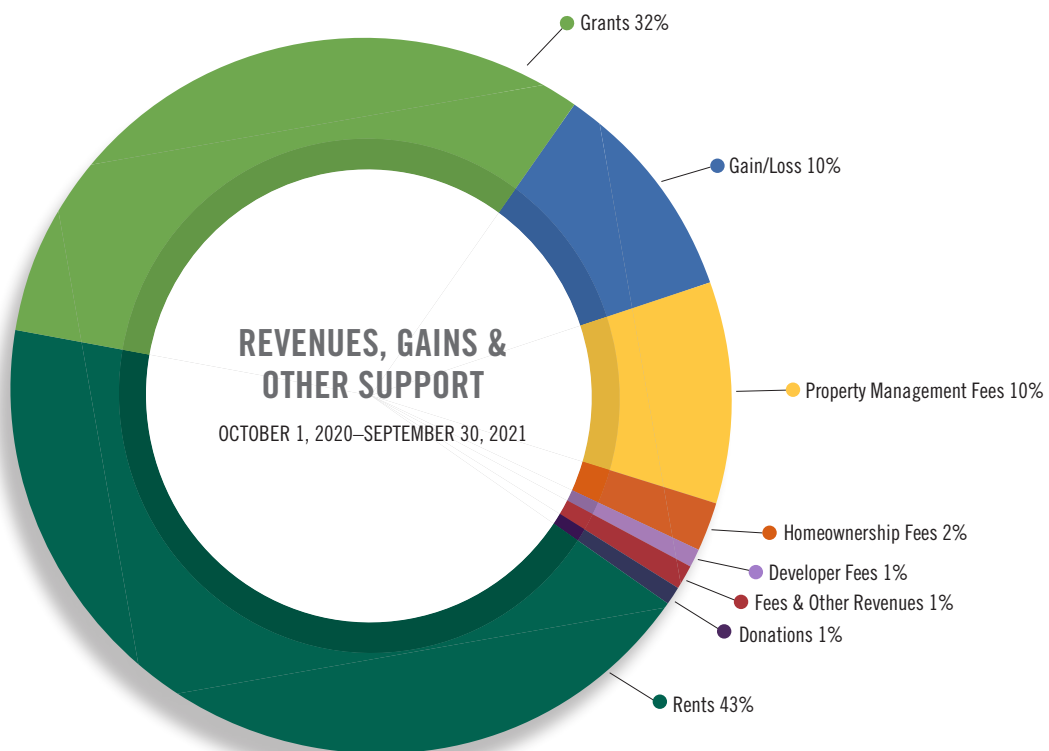
LIABILITIES AND NET ASSETS	2021	2020
Current Liabilities		
Accounts Payable	\$554,904	\$567,356
Accrued Expenses	495,687	424,931
Accrued Interest	160,675	154,746
Accrued Vacation Pay	316,470	309,716
Security Deposits	858,422	802,362
Reserve Deposits Held	50,838	33,697
Prepaid Rent	238,989	164,329
Refundable Advance	508,225	226,000
Current Portion of Capital Lease	23,777	22,831
Current Portion of Long Term Debt	3,653,267	3,249,862
TOTAL CURRENT LIABILITIES	\$6,861,264	\$5,955,830
Long Term Debt, Less Current Portion	82,880,849	69,494,807
Deferred Interest	10,324,009	9,953,584
Capital Lease Payable	877,169	900,946
Refundable Advance—Paycheck Protection Program	—	1,188,035
TOTAL LIABILITIES	\$100,943,281	\$87,493,202
Net Assets		
Without Donor Restrictions	76,482,751	68,091,067
With Donor Restrictions	18,774,674	17,010,052
TOTAL NET ASSETS	\$95,257,425	\$85,101,119
TOTAL LIABILITIES & NET ASSETS	\$196,200,706	\$172,594,321

Unaudited — Full Copies of Our Audited Financial Statements Are Available Upon Request.

Consolidated Statements of Activities (continued on pg. 20)

