# 



### **VERMONT STATISTICS SUMMARY (2011 - 2021)** 17 **CLIMATE DISASTER DECLARATIONS EVERY** COUNTY HAS HAD 4 OR MORE DISASTERS **5TH HIGHEST** PER CAPITA SPENDING ON CLIMATE DISASTERS IN THE COUNTRY \$593 PER CAPITA SPENDING ON CLIMATE DISASTERS WASHINGTON COUNTY WITH THE HIGHEST DISASTER OCCURENCES 11 COUNTIES WITH FIVE OR MORE DISASTERS SUPERFUND SITE С ASCE INFRASTRUCTURE REPORT CARD GRADE \$370 MILLION FEMA + HUD POST-DISASTER FUNDING **624 THOUSAND** POPULATION TOTAL OF CLIMATE INFRASTRUCTURE COULD BE SUPPORTED THROUGH \$600 MILLION A SMALL INSURANCE SURCHARGE

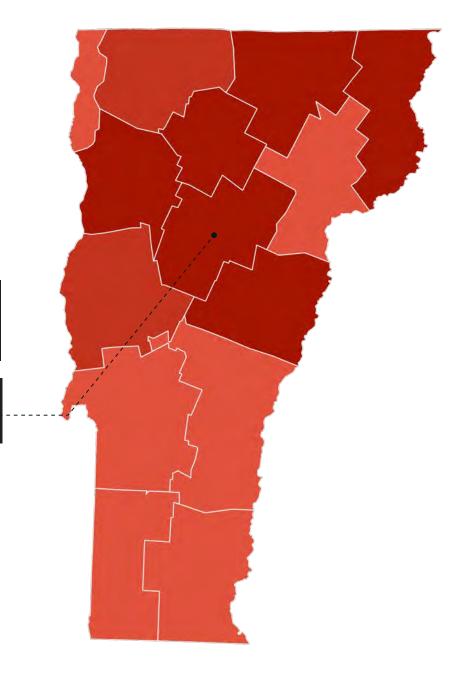
## **DISASTER OCCURRENCES 2011-2021**

#### FEDERALLY DECLARED CLIMATE DISASTERS BY COUNTY



Every county in Vermont has had four or more recent climate disasters. Six out of the 14 counties have had 10 or more.

Washington County has experienced 11 recent disaster declarations - the highest in the State.



#### **Number of Disaster Events**

Major Disaster Declarations (2011-2021)

0 occurences

1 occurrence

2-3 occurences
4-6 occurrences

7-9 occurrences

Source: FEMA 2021

Maps courtesy of iParametrics

## **FEDERAL ASSISTANCE 2011–2021**

POST-DISASTER PUBLIC ASSISTANCE AND HAZARD MITIGATION FUNDS OBLIGATED BY COUNTY FOR CLIMATE DISASTERS

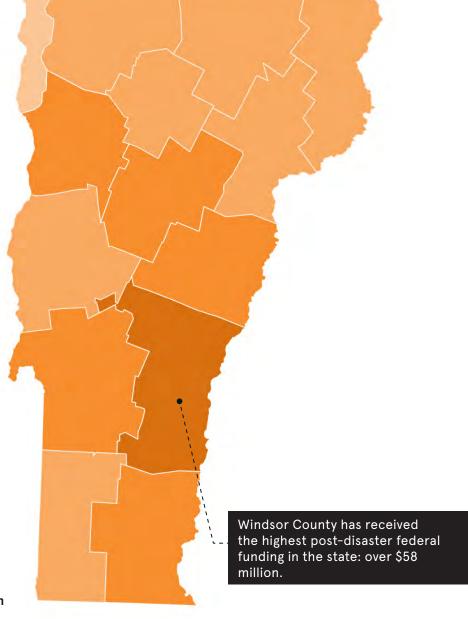


\$331M FEMA obligations

\$39.5M HUD CDBG-DR Funds

\$370M FEMA + HUD assistance

\$593 per capita cost



#### **Public Assistance and Hazard Mitigation**

Federal Share Obligated (2011-2021)

