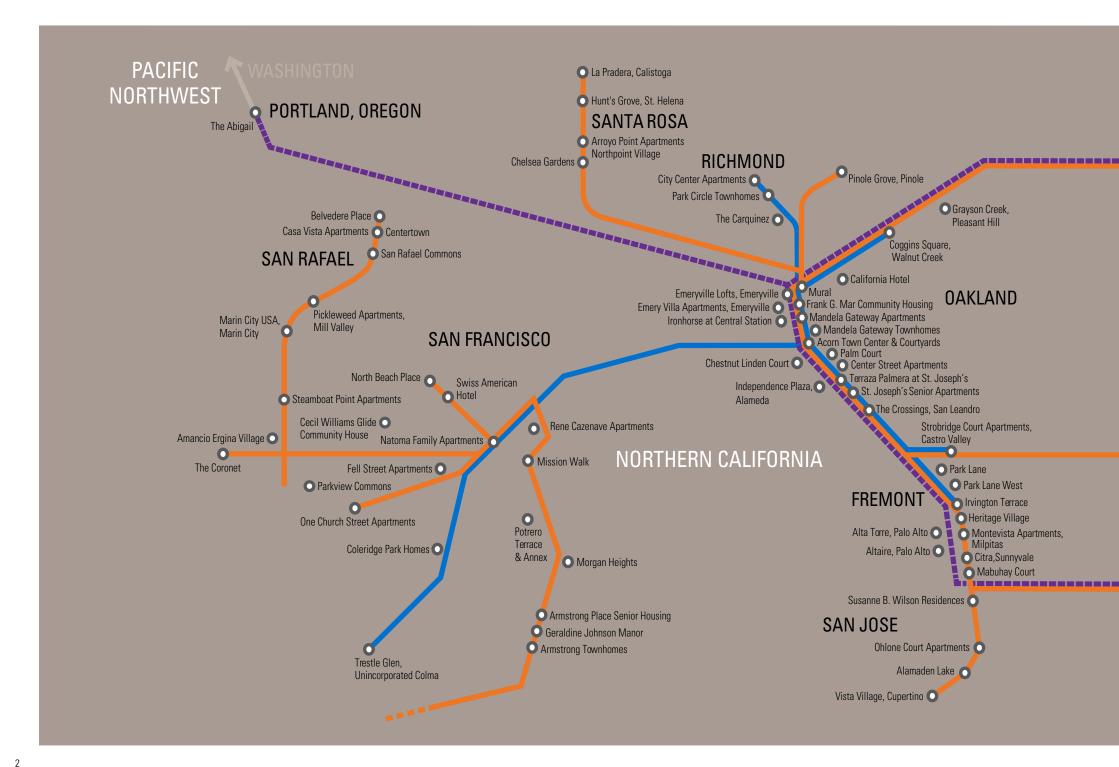
### SMART LIVING, SMART GROWTH



Since 1983, BRIDGE Housing has understood the importance of building and enhancing connections—among people and their communities, jobs, social supports, and the natural and built environments. Smart Living, Smart Growth, published to commemorate BRIDGE's 30th anniversary, focuses on the people who live in the organization's award-winning TODs transit-oriented developments that are accessible to trains, trolleys, buses and ferries. There are public policy, community, environmental and economic reasons to support TODs. The diverse stories showcased in this book tell how our residents' lives have been transformed by their living space. We hope their stories will inspire all stakeholders—including policymakers, financial partners, government agencies, fellow developers, neighbors and residents—to encourage greater transit-oriented development in cities and counties around the globe.

SMART LIVING, SMART GROWTH

BRIDGE HOUSING





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Circuit board transit grid of BRIDGE Housing's transit-oriented and transit-friendly developments in California and the Pacific Northwest.



#### FOREWORD

by Peter Calthorpe

At one time, housing, urban development and transit were co-evolving partners in city building; the urban center and its streetcar suburbs defined a uniquely American form of metropolis. This form was at once focused on the city and decentralized around transit-rich suburban districts. It offered the best of both worlds. During the post World War II decades, this balance was disrupted by the elimination of the streetcar systems along with the rise of sprawl and freeways. Now, a new balance is emerging between suburb and city using Transit-Oriented Development (TOD) as a catalyst.