FOR YEARS	2021	2020
Revenues, Gains & Other Support		
Grants	\$11,811,939	\$18,998,429
Donations	439,169	257,065
Rents	16,126,243	13,762,985
Interest	110,815	160,378
Gain/Loss		
Gain/Loss on Investment	192,748	83,832
Loss on Adjustment to FMV New Consolidating Partnerships	—	(1,414,262)
Gain on Partnership Assignments	—	1,417,650
Gain on Sale of Properties	1,251,034	1,638,548
Gain/Loss on Investments in Partnership Equity	(132)	440
Capital Gain on Sale of Property	1,472,000	401,812
Gain/Loss on Disposal	263,753	(64,012)
Forgiveness of Debt	621,544	364,643
Property Management Fees	3,557,004	3,303,821
Homeownership Fees	580,075	523,777
Tax Credit Income	—	195,839
Developer Fees	312,408	1,247,461
Fees & Other Revenues	303,883	435,668
TOTAL REVENUES, GAINS & OTHER SUPPORT	\$37,042,483	\$41,314,074
Expenses		
Management & General	678,509	586,658
Fundraising & Grant Writing	384,010	276,910
Communications & Outreach	295,684	344,063
Homeownership & Stewardship	2,394,204	1,480,542
Property Management	14,739,763	12,557,921
Project Development	1,014,293	959,310
Other Consolidated Properties	7,305,420	7,063,576
TOTAL EXPENSES	\$26,811,883	\$23,268,980
Change in Net Assets	10,230,600	18,045,094
Net Assets at Beginning of Year	85,101,119	67,671,688
Transfer in Partnership Interest	(74,294)	(615,663)
NET ASSETS AT THE END OF YEAR	\$95,257,425	\$85,101,119

Consolidated Statements of Activities (continued from pg. 19)



Champlain Housing Trust Staff
(10/1/20–9/30/21)



- | | | | | | |
|--------------------|----------------------|--------------------|------------------|--------------------------|--------------------|
| Melissa Abbott | Megan Collins | Tommy Duval | Mimi Hsu | Daysha Mashak | Brendan Robinson |
| Rick Ames | Chris Comiskey | Olivia Eggert | Pam Hunt | Michelle Mayo | Helen Rock |
| Ann Atkins | Jack Commo | Jacob Elkins | Habiba Ibrahim | Kobe Mazza | Nicole Russell |
| Kathleen Audy | Matt Comstock | Leia Falco | Joel Jarvis | Tony Mazza | Chris Schaer |
| Robyn Badura | Tammy Cooke | Becca Faour | Jusinta Katon | James McCormick | Zerrin Sehovc |
| BJ Bailey | Constance Craik | Rick Farr | Margaret King | Lisa McDonald | Rajesh Shah |
| James Baker | Steven Crawford | Ivan Favreau | Bobbie Kinneston | Dan Mendl | Elise Shulman-Reed |
| Hassimiou Bangoura | Ryan Cross | Peter Fisher | Zach Kosakowski | Kirsten Merriman Shapiro | Caitlin Sicard |
| Amy Bean | Liz Curry | Julie Fisher | Botur Kosimov | Ann Milizia | Emily Taylor |
| Jeff Bergeron | Julie Curtin | Stacy Forrette | Choeden Lama | Linnie Miller | Meghan Tedder |
| Keith Borak | Josie Curtin | Hannah Gale | Andrew Lamonda | Karen Mitchell-Ruben | Brenda Torpy |
| Joanne Bottger | Bo D'Amico | Javier Garcia | Todd Lavigne | Siyat Mohamud | Dawn Torre |
| Tyler Bouffard | Nan Daudelin | Ishag Garelnabi | Jesse Lee | Michael Monte | Skip Trahan |
| Macey Bouffard | Lynn Davis | Cheri-Lee Gaudreau | Frank Lenti | Eilis Mooney | Migmar Tsering |
| Jonathan Breen | Scott Decatur | Barbara Gerics | Mike Leopold | Eric Mousin | Constance Van Dine |
| James Breen | Jacob Decatur | Charlie Glassberg | Miranda Lescaze | Sarah O'Neill | Sylvie Vidrine |
| Tone Cantrell | Amy Demetrowitz | Bill Groseclose | Henrietta Lewis | Mike Ohler | Richard Wehling |
| Josh Carey | Jean Paul Desjardins | Daryl Hamelin | Heather Little | Chip Patullo | Bill Welcome |
| Melissa Carter | Larisa Donca | Conor Harrington | Addie Livingston | Alyssa Peteani | Donal Williams |
| Michelle Caver | Chris Donnelly | Ieshia Harris | Denisa Macias | Christin Pounds | Victor Wu |
| Cayla Chaloux | Zino Douti | Joshua Headrick | Sara Maddocks | Blake Quirini | Hallyann Yandow |
| Josh Chant | Chelsea Draper | Nate Heald | Janet Maille | Kyle Ravey | Melanie Zuback |
| Becca Cloutier | Sead Drljacic | Marissa Hehir | Jaclyn Marcotte | Cheryl Read | |
| Will Coles | Donal Dugan | Anna Herman | Shelley Marshall | David Riegel | |
| Michelle Collins | David Dumas | Lonnie Hines | Suzanne Martin | Dan Roberts | |

We are proud to be affiliated with the following organizations. Their advice, leadership, and support makes our work possible.





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