

2021 ANNUAL REPORT



RISE

*transforming neighborhoods
together*





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Our Mission

**RISE PARTNERS WITH COMMUNITIES TO BUILD STRONGER, MORE
EQUITABLE ST. LOUIS AREA NEIGHBORHOODS.**



Letter from Terrell Carter, Incoming President



Dear Community Members,

Thank you for your partnership and various contributions of time, talent, and resources to Rise Community Development.

Your support of Rise helped ensure our ongoing ability to meet the housing, capital, planning, and technical assistance needs of the various people, communities, and organizations we seek to impact. Our service area includes St. Louis City, St. Louis County, St. Clair County, IL, and Madison County, IL. Your dedication to successful community revitalization is one of the primary reasons Rise continues to impact the St. Louis metropolitan area.

During the past year, Rise successfully received funding approval for four projects through the Missouri Housing Development Commission. We also provided planning and technical assistance services to multiple municipalities in the City of St. Louis and the Metro East area. Our CDFI successfully raised additional capital to strengthen our lending capacity to minority and women-owned small businesses. Finally, we completed a long-anticipated affordable housing study for the City of St. Louis.

Through the efforts of our dedicated staff, the guidance of our board of directors, and your partnership, together we are making a difference in the world.

Thank you for participating in this work with us.

A handwritten signature in blue ink that reads "Terrell Carter". The signature is fluid and cursive, with a long horizontal line extending from the end of the name.

Terrell Carter, DMin



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together*



Completed Developments

Edison Avenue Lofts Granite City

Rise completed the conversion of the former Tri-County YMCA in July 2021. This development consists of 37 affordable 1- and 2-bedroom apartments in a single historic building with 2,560 square feet of commercial space and 6,290 square feet of common area and amenities for use by residents. The development is serving artists and veterans who are interested in living downtown, where proximity to amenities such as City Hall, restaurants and coffee shops, a movie theater, and parks are within walking distance.



Casas Marias

Rise provided development consulting services to Dutchtown South Community Corporation to complete its second single-family home development. The project features two new homes at 3535-37 Missouri in the Marine Villa neighborhood, within walking distance of many area amenities, such as the Cherokee business district, two bus lines, and a proposed MetroLink stop. Casas Marias was the second single-family home development project undertaken by Dutchtown South Community Corporation in the last several years since they expanded their role in housing activity in South City. The housing market in Marine Villa has begun to show signs of activity. These two new affordable single-family homes support that trend while also providing opportunities for low/moderate-income households to take advantage of the opportunity to become homeowners and build wealth in a revitalizing neighborhood. Construction is complete and both homes have been sold.

Rise Community Development Financial Institution (CDFI)

11 Approved Loans

8 Loans Originated

\$378,000 Amount of Loans Originated

5 Borrowers Supported with Funding

\$2,212,000 Amount of Construction Contracts Supported

\$700,000 New Capital Raised

13 Loans Outstanding

28 Rise CDFI Funders

Completed Developments

Chippewa Park

As co-developers, Rise and Lutheran Development Group (LDG) completed the Chippewa Park development to address the considerable shortage of quality affordable housing options in the densely populated Gravois Park and Dutchtown communities.

The project included the historic rehabilitation of fourteen multifamily buildings in the Jefferson-Gravois Streetcar Suburb historic district that had been vacant and abandoned. The 46 apartments fill mostly two and four family buildings in the area generally bounded by Osage Street to the south, Nebraska Avenue to the west, Jefferson Avenue to the east, and Cherokee Street to the north.

The heart of the development is Chippewa Street, where the development team has rehabilitated several mixed-use buildings to provide approximately 8,500 square feet of restaurant incubator and community space along this former street-car line. The project is complete and fully leased, with the exception of the commercial lease at the 2800 Chippewa building.



Gene Slay's Girls & Boys Club



Rise is providing development consulting services to Gene Slay's Girls and Boys Club to develop a 14,600 square foot satellite facility in the Dutchtown neighborhood to expand its youth services, including summer and afterschool programs, tutorial services, recreation and sports. The Club began operating out of the space in December 2020.