Transit-Oriented Development is regional planning, city revitalization, suburban renewal and walkable neighborhoods rolled into one. It is a cross-cutting approach to development that can do more than help diversify our transportation system; it also offers a new range of development patterns for households, businesses, towns and cities. Key for low-income households, TODs offer affordable locations simply because of their mixed-use, walkable nature and, of course, easy access to transit.

Strategies for creating affordable housing often trend toward subsidies, cheap and distant land, density bonuses, special financing and lower construction quality. But each of these strategies has problems. Affordable housing on cheap land isolates the poor, subsidies are growing scarce, density is anathema to many neighborhoods, creative financing is a rarity and construction quality is already cut to the bone. A broader picture of how we form communities and how we see the home itself is central to rethinking this chronic economic problem.

Affordable housing must start with affordable neighborhoods, lifestyles and infrastructure. Imagine a neighborhood in which transit was within walking distance and ran frequently. Where one could stop on a short walk at a daycare center, favorite shop, bank, health

club or cafe. Where the streets were tree lined, free of sound walls and free of speeding cars--a neighborhood in which some trips could be made conveniently on foot, transit or bike. Imagine a place in which driving was an option rather than a necessity, a neighborhood in which the money spent on the driving and the car could be used for mortgage or rent, and where the time spent in the car could be traded for time in the community, with the family or reading on the train. For a struggling family, the benefits of these economies can be profound. Affordable housing in this form is rare largely because of public policies rather than economic limits or market forces. We choose to subsidize highways rather than transit and in so doing commit the working

# Transit-Oriented Development is regional planning, city revitalization, suburban renewal and walkable neighborhoods rolled into one.

poor to owning several cars. We choose to make building mixed-use neighborhoods difficult because of single-use zoning and mortgage underwriting standards. In addition, some communities practice exclusionary zoning by establishing minimum lot-size requirements or by limiting new construction. Changing these policies and practices not only will begin to resolve some of our affordable housing problems but also can break the logjam of traffic congestion, deteriorating air quality and loss of open space. These are integrated solutions for complex interconnected problems. And they are just one example of the many ways an environmentally sustainable future can also be affordable and socially robust.

But the issue of gentrification must be addressed along with middle-class migration back to the city and other urban places.

Diversifying the local population can be a good thing; mixed-income

neighborhoods typically bring enhanced public services, more convenient retail and better schools. But displacing whole communities without an appropriate mix of affordable housing is a mistake. In fact, gentrification often means the displacement of poor residents. It's a chronic and vexatious problem that the free market is not able to address. The greatest challenge for inner-city TOD, or any inner-city redevelopment, is to balance the need for affordable housing with the need to diversify the city with economically integrated communities. More inclusive suburbs can ease urban gentrification. More affordable housing at transit-rich suburban locations can not only provide needed alternatives for inner-city residents with low incomes, but also bring needed workforce housing near employment centers throughout the region. Affordable housing close to transit in job-rich sections of the region is essential to making ends meet, especially for lower-income households.

TODs are never a single-issue strategy. They are an alternative that provides choices not only in transportation mode but, more fundamentally, in lifestyle and affordability. As we confront the regional issues of open space preservation, congestion and air quality, affordable housing and affordable lifestyles, and mounting infrastructure costs, TOD and its complex web of transit modes will become a more and more important strategy for sustainable growth.

Peter Calthorpe is a visionary leader in urban design, planning and architecture. He codified the concept of Transit-Oriented Development in the early 1990s.









Clockwise, from top left: former BRIDGE President and CEO Carol Galante, Assistant Secretary for Housing/Federal Housing Administration Commissioner, U.S. Department of Housing and Urban Development; founding President and CEO Don Terner and Chairman Emeritus Alan Stein; Chairman Rick Holliday and Don Terner; Don Terner and developer Gerson Bakar.



#### PAST, PRESENT, FUTURE

Thirty years ago, BRIDGE Housing began as a solution to a growing problem, and it set the trajectory for the affordable housing industry by producing large volumes of high-quality, affordable homes in California.

An anonymous donor provided seed capital to figure out how to deliver affordable housing to working-class families in the expensive Bay Area. Rather than just study the problem, BRIDGE was born. To lead the organization, founding Board Chairman Alan Stein hired Don Terner and Rick Holliday, who quickly began producing housing for working families, often teaming up with private partners in new and innovative ways.