\$0 to \$100K

\$100K to \$1M \$1M to \$10M

\$10M to \$50M

\$50M to \$100M \$100M to \$1B

\$1B to \$9B

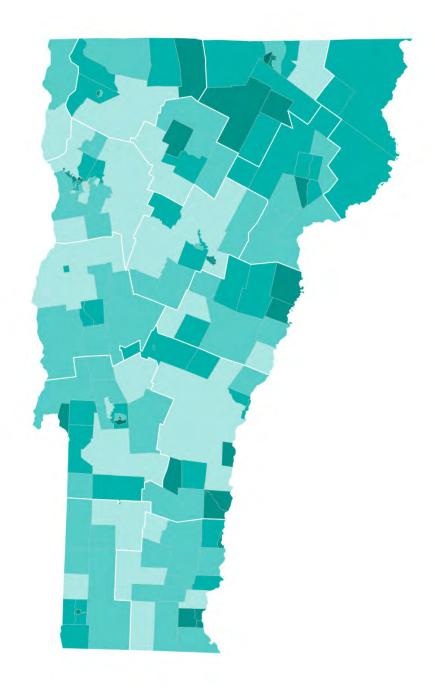
Source: FEMA 2021

Maps courtesy of iParametrics

10+ occurrences

# **SOCIAL VULNERABILITY INDEX 2011-2021**

#### AREAS OF GREATEST SOCIAL VULNERABILITY



#### Social Vulnerability Index

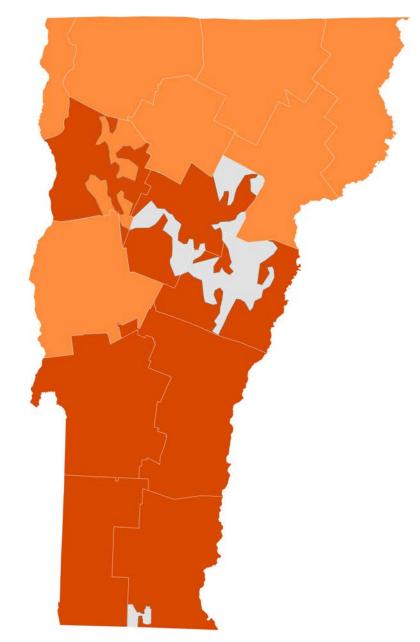


0.0 - 0.2

0.4 - 0.6

0.6 - 0.8 0.8 - 1.0 Source: CDC/ATSDR 2018 Social Vulnerability Index Maps courtesy of iParametrics **ENERGY RELIABILITY 2011–2021** 

**COUNTIES AT GREATEST RISK OF POWER OUTAGES** 



Aggregated Annual Electric Outage Duration Including major events - SAIDI\_W\_MED

missing electric outage data

0 - 60 minutes

60 - 120 minutes 120 - 240 minutes

240 - 456 minutes

456- 7,700 minutes

Source: U.S. Energy Information Administration Maps courtesy of APTIM

# COMPOUNDING RISKS: A FRAMEWORK FOR FUTURE INVESTMENT

Despite having had 17 recent climate disasters, FEMA's disaster risk rating does not identify any counties in Vermont as having a high risk to any particular hazard.

Areas with the greatest return on investment due to physical and social risk

High Compounding Risks
Low Compounding Risks

Superfund Sites

**Wastewater Discharge Sites** 

U.S. counties were analyzed for social benefits using the following parameters: NOAA Sea Level Rise (Source: Sea Level Rise and Coastal Flooding Impacts (noaa.gov)); Population Density (Source: 2020 Census Demographic Data Map Viewer); Population Change (Source: 2020 Census Demographic Data Map Viewer); Cardiovascular Diseases (Source: US Data | GHDx (healthdata.org)); Neoplasms (Source: US Data | GHDx (healthdata.org)); Diabetes, urogenital, blood, and endocrine diseases (Source: US Data | GHDx (healthdata.org)); FEMA Natural Hazard risk (Source: Map | National Risk Index (fema.gov))t | Map courtesy of APTIM.