“It's created a foundation for our family in terms of not only stability, a sense of community, but also the dignity of being able to live in a home that is within our budget, that is not in a slum. We live in an area that is growing. We know that we're exactly where we're supposed to be right now.”

— Jerri Winters, Resident, Village at Delmar Place



Single Family Homes For Sale - Coming Soon

Ashe & Nash Estates

Ashe & Nash Estates is a series of five planned single-family homes; one in Walnut Park East and four in The Ville and Greater Ville neighborhoods. The project is named after Dr. Helen Nash and Arthur Ashe, prominent figures who lived and worked in these neighborhoods. The four new homes to be built along N. Sarah Ave. closed on their initial financing February 26, 2021. Rise is providing development consulting services to Northside Community Housing, Inc. (NCHI) for this project.



Cherokee Homes & River Roads

Cherokee Homes and River Roads are the first of a planned series of single-family homes to be built and rehabbed in neighborhoods in both North and South in the Gravois-Jefferson Historic Neighborhoods Plan Area for which Rise is providing development consulting services to Lutheran Development Group.

Generations C

Rise is providing development consulting services to Northside Community Housing, Inc. (NCHI) to build a new affordable single-family for-sale home on a vacant lot in the Central West End. The "Generations" developments are designed to be more accessible and welcoming to multigenerational families who are looking to age in place in a quality, affordable home. Designs feature higher bedroom counts, accessible bathrooms, and bedrooms located on the first floor for increased accessibility. Other features that promote accessibility and sustainable design can be added based on the buyer's needs. The project is still in the environmental review phase.

Generations JVL

In another "Generations" development, Rise is providing development consulting services to Northside Community Housing, Inc. (NCHI) to build six new affordable single-family for-sale homes designed to serve the needs of multigenerational families in the Jeff-Vander-Lou neighborhood. The homes are designed to be more accessible and welcoming to multigenerational families who are looking to age in place in a quality, affordable home.



Generations V

Northside Community Housing, Inc. (NCHI) has been awarded HOME Investment Partnerships Program (HOME) funding to build a new single-family for-sale home on a lot in The Ville neighborhood, tentatively titled "Generations V." The home is designed to be more accessible and welcoming to multigenerational families who are looking to age in place in a quality, affordable home. The design features accessible bathrooms and a bedroom located on the first floor for increased accessibility. Rise is providing development consulting services to NCHI on this project.



Single Family Homes For Sale - Coming Soon

Lutheran Development Group

love thy neighbor.

LDG North #2

Rise is providing development consulting services to Lutheran Development Group (LDG) to build one new affordable single-family for sale home. Instead of two side-by-side homes on 8547 and 8549 Church, the plan is now to consolidate the lots and build one home. This development will complement LDG's current River Roads and LDG North—new projects, as well as the planned Baden School Senior Apartments project. It will add two affordable, single-family for-sale homes to the Baden neighborhood. The project received a Community Development Administration (CDA) award in April 2021.

Rise Falstaff Homes

Rise Falstaff Homes proposes to build on the impact of our recently completed Chippewa Park project by adding a new single-family detached affordable for-sale home component in the neighborhood. The guiding strategy of the proposed development is to begin to address some of the numerous vacant lots and buildings in the area, with a focus on property around Marquette Park. The proposed development is informed by the Gravois-Jefferson Historic Neighborhoods Plan and supported by neighborhood partners. Rise is the sole developer on this project.

LDG South

Rise is providing development consulting services to Lutheran Development Group (LDG). The project will consist of three new and two rehab single-family for-sale homes in the Dutchtown and Gravois Park neighborhoods. The new infill and rehab development will serve to complete blocks while maintaining their character. The addition of these five homes that will be affordable to moderate income families will continue LDG's work in these neighborhoods, which is aimed at increasing neighborhood stability through the provision of safe, quality, affordable housing options. This mission is supported by the Gravois-Jefferson Historic Neighborhoods Plan, which specifically calls for an increase in affordable housing options in what is one of the city's most densely populated neighborhoods.