Today, BRIDGE continues to bring innovation to its core mission—production and ownership at a scale that has impact—solving the demands of communities as well as seniors and families. It is BRIDGE's

aim to grow its products with the intentionally innovative approaches characteristic of BRIDGE over its first 30 years. Transit-oriented development, which benefits people, neighborhoods, the environment and the economy, is one of BRIDGE's key strategies to achieving growth and sustainability.

BRIDGE has created more than 75 transit-oriented and transit-friendly developments representing nearly 11,000 homes. Its commitment to smart growth, affordability and green principles has focused the organization, with thousands of additional homes in the transit-friendly pipeline. While it deepens its commitment to resident programs, the organization continues to be well-positioned to bring quality, quantity and affordability to more people than ever before.

From left: Vice Chairman Ron Nahas, President and CEO Cynthia Parker, Chairman Rick Holliday.

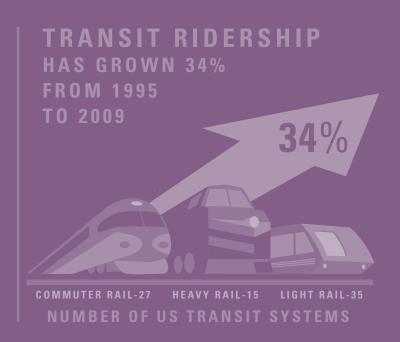
**2009** DEPT OF TRANSPORTATION, HUD AND EPA FORMED PARTNERSHIP FOR SUSTAINABLE COMMUNITIES · AMERICAN RECOVERY AND REINVESTMENT ACT - TIGER (TRANSPORTATION INVESTMENT GENERATING ECONOMIC RECOVERY) \$1.5 BILLION

**2010** FTA CHANGED FUNDING REQUIREMENTS TO INCLUDE MOBILITY IMPROVEMENTS, ECONOMIC DEVELOPMENT AND ENVIRONMENTAL BARRIERS

**2012** MOVING AHEAD FOR PROGRESS IN THE 21ST CENTURY \$10 MILLION · TIGER GRANTS \$2 BILLION

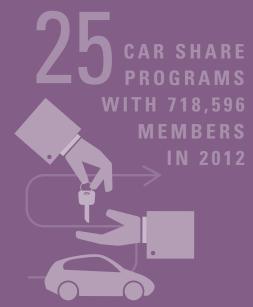
**2013** BIPARTISAN CAUCUS FOR PUBLIC TRANSIT SUPPORTERS

# 21 STATES HAVE TRANSIT-FRIENDLY STATUTES





BIKE SHARE
PROGRAMS IN
U.S WITH 172,070
MEMBERS



# Planning for Smart Growth

"Transit oriented and infill development has been a hugely successful strategy in providing affordable homes close to jobs and services needed by residents while at the same time reducing the impacts of development on the environment. It is a strategy that the federal government supports through active inter-agency partnerships."

Carol Galante, Assistant Secretary for Housing/Federal Housing Administration Commissioner, U.S. Department of Housing and Urban Development



#### Trestle Glen, San Mateo County

Louis Mondy moved into Trestle Glen after caring for his ill father, a duty that took a toll on his body and spirit. "I forgot about myself," he says. Now he uses the basket-ball court to get back into shape, and walks around Trestle Glen and the neighbor-hood every morning. Visiting family has become much easier now that he lives close to a BART station. "It's pretty much door-to-door wherever I go," he says.





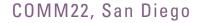




A monthly fresh fruit and vegetable market is one of the services at Trestle Glen, a development with 119 affordable apartments for families and a ground-floor child care center adjacent to the Colma BART Station in San Mateo County.







"Transit-oriented development is not just about building units – it is about building community. This site has been the very definition of blight and has sat in the middle of this community untouched for years. Bringing together the developer, local government agencies and the Housing Commission will make this project a reality and will open exciting possibilities for our residents."