#### **VERMONT**

TOTAL: 17 DIS FEMA PA + HN						20	11				2012		20	13			201	14			20	15	201	7		2018		20 <sup>-</sup>	19	2020		2021	1
HUD CDBG-DF FEMA + HUD A	R: \$39.5 M	CE: \$370 M	1995: SEVERE FLOO		4001: SEVERE	STORMS AND	4022: TROPICAL	STORM IRENE	4043: SEVERE		4066: SEVERE STORM, TORNAI AND FLOODING	00, 4120: SEVERE FLOO		4140: SEVERE STOR FLOODING		3: SEVERE WINT	TER STORMS	4178: SEVERE STORM FLOODING	S AND	207: SEVERE WIN	ITER STORM	4232: SEVERE STORM AND FLOODING	4330: SEVERE ST FLOODII		4356: SEVERE STORM A	AND 4380	SEVERE STORM AND FLOODING	4445: SEVERE S		4474: SEVERE STORI FLOODING	I AND 462	21: SEVERE STO FLOODING	
County Name	# of Climate Disasters 2011-2021	Total FEMA Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations HM Obligation	ns PA Obligations	HM Obligations	PA Obligations HM C	Obligations PA (	Obligations H	M Obligations	PA Obligations HM Ob	oligations PA	A Obligations HI	M Obligations	PA Obligations HM Obligations	PA Obligations H	M Obligations	PA Obligations HM Obli	igations PA Obli	gations HM Obligations	PA Obligations	HM Obligations	PA Obligations HM O	oligations PA 0	bligations HM	M Obligations
Statewide	17	\$127,173,118	\$6,777,749	\$11,338	\$674,418	\$19,715	\$93,255,030	\$4,573,057	\$20,995	\$316	\$22,133	364 \$44,018	\$13,453	\$1,289,572	\$16,206	\$5,127,881	\$30,583	\$605,660	\$123	\$249,787	\$8,585	\$126,093 \$7,54	\$2,606,802	\$69,054	\$2,653,844	\$79,404 \$	,591,800 \$47,708	\$3,003,296	\$13,913	\$4,145,482	\$18,809	\$67,893	\$0
Addison County	8	8 \$7,833,824	\$288,312	\$236,548			\$3,628,573	\$1,638,141			\$129,636	\$0								\$146,185	\$0	\$795,594 \$	\$651,505	\$0	\$69,643	\$0				\$249,686	\$0		
Bennington County	4	4 \$7,597,696					\$6,339,296	\$1,001,021															\$70,865	\$0				\$134,389	\$52,125			\$0	\$0
Caledonia County	$\epsilon$	6 \$6,326,165			\$3,152,698	\$0	\$2,242,702	\$113,495						\$229,522	\$0	\$48,695	\$7,313	\$74,660	\$0	\$85,165	\$0		\$371,917	\$0									
Chittenden County	10	.0 \$11,879,816	\$2,460,958	\$225,772			\$439,637	\$1,291,054				\$1,436,953	\$0	\$1,254,214	\$0	\$68,377	\$0			\$236,296	\$0	\$484,504			\$141,546	\$0 \$ <sup>7</sup>	,498,243 \$(			\$2,342,263	\$0		