LDG South #2

Lutheran Development Group (LDG) was awarded Community Development Block Grant funding to build one new single-family for-sale home and to rehab one two-family into a single-family home in the Dutchtown neighborhood. The addition of these two for-sale homes will continue LDG's work in the Dutchtown neighborhood, which is aimed at increasing neighborhood stability through the provision of safe, quality, affordable housing options. These new homes will complement the proposed Marquette Homes development, which shares a footprint with these for-sale homes. This mission is supported by the Gravois-Jefferson Historic Neighborhoods Plan, which specifically calls for an increase in affordable housing options in what is one of the city's most densely populated neighborhoods. Rise is providing consulting services to LDG on this project.



Single Family Homes For Sale - Coming Soon

State Street Homes

State Street Homes will be the fifth, sixth, and seventh single-family home developments by Dutchtown South Community Corporation as it expands its role in housing activity in South City. This project will expand the organization's long-time efforts to stabilize housing and bring increased vitality to the housing markets in the Dutchtown, Gravois Park, Marine Villa, and Mount Pleasant neighborhoods. State Street Homes will complement Casas Marias, two for-sale homes in Marine Villa, and Una Maria, one for-sale home in Dutchtown. Rise is serving as a development consultant on this project.

Una Maria

The construction of this new affordable single-family home, a few minutes' walk from Casas Marias, will be the next development to be undertaken by Dutchtown South Community Corporation. Rise is the development consultant for this project. Una Maria will be the fourth single-family home development project by Dutchtown South Community Corporation in the last several years as it expands its role in housing activity in South City. This project will expand the organization's long-time efforts to stabilize housing and bring increased vitality to the housing markets in the Dutchtown, Gravois Park, Marine Villa and Mount Pleasant neighborhoods.



DUTCHTOWN SOUTH
COMMUNITY CORPORATION



Ville Generations

Northside Community Housing, Inc. (NCHI) was recently awarded \$2 million in HOME Community Housing Development Organizations (CHDO) funding to building nine new homes and rehab one existing home in The Ville and Greater Ville neighborhoods, NCHI's primary service area. This project will continue to revitalize the N. Sarah corridor, complimenting other nearby CDA for-sale developments and St. Ferdinand II, NCHI's most recent LIHTC development. Rise is serving as development consultant on this project.

Rise had **110 homes** and **2,560 square feet** of commercial space completed or under development in 2021, representing **\$26.5 million** in neighborhood investments.



Developments Coming Soon



DOORWAYS 2.0

Rise provided site search and selection services to DOORWAYS in securing the site for the development of 50 affordable apartments and 18,000 square feet of administrative office, program

and retail space as part of a new campus development on N. Jefferson between Stoddard and Gamble Streets. Thirty-five (35) of the apartments will be low-income housing tax credit units and 15 will provide transitional housing. We are continuing to provide development consulting services for these first two components of what will be a multi-phased development. The property closed in March 2021.



DOORWAYS Mama Nyumba

Rise is also providing development consulting services to DOORWAYS for the moderate rehabilitation of its Mama Nyumba development. Mama Nyumba is a 14 unit, 2-story development serving larger families living with HIV/AIDS. It is part of a larger campus that includes the newer Mama Kaya project that serves the same special needs population. These developments are just two blocks west of the new DOORWAYS 2.0 project. Construction is well underway on seven units.

Launch Code

Rise is assisting LaunchCode with the financing and re-purposing of the former Nathaniel Rivers State Office building. The organization, which provides coding and tech education to disadvantaged students with the mission of launching careers and filling a void in the tech industry, had previously rented the building. With our help, LaunchCode is adapting the building to better suit its needs and those of the students it serves and to grow its enrollment capacity. Construction will begin later in 2021.