Councilman David Alvarez, Council District 8, San Diego



#### TRANSIT-ORIENTED DEVELOPMENT: COMMON SENSE AND GOOD POLICY

by Robin Snyderman

My own introduction to transit-oriented development (TOD) was not through the textbooks. It was during my first job in the housing field, with a nonprofit developer who had recently renovated a pair of vacant single room occupancy (SRO) hotels into quality accommodations for formerly homeless people. This was before "supportive housing" was a familiar term or housing option. The developer, though experienced, had never served this particular population. Hired a year into the building's occupancy, I canvassed the tenants to learn their thoughts on their new home. The two biggest take-aways from those conversations were:

1) The leases, house rules and 9-to-5 staffing plans that worked well for families and seniors in my employer's other properties were failing this resident group. Turnover and maintenance costs were exorbitant. Ultimately, a new tenant association worked with us to transform these policies, the buildings' culture, as well as my employer's approach to tenant engagement and supportive housing.

2) In the words of one resident, "What were you people thinking? What kind of organization would develop affordable housing so far away from public transit? How are formerly homeless tenants supposed to get groceries and jobs?"

The next supportive housing created by this nonprofit organization inherited the new management policies piloted in the first SROs, and was located directly across the street from a transit station. As hoped, this increased residential density near the station, the committed tenant leadership, all the "eyes on the street" and increased transit ridership seemed to reduce crime rates and dramatically increase community engagement.

Later, when I took a new job in a new city, I looked for an apartment near a transit stop. When my family started to grow and I wanted better public schools, I moved to the closest suburb with good schools and into a home two blocks from a transit stop. Housing costs were higher because of these amenities, but (even before the creation of its Housing + Transportation Affordability Index) the Center for Neighborhood Technology resources assured me that my transportation savings would balance the equation, especially given such perks as being able to pick up my dry cleaning and groceries on the walk home from the train without contending with exorbitant gas and parking costs.

By then, I had read all the TOD literature by organizations like the Urban Land Institute, the U.S. Department of Housing and Urban Development (HUD), Reconnecting America and Smart Growth America. With my new employer, TOD was a driving part of the policy and action agenda. "Live near work or transit" was the mantra during our affordability and sustainability discussions, when we engaged in public housing reform in the city or workforce housing options in the suburbs. Although free market advocates focused on supply and demand and often dismissed both the household and community benefits of TOD, sadly the foreclosure crisis bridged much of the gap between these different perspectives. The National Resources Defense Council spotlighted how mortgage foreclosures are less likely in communities that are more compact, walkable and accessible to public transportation. We've seen progress from both federal policymakers and nonprofit implementers. We can applaud the Sustainable Communities Initiative, which brought together HUD, the Department of Transportation

and the Environmental Protection Agency to support TOD plans and partnerships, tools and developments nationwide. The Federal Transit Administration's New Starts program now awards highly desirable and competitive transportation funds based on such criteria as the availability of affordable housing near transit, as suggested by such entities as the National Housing Conference and Transportation for America. These early successes must be expanded.

There aren't nearly enough housing subsidies in any public sector budget to address this nation's demand for affordable housing, but if federal and state transportation dollars ALL encouraged "live near work or transit," families and neighborhoods alike would experience more stability, financial sustainability and (according to Policylink, Enterprise Community Partners and others) even good health.

Linking transportation funding to TOD is such a sensible policy to expand in the future that, looking back, you have to wonder what took us so long to get here and (in the words of that one SRO tenant), "What were you people thinking?"

Robin Snyderman, Principal, BRick Partners LLC and Nonresident Senior Fellow, Brookings Institution. Robin has been involved in housing policy and community development for 25 years, focusing on mixed income, neighborhood stabilization, housing for the homeless. In addition to her consulting services, she is on the faculty of Northwestern University in their graduate program on Public Policy and Administration.







#### St. Joseph's Senior Apartments, Oakland

Ruby Hall has a new hobby at St. Joseph's—gardening. Her neighbors give her lessons. "I'm just learning," Ruby says. "I'm enjoying it." She attends a weekly religious study group in the building's community room which includes a Chinese or Filipino dinner and discussion group.

St. Joseph's Senior Apartments are one of 27 finalists in the Urban Land Institute's 2013 Global Awards of Excellence program.







MacArthur Station, Oakland

"With developments like the MacArthur Station,
BART is taking an active role to promote smart
growth because it is key to the Bay Area's future."