Essex County	10	.0 \$2,269,186	\$391,202	\$0	\$1,396,986	\$0	\$52,197	\$0				\$147,746	\$0			\$0	\$12,864	\$239,730	\$0	\$0	\$0				\$0	\$0		\$28,460	\$0	\$0	\$0		
Franklin County	8	8 \$4,400,614	\$290,862	\$0			\$300,874	\$592,394	\$600,020	\$0						\$855,920	\$0	\$113,227	\$0	\$0	\$0				\$149,230	\$0				\$1,498,085	\$0		
Grand Isle County	5	5 \$642,564	\$642,564	\$0			\$0	\$0								\$0	\$0								\$0	\$0	\$0 \$0	)					
Lamoille County	10	.0 \$9,648,677	\$909,281	\$28,458			\$1,536,312	\$1,230,209			\$263,102	\$0 \$285,965	\$127,050			\$81,703	\$0	\$386,450	\$0	\$2,202,073	\$0				\$451,110	\$0	\$40,781 \$6			\$2,106,183	\$0		
Orange County	10	.0 \$11,123,688			\$167,667	\$0	\$5,790,765	\$549,046						\$746,862	\$0			\$127,598	\$0	\$94,472	\$0		\$3,012,852	\$0	\$22,237	\$0	\$0 \$0	\$608,981	\$0	\$3,208	\$0		
Orleans County	10	.0 \$6,319,426	\$1,111,248	\$0			\$1,920,785	\$657,688			\$602,891	\$0		\$118,956	\$0	\$159,765	\$12,864	\$104,766	\$0	\$25,156	\$0				\$3,466	\$0	\$0 \$0			\$1,601,841	\$0		
Rutland County	5	5 \$20,115,836					\$12,181,097	\$3,619,559						\$198,851	\$0					\$247,197	\$76,787		\$1,413,582	\$310,684				\$1,922,985	\$145,095				
Washington County	11	.1 \$23,598,405	\$836,627	\$0	\$5,154,030	\$91,571	\$9,115,274	\$3,735,881	\$220,072	\$0				\$996,628	\$0			\$172,431	\$0	\$480,187	\$325,850		\$773,641	\$160,667	\$560,601	\$0	\$115,963 \$0	\$234,543	\$0	\$624,439	\$0		
Windham County	4	4 \$33,446,662					\$28,690,917	\$3,501,209	\$105,280	\$0															\$1,075,220	\$0						\$74,037	\$0
Windsor County	5	5 \$58,177,312					\$43,722,813	\$7,781,951						\$1,348,368	\$38,013					\$182,575	\$0		\$3,018,473	\$0				\$2,085,119	\$0				
Total FEMA Allocation	n	\$330,552,989	\$13,708,804	\$502,116	\$10,545,799	\$111,286	\$209,216,271	\$30,284,704	\$946,367	\$316	\$1,017,761	\$1,914,683	\$140,503	\$6,182,973	\$54,219	\$6,342,341	\$63,624	\$1,824,523	\$123	\$3,949,093	\$411,222	\$1,406,191 \$7,54	\$11,919,638	\$540,405	\$5,126,898	\$79,404 \$3	\$,246,787 \$47,708	\$8,017,772	\$211,133	\$12,571,185	\$18,809	\$141,930	\$0