Newly Funded Developments

Marquette Homes

Rise, in partnership with Lutheran Development Group (LDG), is developing Marquette Homes. The Marquette Homes project profile includes infill new construction and historic rehabilitation of densely scattered sites on the northeast side of Dutchtown. The development will include 32 apartments of historic rehab in 13 buildings and 28 units of new construction. The centerpiece of the project is a 10-apartment rehab of the prominent building at 3305 Meramec which includes approximately 600 square feet of commercial space. Rise is the developer and managing general partner. Work on the \$23 million community will begin in early 2023.

Old North Park East

Old North Park East is the re-syndication of Rise's C.O.N.E.C.T. development. The project consists of 63 apartments, ranging from 1- to 4-bedroom units with 27 apartments and homes in the Forest Park Southeast neighborhood, and 36 in the Old North neighborhood. Rise is the sole developer on this project.

Elliot Place

Elliot Place is the second phase of the DOORWAYS 2.0 housing development. Similar to DOORWAYS 2.0, Rise will provide development consulting services for the project. Elliot Place will provide permanent supportive housing to augment the DOORWAYS 2.0 campus and will consist of 39 apartments of permanent supportive housing, 36 1-bedroom apartments and 3 2-bedroom apartments. The development was approved for State and Federal 9% LIHTC in MHDC's FY2021 round and later awarded \$750,000 from the Affordable Housing Trust Fund in January 2021. Additionally, Elliot Place was awarded \$1,848,000 in competitive 811 HUD funding. The current development budget for the Elliot Place community is \$10 million. Construction is scheduled to begin in October 2022.

Winstanley Park

Winstanley Park is a combination of new construction and adaptive reuse of a 100,000 square foot building that will result in the development of 38 apartments and townhomes. The development will also provide up to 20,000 square feet of white box commercial space. Contemplated uses include a local grocer, community services, and a fitness center. The project, located on the northwest edge of the Winstanley neighborhood, builds off the strength of the two Sinai Village single family home developments. Rise will serve as the real estate consultant for Mt. Sinai Development Corporation on this project.

Baden School

Baden School is a historic rehab/adaptive reuse of the William Ittner designed Baden High School building. When finished it will provide 50 units of mixed-income housing with community space for supportive services.

Rise is providing real estate development consulting services for Lutheran Development Group (LDG). Current development cost for Baden School is \$14.3 million and the project is scheduled to close in April 2023.

48 Fields

Rise is providing real estate development consulting services to Efficacy Consulting on the 48 Fields project. 48 Fields is a 50 unit, mixed-income, mixed-use senior development in the Greater Ville neighborhood. This is the latest collaboration with Efficacy Consulting, an M/WBE lead development company. Rise first partnered with Efficacy on the Village at Delmar Place project in the West End with Rise serving as mentor in one of the first MHDC Mentor/Protegee programs.

48 Fields is a four-story building that will provide 35 apartments of affordable housing, 15 apartments of market rate housing, 3 commercial bays and 12,000 square feet of space for a new Fields Foods urban grocery store. The \$14.3 million project is projected to close in the first quarter 2023.

Rise Young Professionals



The Rise Young Professionals (Rise YP) continue their mission to engage in collaborative project-based work and resource development to advance community revitalization in St. Louis. They envision a vibrant St. Louis region empowered by a movement of talented young professionals with diverse backgrounds, skill sets, and ideas dedicated to fostering equitable community development.

The Rise YPs are passionate about the revitalization of St. Louis neighborhoods, and use their diverse skill sets to provide resources to help communities grow and to assist Rise with some of the capacity-building work we do with community-based organizations. They volunteer regularly, create unique professional development opportunities, and host social events in neighborhoods in which Rise works.