Grace Crunican, General Manager, BART

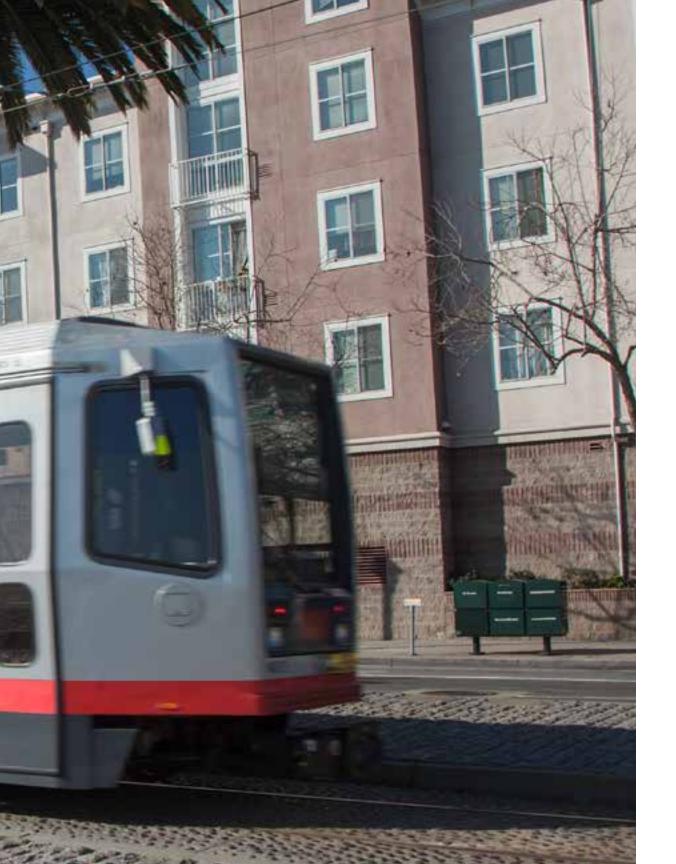


#### North Beach Place, San Francisco

For decades, a troubled and obsolete public housing complex stood at the base of the Powell Street cable car line in San Francisco's North Beach neighborhood. With investment from all levels of government and the private sector, BRIDGE and its development partners transformed 229 public housing units into 341 new apartments for families and seniors with a broad range of incomes. The transit-friendly property offers 20,000 square feet of commercial space, including the popular Trader Joe's grocery, a community center and child care services. Today, North Beach Place serves as a national model for a transit-oriented partnership that results in high-quality homes and retail and community services.









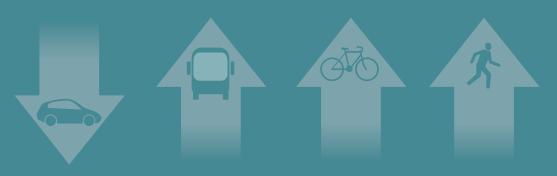
#### Steamboat Point, San Francisco

Steamboat Point Apartments led the way in the renaissance of South Beach, now one of San Francisco's most fashionable areas. BRIDGE was selected by the San Francisco Redevelopment Agency to create family apartments on this waterfront site. The property features a large interior courtyard, a community center, a computer learning center, a corner retail space occupied by a café and dramatic views of the Bay Bridge and San Francisco waterfront.

2009 PASSENGERS TOOK 10.4 BILLION TRIPS AND RODE TRANSIT VEHICLES FOR 55.2 BILLION MILES



SINCE 2001 16-34 YEAR OLDS
HAVE DRIVEN LESS AND RELIED ON PUBLIC
TRANSIT, BICYCLES AND WALKING MORE



VEHICLE USAGE DOWN 23%

UP 40%

BICYCLE USAGE UP 28%

WALKING UP 16%



PUBLIC TRANSIT RIDERSHIP
IS GROWING AT MORE
THAN TWICE THE RATE OF
POPULATION GROWTH

20% OF THE POPULATION WILL BE OVER 65, OF THAT GROUP 1 IN 5 WILL NOT DRIVE



## Connections

"By opening up access to jobs and other opportunities,
linking public transportation and quality affordable
housing offers a much brighter future for those
who were formerly excluded from the economic
mainstream in our metropolitan regions."