# **DISASTER OCCURRENCES 2011–2021**

	TOTAL DISASTERS		TOTAL DISASTERS
California	25	Virginia	11
Mississippi	22	Florida	11
Oklahoma	22	Georgia	11
lowa	21	Minnesota	11
Tennessee	20	Connecticut	10
Louisiana	18	Hawaii	10
Alabama	17	Maryland	10
Texas	17	New Mexico	10
Vermont	17	Wisconsin	10
West Virginia	17	ldaho	9
Arkansas	16	Massachusetts	9
Kentucky	16	Pennsylvania	9
New Hampshire	16	South Carolina	8
New York	16	Colorado	7
Washington	16	Utah	7
Alaska	15	Maine	6
North Carolina	15	Michigan	6
Nebraska	14	Ohio	6
Missouri	13	Arizona	6
Kansas	13	Delaware	5
New Jersey	13	Illinois	5
North Dakota	13	Indiana	4
South Dakota	13	Rhode Island	4
Montana	12	Wyoming	4
Oregon	12	Nevada	3

# FEMA AND HUD COST PER CAPITA 2011-2021

	PER CAPITA		PER CAPITA				
Louisiana	\$1,736	New Mexico	\$97				
New York	\$1,348	Arkansas	\$81				
New Jersey	\$815	Massachusetts	\$73				
North Dakota	\$738	Georgia	\$64				
Vermont	\$593	Montana	\$63				
Texas	\$518	Kansas	\$60				
West Virginia	\$481	New Hampshire	\$55				
Alaska	\$401	Rhode Island	\$53				
Florida	\$390	Minnesota	\$49				
Nebraska	\$390	Pennsylvania	\$49				
South Carolina	\$289	Virginia	\$49				
Alabama	\$275	Maryland	\$39				
South Dakota	\$269	Washington	\$36				
North Carolina	\$243	Wyoming	\$32				
Hawaii	\$229	Idaho	\$32				
lowa	\$228	Wisconsin	\$27				
Oklahoma	\$215	Illinois	\$24				
Oregon	\$210	Michigan	\$23				
Missouri	\$162	Ohio	\$19				
Mississippi	\$159	Maine	\$18				
California	\$157	Delaware	\$14				
Connecticut	\$149	Utah	\$11				
Colorado	\$141	Nevada	\$11				
Kentucky	\$105	Indiana	\$7				
Tennessee	\$97	Arizona	\$2				

MAPPING THE IMPACT

# IMIAIPING THIE IIMIPACT

#### **DATA VISUALIZATION TOOLS**

It is evident the U.S. is already paying a steep price for this challenge. Rebuild by Design partnered with APTIM and iParametrics to create the following visual tools to demonstrate how climate events have affected each state. The set of six maps depicts which areas have been hit the hardest by recent climate events, where recovery funds are focused, where those individuals with high social vulnerabilities live, and which areas have the least energy reliability.

The U.S. needs to change the way it is making funding decisions. Where we make priority investments is equally important to what we invest in. Returns on investments (ROI) in the form of social benefits to communities needs to be part of grant evaluations. The U.S. need to utilize new decision-making frameworks that are forward-looking. The final map in the set includes an example of a new decisionmaking framework that takes into account current vulnerabilities and future climate risks. This is one example of how physical and social vulnerability indicators could inform where investments in adaptation infrastructure can yield high returns in social benefits to the most impacted communities. Our team recognizes, however, that there are other decision-making frameworks to explore, and further research is needed to understand which indicators should be included in any state-specific model. Given the ever-present constraints on funding availability, the intent of presenting these maps together is to prompt investments that address multiple known vulnerabilities simultaneously within projects, furthering comprehensive climate adaptation planning.

The following data are designed as a tool to help communities understand their risks to make better-informed choices with higher returns on investment, though each state should determine their own framework for investment.

There are always many ways to present these data. For the purposes of this report, we chose to analyze the years 2011–2021. The following six maps and two tables are presented in this format with the following considerations and limitations:

#### **GEOGRAPHIC MAP**

The map provides topographic and geographic context for each state and its surrounding areas, indicating whether the state encompasses coastal, riverine, lake, alpine, or desert land.