2021 Rise YP Accomplishments

Events

- hosted a Virtual Jazz Brunch with guest performer Marvin Cockrell
- hosted a hybrid Trivia Night: Celebration Rewind, total raised: over \$6,000

Diversity Equity and Inclusion (DEI)

- The Rise YP DEI Committee led the YP book club reading with *Citizen Brown: Race, Democracy, and Inequality in the St. Louis Suburbs* by Colin Gordon
- DEI Committee members lead sessions at each board meeting including topics such as belongingness, to law and yoga, Rise's commitment to DEI, and our book of the year

Projects

Contractor Loan Fund Tool Kit

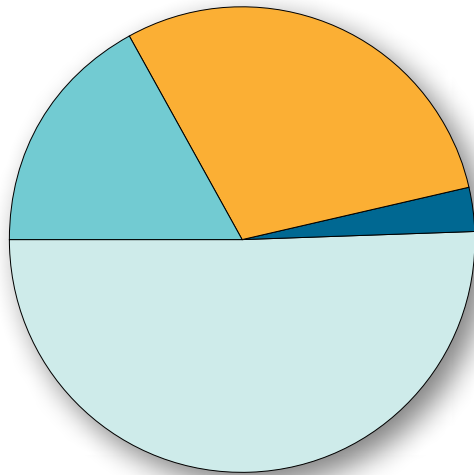
Rise YP has been working in collaboration with Rise's CDFI Contractor Loan Fund which supports women and minority-owned contracting businesses. The engagement includes recording video interviews with subject matter experts, providing light editing, creating and sourcing supporting downloadable resources, and building modules. Rise YP estimates the project to be complete and launched at end of the first quarter 2022

Other Accomplishments

- launched its inaugural Rise YP Community Catalyst Award at Rise's Transforming the Landscape Gala
- launched the Rise YP Alumni Community Program

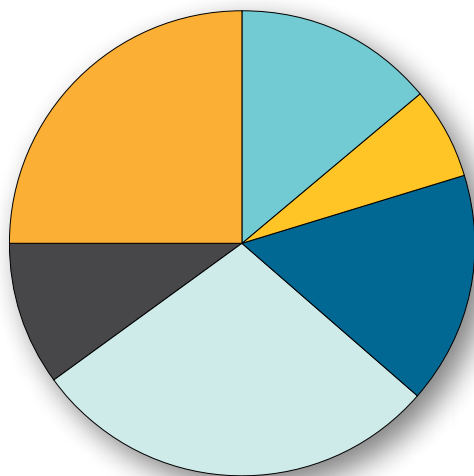


2021 Financials:



REVENUE:

Contributions & Program Fees	\$839,496
Management, Development, & Professional Fees	\$1,449,250
Interest Income	\$148,036
Other	\$2,485,167
Total Revenue	\$4,921,949
NET ASSETS	\$9,290,650



EXPENSES:

Real Estate Development	\$480,456
Technical Assistance	\$266,601
Asset Management	\$124,005
Loan Programs	\$306,741
Management & General	\$551,629
Fundraising	\$187,891
TOTAL EXPENSE	\$1,917,323

Rise has developed **over 5,660 homes and apartments** as a developer or development consultant since 1993 representing **\$742.5 million** in neighborhood investments.



Transforming the Landscape Gala



On November 13, 2021, Rise held its 2021 Transforming the Landscape Gala and also presented the Lifting Our Communities Awards. The event was held at The Marriott Grand located on Washington Avenue in St. Louis, MO.

Over 275 people attended the event amid the pandemic and were able to physically come together to support, and show their appreciation for Rise and its mission. Some of the people in attendance included close friends, partners, and collaborators. The one and only Michael McMillan, CEO of the Urban League

of Metropolitan Saint Louis, Inc. eloquently served as Gala Chair, and Rene Knott, the beloved morning anchor for KDSK, was the emcee for the Gala.

It was a marvelous night that started with a fabulous cocktail hour, then welcoming and touching moments honoring the first round of awardees in the category of Legacy Awards, an exquisite dinner, then onto presenting the second category of Lifting Our Communities Awards -- and concluding with the successful fund-a-need.



The Awardees:

Legacy Awards:

Mike Harris, founder of E.M. Harris Construction Company, received by Mary Harris

Greg Vatterott, Sr., Chairman of CF. Vatterott Construction, received by Greg Vatterott, Jr.