George McCarthy, Director, Ford Foundation



#### Fell Street Apartments, San Francisco



May Tang is a resident of Fell Street Apartments, a signature urban infill development that anchored the revitalization of the Hayes Valley district following the Loma Prieta earthquake. Fell Street Apartments helps to meet a substantial affordable housing need in a high-cost market, as evidenced by the average household tenure of more than 10 years, long-term vacancy rates below 2% and an extensive waitlist.



While resident Carlos Williams rides his bike to most places--such as his job as a security officer at a downtown high rise--he's grateful that he can take nearby public transportation if necessary. Having options is important to Carlos, whose busy schedule includes working as a deejay and taking night classes to complete his bachelor's degree and teaching credential.



For Andy Choy and his family, finding the right place to live hasn't always been easy. They moved to at least five different locations before settling into Fell Street, and previously lived in an area that was not convenient to public transportation. Now Andy bikes just a mile to his job at a hotel downtown. He and his wife walk to the grocery store to stock up on fresh fruit and yogurt for breakfast. He appreciates the joys of living in the heart of the city — an option he knows is increasingly rare for families like his.



#### Armstrong Place Senior Housing, San Francisco

Jackie Wysinger, Maggie Cain and Lois Cotton cherish
the camaraderie and community that exists at Armstrong
Place. Lois moved to San Francisco to be closer to her adult
children, but she spent nearly two years looking for secure,
affordable housing. Maggie, whose husband passed away in
2012, has found friendship and support among the residents.
And Jackie, a grandmother of eight, sometimes watches
movies with friends on Friday evenings in the building's
community room. Jackie and other residents cook for each
other on occasion, preparing meals like chicken, greens,
corn bread, macaroni and cheese, and peach cobbler. Her
affection for Armstong Place is simple, she says: "I like being
here. I want to be here until I can't be here."











#### Mandela Gateway, Oakland

Mandela Gateway is located across Seventh Street from the West Oakland BART Station. The development provides 168 affordable rental apartments, over 20,000 square feet of retail space, an outdoor play area for children, a landscaped town square, and dedicated spaces for educational classes and after-school programs. Mandela Gateway replaced aging public housing, an auto repair shop and a Caltrans parking lot, helping to reestablish Seventh Street as a retail corridor. The second phase of the development includes 14 for-sale townhomes and flats for first-time homebuyers. The combination of retail space, rental and for-sale homes plays a key role in the revitalization of this West Oakland neighborhood.



"Housing developers and their public and private partners today that have a commitment to both the revitalization of places and greater opportunity for low-income households know that these two strategies are a powerful combination."

Mark L. Joseph, PhD, Associate Professor, Mandel School of Applied Social Sciences, Case Western Reserve University



Mandela Gateway has received *Affordable Housing Finance* magazine's Readers' Choice Award for Best Urban Project, the National Association of Housing and Redevelopment Officials' Award of Excellence, the San *Francisco Business Times*' Real Estate Deal of the Year for Affordable Residential Development, and three PCBC Gold Nugget Awards.







# 200,000,000

CARS AND TRUCKS CREATE 50% OF NATIONAL AIR POLLUTION



# 

TAKING PUBLIC TRANSPORTATION IS BETTER FOR
THE ENVIRONMENT THAN ENERGY EFFICIENT LIGHT
BULBS, TURNING DOWN THERMOSTATS, WEATHERIZING
YOUR HOUSE AND BUYING AN
ENERGY SAVING REFRIGERATOR

# A Breath of Fresh Air

"Transit-oriented developments demonstrate how the State of California can achieve a double return on investment by providing affordable homes while maximizing transit use and reducing greenhouse gas emissions. Building affordable TODs not only helps individual families and seniors find affordable and accessible homes, but also helps the state of California and the country address climate change."

Matt Schwartz, President and CEO, California Housing Partnership Corporation





The Abigail, Portland, Oregon



"I have seen first hand how neighborhoods of onceabandoned warehouses can be transformed into multi-family housing and be changed into a vibrant area with the support of alternative transportation such as streetcars and bikes."

Rick Gustafson, Executive Director, Portland Streetcar, Inc.



# Coggins Square, Walnut Creek

Sabrina Shane's life changed dramatically when her husband suddenly passed away. Her family's income dropped by more than 80 percent. "Without Coggins Square, it would have taken me years longer to have stabilized after my husband's death," she says. "I feel we've created lifelong bonds and relationships in our community there."