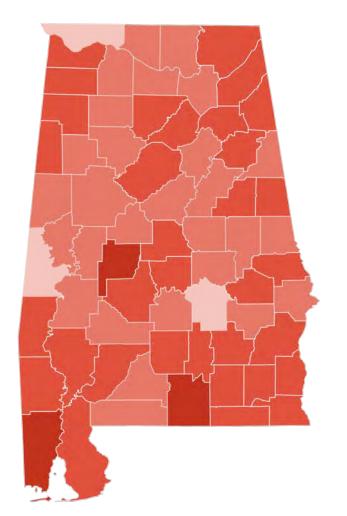


GEOGRAPHIC MAP. SOURCE: ESRI WORLD IMAGERY BASEMAP

#### **DISASTER DECLARATIONS (RED)**

This map shows federally declared climate disasters by county from 2011-2021 – providing a snapshot of the magnitude of climate disasters across the country in recent history. This report only identifies federally declared disasters, as there is no entity that collects and publishes state disaster declarations. It should be noted that the declarations shown in this report do not reflect every climate event that has occurred between 2011-2021; the report instead only shows those which have met the cost threshold for a federal disaster declaration. Therefore, the findings overall underestimate the number of occurrences and the suffering that some communities have experienced.

According to the Stafford Act, as amended in May 2021, a "major disaster" includes "any natural catastrophe (including any hurricane, tornado, storm, high water, winddriven water, tidal wave, tsunami, earthquake, volcanic eruption, landslide, mudslide, snowstorm, or drought), or, regardless of cause, any fire, flood,



DISASTER DECLARATIONS. SOURCE: FEMA 2021 | MAPS COURTESY OF IPARAMETRICS.

or explosion, in any part of the United States, which in the determination of the President causes damage of sufficient severity and magnitude to warrant major disaster assistance under this Act to supplement the efforts and available resources of States, local governments, and disaster relief organizations in alleviating the damage, loss, hardship, or suffering caused thereby."1

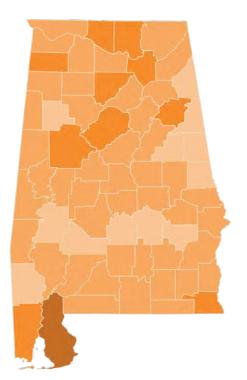
Importantly, extreme heat waves do not fit the criteria for federal disaster declarations despite being the leading cause of deaths among climate hazards. Likewise, sea level rise is not included in this definition despite the threat it poses to numerous communities, including damage to property, loss of land, and displacement.

It should be noted that while most disaster declarations are due to climate events, there are a few instances of disasters due to other natural hazards, such as earthquakes and volcanic eruptions. Though these events are not increasing in magnitude or frequency due to climate change, the severity of their impact may be connected. As climate impacts degrade household and critical infrastructure, communities may become more vulnerable to other natural hazards. Retrofitting infrastructure after these events often requires the same measures as floods, tornadoes, fires, etc., so these events were included in the report to demonstrate the need to prioritize multi hazard adaptation approaches.

#### FEDERAL ASSISTANCE (ORANGE)

The map shows the amount of federal dollars allocated to counties through FEMA's Public Assistance and Hazard Mitigation Grant Programs between 2011-2021 which allocates funding to individual counties and statewide. The map does not show where "statewide" allocations were spent within the state, but rather only shows county allocations. However, these statewide allocation amounts are included in the Disaster Declaration table at the end of each chapter and included in the "FEMA Total" provided next to the map. The adjacent table adds HUD's Community Development Block Grant Disaster Recovery funds – which are only available to states after a disaster – to the FEMA Total for an estimate of federal post-disaster spending in each state.

MAPPING THE IMPACT



FEDERAL ASSITANCE. SOURCE: FEMA 2021 | MAPS COURTESY OF IPARAMETRICS.

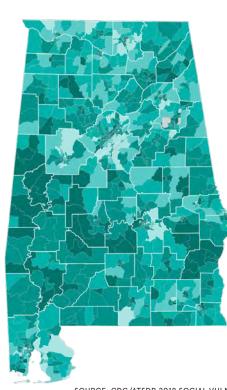
The Disaster Declaration tables provided at the end of each chapter show all federal Disaster Declarations declared between 2011-2021 and the corresponding FEMA obligations associated with those events. However, in some instances, FEMA continues to obligate funds for years following a declaration. Some states have received funds for events that took place between 2011-2021 after 2021, so the total sum of funds associated with that event are not captured. All FEMA funds allocated to counties between 2011-2021 are shown in the federal assistance map; however, they do not show up in the Disaster Declaration table if their corresponding event took place prior to 2011. For example, counties in the State of Illinois are still receiving funds from a 1960s storm. The funds obligated to those counties are included in the map, but that event is not included in the Disaster Declaration table at the end of the chapter.