Peter Benoist, former President, and CEO of Enterprise Financial Services Corp., received by Carol Benoist

Lifting our Communities Awards:

Stephen Acree, former Executive Director and President of Rise

Laura Gilbert, former Vice President Community Development and Community Reinvestment Officer at Commerce Bank

Aaron Williams, former member of the Rise Young Professionals Board

The awards ceremony featured video presentations on each of the awardee's achievements followed by the presentation of the awards and acceptance speeches. The award presenters included Rise board member Phil Krull, Rise board co-chair Mary Campbell, Rise board vice-chair Tom Reeves, Rise Young Professional secretary Elizabeth Johnson, Rise board member

Reginald Scott, and Rise board member John Dubinsky.

The event was bitter-sweet during the Legacy Awards and joyous for the Lifting Our Communities awards. The vibe was very positive and loving. We are extremely grateful to our guests and our sponsors. Thank you to all of our board of directors, staff and volunteers.



2021 Donors:

\$10,001 to \$30,000

Bank of America Foundation
Enterprise Bank & Trust
Foundation
PNC Bank
Urban League of Metropolitan
St. Louis
US Bank

\$5,001 to \$10,000

Carol Benoist
John Dubinsky
Mary Harris
Advantage Capital
Busey Bank
First Bank
Greater Green Bay Community
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Sterling Bank

\$2,500 to \$5,000

Anonymous Donation
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Stifel Bank & Trust
Sugar Creek Capital
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\$500 to \$2499

John and Danielle Adams
Suzanne Agin
Karen Bartley
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Elliot Benoist
Patricia Benoist
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Joe Brinkmann
Don Buchmueller
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Kelly Kinnaman
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Matt Krieg
Phil Krull
Alexander Kuehling
Daniel Lovett
Sandra & Stephen Marsh
Sal Martinez
Dave Mastin
Bryan McAllister



Nicole McKoy
Michael McMillan
Philip Minden
Birch & Catherine Mullins
Brian Murphy
James Murphy
Aaron & Mollie Olson
Kylee Olson
Nancy Peltzman
Larry Perlmutter
Tom Pickel
Stanley Presson
Cynthia Prost
W. Thomas Reeves
Steven Reynolds
Joseph Roddy
Peg and John Roedel
Tom Schaefer
Meg Schneithorst
Reginald Scott
Haden Smith
Imani Smith
Rachel Sobotka
Ruth Sorrell
Sean Spencer
Sam Stephens
Elizabeth Stohr
Cameron Strickland
Mark & Leslie Stroker
Erin Sullentrup
Greg Sullentrup
Ann Sutter
Nancy Symeonoglou
Dave Toby
Meredith Toler
Henry Webber

Ryan Weis
Stratton Whitaker
Weston Willbrand
Erika Wilson
Kaylen Wissinger
Brian Witherspoon
Paul Woodruff
Mark Zavaglia
Hillary Zimmerman

\$100 to \$499

Affiliated Insurance Agencies
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CannonDesign
Community Builder's Network
Efficacy Consulting &
Development
Metropolitan St. Louis CRA
Association
Northside Community Housing Inc
St. Louis Community Credit
Union
St. Louis Community Foundation
The Blackbaud Giving Fund
(YourCause)
YKNOT Consulting

Up to \$99

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Patrick Blassie
Trisha Boyle
Emily Butz-Austerberry
Alex Campa
Carmen Chee
Jeffrey Chukwuneke
Maurya Cockrell
Dayna Drennan

Elizabeth Eckelkamp
Ashley Foell
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Kent Hoynacki
Haley Jacobson
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Miki Jones
Annisa Kumerow
Jennifer Lunceford
Jim Lutz
Abby Miller
Jonnae Miller
Tyler Orf
Pam Otto
Katie Owen
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Kathryn Redmond
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Ericka Simpson-Conner
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2021 Board, Staff, and Rise YPs

BOARD

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Steven Reynolds
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Rick Shang
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Erin Sullentrup
Rachel Welch
Birdie Wilde
John Williams
Matt Wyatt



Stephen and Rise Staff-Stephen Acree's Retirement Party





RISE

*transforming neighborhoods
together*

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