#### Potrero Terrace and Annex, San Francisco

As part of San Francisco's HOPE SF program, Rebuild Potrero is an ambitious effort to create a vibrant new mixed-income community in one of the city's most beautiful neighborhoods: Potrero Hill. Planning for the redevelopment goes far beyond addressing the physical structure of public housing; it aims to build and strengthen the larger community by integrating homes and residents into the larger social, economic and physical fabric of the neighborhood and city. Together with public- and private-sector partners, the BRIDGE team plans to replace, one-for-one, all 606 existing public housing apartments and integrate additional affordable and market-rate homes into the community along with amenities such as open space, neighborhood services and retail opportunities.





## Celadon at 9th & Broadway, San Diego

Celadon at 9th & Broadway is located three blocks from a major trolley stop and close to grocery stores, a library, a post office and a park. When complete it will include 250 rental apartments for individuals and small families. Eighty-eight of the apartments will be supportive housing, including 25 units for youth aging out of foster care and other special-needs residents; 63 apartments will serve frail seniors under the Program of All-Inclusive Care for the Elderly (PACE). The high-rise is designed to be LEED Silver certified including an eco-roof with drought tolerant planting and a photovoltaic system to generate electricity.







#### Ohlone Court, San Jose

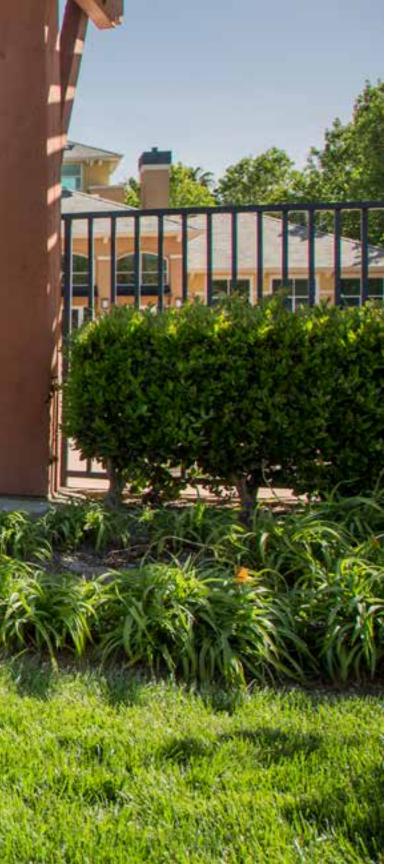
Winner of a 1998 Gold Nugget Award, the development of Ohlone Court, a partnership with a private landowner, created 135 affordable apartments in one of the country's most expensive housing markets. It is located on a light rail line and near other transportation options, is next to the local library, Highway 85, the Guadalupe Parkway and the Oakridge Mall. Amenities include a large swimming pool and children's wading pool, children's play areas and a community center.















#### Montevista Apartments, Milpitas

Located in high-cost Silicon Valley, Montevista Apartments opened in 1998 with 306 apartments, half of which are affordable for working families with low incomes, and the balance available at market-rate rents. The 16-acre property includes a pool and cabana, barbecue and play areas, as well as a community building with a fitness center, a game room and a computer room. With extensive landscaping, parking hidden from view, and architecture that relates to its surroundings, Montevista is designed specifically to enhance the neighborhood. There are numerous amenities within walking distance, including the Great Mall, and a nearby light rail stop provides easy access to transportation. For software engineer Venkata Subba Rao Vejandla, it is an ideal home for a small family.

\$10,000 **AVERAGE ANNUAL SAVINGS USING PUBLIC TRANSIT** 

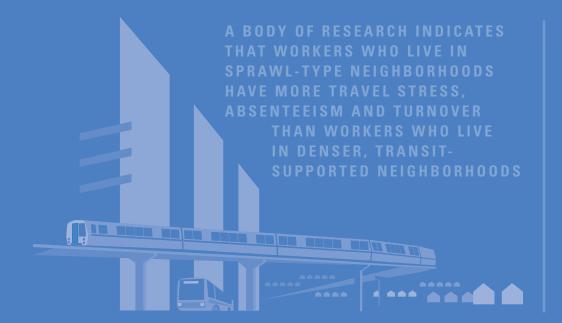




**AVERAGE HOUSEHOLD INCOME** 







# Dollars and Sense

"Moving people to jobs is easier than moving jobs to people. And locating affordable housing, child care, schools and other key services near existing transportation creates healthier communities and people, while simultaneously reducing our carbon footprint. Transit-oriented development is vital to our economic growth and development."