There are additional sources of federal funding made available to governments or individuals in response to disasters, such as the U.S. Army Corp of Engineers (USACE) projects, Small Business Administration (SBA) loans, and private insurance payouts, which are not included in this report because they are harder to uniformly track and/or must be paid back. Therefore, our findings underestimate the total support available to states and individuals post-disaster.

Since disaster aid is allocated to repair physical damage to property, events such as extreme heat, which largely creates physical damage to persons and not property, rarely qualify for federal disaster recovery aid. Additionally, there is only a shallow understanding of the economic impact of social and health-related costs and environmental degradation after a disaster.

#### **SOCIAL VULNERABILITY INDEX (GREEN)**

Social vulnerability refers to the potential negative effects on communities caused by external stresses on human well-being. Such stresses include natural or human-caused disasters or disease outbreaks. The factors that determine social vulnerability are directly tied to social determinants of health or the social, economic, and physical factors - such as race, socioeconomic status, and environmental conditions - that influence health. Socially vulnerable populations fare the worst during a disaster and often take longer to recover.<sup>2</sup> The Center for Disease Control/Agency for Toxic Substance and Disease Registry Social Vulnerability Index (CDC/ATSDR SVI) uses 15 U.S. census variables to help local officials identify communities that may need support before, during, or after disasters. The map presents the SVI on a census block level, indicating where the most socially vulnerable populations within each county live. The 15 indicators are grouped into four themes: Socioeconomic Status



SOURCE: CDC/ATSDR 2018 SOCIAL VULNERABILITY INDEX
MAPS COURTESY OF IPARAMETRICS



SOURCE: US ENERGY INFORMATION ADMINISTRATION | MAPS COURTESY OF APTIM

(below poverty, unemployed, income, no high school diploma); Household Composition & Disability (aged 65 or older, aged 17 or younger, older than age 5 with a disability, single-parent households); Minority Status & Language (minority, speak English "less than well"); and Housing Type & Transportation (multi-unit structures, mobile homes, crowding, no vehicle, group quarters).

Social Vulnerability Index data are not being used to make post-disaster assistance funding decisions. HUD only requires Low and Moderate Income for a portion of their funding. FEMA does not consider it in their allocations. To learn more about how vulnerable populations fare during climate events, turn to p. 10.

#### **ENERGY RELIABILITY (BROWN)**

Climate events often lead to energy disruptions for hours, days, or weeks. This map shows the annual average interruption time (in minutes) across the different energy utility providers within a state. Regions (or utility territories) in the darkest shade, on average, experience longer energy outages. These data are aggregated by utility territory, not county, meaning more than one provider can serve a county or group of counties.

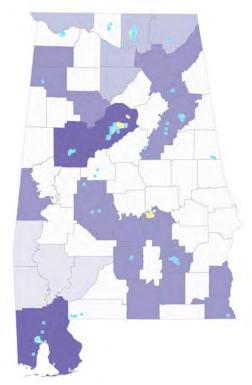
Viewing the Energy Reliability Map next to the SVI Map, one can begin to infer which regions have the most socially vulnerable residents and are served by the least reliable energy providers. Energy reliability is increasingly becoming related to climate disasters and weather events. Inclusion of these maps is to support evaluation of need for concurrent flood and energy resilience projects. To read more about how energy reliability is calculated, see Appendix A.

#### **COMPOUNDING RISKS (PURPLE)**

This map overlays multiple physical and social vulnerability indicators to identify areas where new climate infrastructure would have the greatest return on investment.