Nancy O. Andrews, President and CEO, LIIF



#### Poinsettia Station, Carlsbad

Just a few years ago, Chelsea and Cody Iddings were living in the bedroom of a friend's home, a situation that became more complicated with the arrival of their son. The Iddings moved into nearby Poinsettia Station. "It's just been amazing how friendly everyone is," she says. "I've never experienced anything like it. I think it's the architecture... you walk outside and see your neighbors."

The location of the building, a few minutes from the train station by foot, enabled the family to sell their second car to trim expenses.

Cody commutes to his job in San Diego. The family may soon be able to transition out of Poinsettia Station into a larger, market-rate home because of Cody's new higher-paying job.







Part of the first transit-oriented development in the City of Carlsbad, the 92 apartments of Poinsettia Station are within walking distance of the Coaster commuter train station, which offers service into San Diego, as well as retail services and the beach. BRIDGE worked with the master developer to meet the affordability requirements of a larger master-planned site.

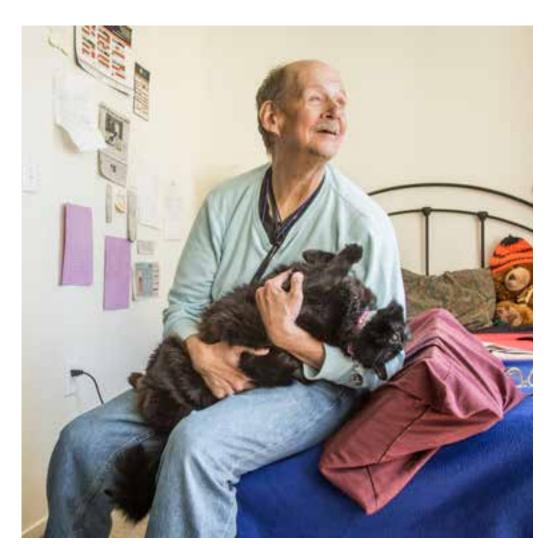














#### The Coronet, San Francisco

Prior to moving into The Coronet, Norman DePover spent seven years in and out of homeless shelters. "That gave me a place to sleep, but that was it," he says. For Norman, who has a genetic disability, chronic homelessness has ended thanks to the combination of an affordable apartment paired with wraparound services such as physical therapy, speech therapy and case management. "Without the opportunity to join On Lok [service provider] and BRIDGE, I probably wouldn't be alive right now. That's what this campus means to me—the housing plus the senior services provided by the Institute on Aging. Living at The Coronet gives me the stability to thrive."



### Church Street Apartments, San Francisco

Located in an extremely high-rent market, Church Street offers 93 affordable apartment homes adjacent to public transportation, shopping, schools, parks, a library and places of worship. The award-winning design knits this property into the existing fabric of traditional rowhouses in the neighborhood. An onsite social services staff works with residents to provide the support needed for stability and economic growth.



"People are more likely to commute to work on foot or by bicycle if they live close to their work, live very close to a grocery or drug store, and have good access to public transportation."

American Housing Survey





#### AFTERWORD

Locating residential housing near transit makes sense in a world of diminishing resources and increased expense. Simply put, not having to rely on a car increases expendable income by saving money on insurance,

gasoline, parking, wear and tear, and time fighting traffic. It's a smart choice of lifestyle particularly in urban areas where the market cost of housing often far exceeds an average family's income by more than 50%.

Plus it's good for the environment.

Having said that, it's a tricky and time consuming option for developers due to lack of land, risk around environmental issues or restrictions, infrastructure requirements, and competing public policies. This book shares a glimpse into the lives of BRIDGE residents who are living in transit friendly affordable housing and enjoying increased freedom through time and disposable income. Changing public policy and encouraging intergovernmental and private sector partnerships will continue to make this option more readily available. BRIDGE is very happy to have played a role in both changing public policy and helping change people's lives. This book offers a salute to smart living and a look at how it can be done. We thank and dedicate this book to all who have helped along the way.

Cynthia A. Parker

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President and CEO

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