This map overlays social inputs – population density, increase in population, and health risks – with physical risk inputs – high risk of climate hazards and sea level rise – to get a more detailed picture of the populations who are most vulnerable to climate events to inform future choices of where new climate infrastructure may have the greatest return on investment through the creation of social benefits.

While other composite maps such as FEMA's National Hazard Risk Index demonstrate climate impact and



SOURCES: NOAA, FEMA, 2020 US CENSUS, GHDX, US EPA | MAP COURTESY OF APTIM

MAPPING THE IMPACT

some demographic information, these maps have added additional criteria, such as population density, population increase, poverty rates, and health risks, to focus on the compounding effects. For instance, if a climate event happens in an area where there is already high social vulnerability, that community is likely to suffer more.

This approach provides an example of how to begin creating new frameworks for allocating funding, moving away from funding based on damage estimates from the previous storm. These assumptions should be ground-checked by each state as data do not always give us the full picture. For instance, in some cases, the areas highlighted for "highest compounding risks" may already have numerous funding sources while others, such as rural communities, may not. In other areas, the location where investments need to be directed may be adjacent to the county with the highest need. For example, an adaptation intervention to protect a downstream riverine community may need to be built upstream in a less vulnerable area to stop flooding at its source.

#### **Analyzed Risks Include:**

- + Climate: sea level rise, multiple climate hazards
- + **Social:** population density, population increase, and poverty
- + **Health:** cardiovascular disease, neoplasms, and other health indicators

#### **COMPOUNDING RISK (TABLE)**

Though 10 data sources went into the data for the purple map, the chart shows a simplified view into how the areas of most need were chosen. An array of physical and social challenges were analyzed and then each county was given a score of 0 to 6, with 6 showing areas with the highest potential for returns on investment in the form of social benefits to the county. In order to qualify for a high need of investment, counties needed to have high climate risk. Read more about this approach in Appendix B.

# DISASTER OCCURRENCES AND FEMA INVESTMENTS BY COUNTY (TABLE)

The chart provides the raw county-level disaster data used to inform the first two maps. Our team found that sifting through disaster declaration data is often difficult or not available. By making these data public and easily accessible, it is our intent that other organizations, academics, governments, and other decision-makers will continue to make use of and build on this collection.

#### **ENDNOTES**

- 1 Federal Emergency Management Agency, "Robert T. Stafford Disaster Relief and Emergency Assistance Act, Public Law 93-288, as amended," 42 U.S.C. 5121 et seq., and Related Authorities, 2021. [online], www.fema.gov/sites/default/files/documents/fema\_stafford\_act\_2021\_vol1.pdf
- 2 Flanagan, B., Gregory, E., Hallisey, E., Heitgerd, J. & Lewis, B. "A Social Vulnerability Index for Disaster Management. Journal of Homeland Security and Emergency Management," 8(1), 2011. https://doi.org/10.2202/1547-7355.1792

## **THANK YOU**

#### **FUNDERS**

Siegel Family Endowment

with

Rockefeller Brothers Foundation
Tiger Global Philanthropic Ventures

#### **CONTRIBUTORS**

Research:

Eleni Myrivili

Hannah Crane

Georgetown Climate Center

Rosa Lander

Sam Horowitz

Graphic Design:

Austin Pena

Haerim Park

Gabrielle Napolitano

Geethanjali MR

Vishal Amler

Xenia Adjoubei

Editing:

Rose Weiner

Matthew Greene

Fall 2022

#### **AUTHORS**

Amy Chester
Johanna Lawton

#### **PARTNERS**

APTIM:

**Bridget Huston** 

Cris Weber

Heather Vollmer

Jane Brogan

Jeff Haney

Paul Tschirky

Samantha Danchuk

Steve Kral

Zhifei Dong

iParametrics:

Ariel Seigel

Jeff Stevens

Paul Pelletier

Mark Homrich

| REBUILD | BY | DESIGN





