

**STATE OF NEBRASKA**

**Community Development Block Grant - Disaster  
Recovery (CDBG-DR) Program**

**DR-4420 / Winter Storm Ulmer, 2019**

AHCP – Small Rental Program  
Open Office Hour

May 8, 2024

**NEBRASKA**  
Good Life. Great Strength.

# WebEx Overview



Utilize the chat during the conversation.



You will be **muted** at the beginning of the meeting.  
Please **unmute** yourself to ask questions.



We are available via email at [ded.cdbgdr@nebraska.gov](mailto:ded.cdbgdr@nebraska.gov)  
for any additional thoughts or feedback.



# AGENDA

## Welcome

Application for Funding Process

Timeline and Next Steps

Program Reminders

Questions



# AGENDA

Welcome

## **Application for Funding Process**

Timeline and Next Steps

Program Reminders

Questions

# Application Timeline

Small Rental Program Timeline			
Date	Event/ Action	Location	Responsible Party/ies
Thursday, March 21, 2024	Application Information Session at 9:00AM CST/8:00AM MST	<a href="#">WebEx</a>	NDED
Friday, March 22, 2024	Application Portal opens at 8:00AM CST/7:00AM MST	<a href="https://opportunity.nebraska.gov/programs/community/cdbg-dr/">CDBG-DR webpage</a> <a href="https://opportunity.nebraska.gov/programs/community/cdbg-dr/">https://opportunity.nebraska.gov/programs/community/cdbg-dr/</a>	NDED
Friday, April 5, 2024	Required Letter of Intent must be received by 5PM CST/4PM MST	Email completed LOI to: <a href="mailto:christina.zink@nebraska.gov">christina.zink@nebraska.gov</a>	Applicant
Wednesday, May 8, 2024	Office Hour at 9:00AM CST/8:00AM MSTs	Available via email notification	NDED
Friday, May 24, 2024	Application Closes at 5PM CST/4PM MST	Completed in AmpliFund <a href="https://opportunity.nebraska.gov/cdbg-dr">https://opportunity.nebraska.gov/cdbg-dr</a>	Applicant
Friday, July 26, 2024	Notification of Intent to Award*	Issued via email	NDED

*\*In the event the Small Rental funds are not all awarded in the 2024 application cycle, DED will initiate a second application cycle. Similarly, in the event DED increases the funds allocated to AHCP, DED may re-consider acceptable applicants not previously selected for funding without re-opening the Program.*

# Threshold Requirements

Threshold Requirements	
Letter of Intent submitted by the due date	<input type="checkbox"/> Yes/ <input type="checkbox"/> No
Project incorporates CDBG-DR mitigation and green building standards	<input type="checkbox"/> Yes/ <input type="checkbox"/> No
The project is NOT located in the floodway	<input type="checkbox"/> Yes/ <input type="checkbox"/> No
The project is NOT located in the 100-year floodplain	<input type="checkbox"/> Yes/ <input type="checkbox"/> No
Applicant has development experience, including staff and board expertise adhering to state and federal funding requirements	<input type="checkbox"/> Yes/ <input type="checkbox"/> No

# Competitive Selection Criteria

Criteria		Points Possible
Tiering Criteria*	Meets a National Objective: Benefitting LMI persons	1
	Located in a HUD-defined MID (Dodge, Douglas, and Sarpy counties)	1
Competitive Scoring	Proximity to Services <ul style="list-style-type: none"> <li>Grocery store, farmer's market, general retail, and/or pharmacies</li> <li>Hospital, Medical Clinics, and/or Urgent Care</li> <li>Schools, Daycares, Senior, and/or Recreational Amenities (e.g., Community Center)</li> <li>Public Park and/or Library</li> <li>Job Centers, Transit, and/or Public/Governmental Services</li> </ul>	6
	Support and addresses need of PHA(s)	1
	Marketing Plan: <ul style="list-style-type: none"> <li>Prioritization of disaster survivors,</li> <li>Lower-Income Persons (30-60% AMI)</li> <li>Persons with Disabilities/Special Needs</li> <li>Seniors 55+</li> <li>Domestic Violence Victims</li> <li>Homeless/Unhoused</li> <li>Other</li> <li>And ongoing outreach efforts</li> </ul>	6
	Project Readiness <ul style="list-style-type: none"> <li>Site control</li> <li>Zoning</li> <li>Utilities</li> </ul>	4
	Project Costs Reasonableness <ul style="list-style-type: none"> <li>Subsidies/Public Funds (Identified and/or applied for)</li> <li>Construction/Interim Financing (Interest and/or commitments)</li> <li>Permanent Financing Form (Interest and/or commitments)</li> </ul>	4
	Experience and Capacity of Applicant <ul style="list-style-type: none"> <li>Applicant has received prior DED or CDBG-DR allocations for previous developments.</li> <li>Applicant has completed and placed in service projects throughout Nebraska within the last three (3) years.</li> </ul>	2
	<b>Maximum Points Possible for Awards</b>	<b>25</b>
	<b>Minimum Points Possible for Award</b>	<b>10</b>

# Application for Funding Overview

The maximum award limit is **\$2,000,000**. Consistent with the Action Plan, awards are subject to the following additional restrictions:

- Not to exceed \$150,000 per affordable housing unit
- The \$150,000 per unit includes all hard and soft costs

The Application for Funding is made up of the following sections:

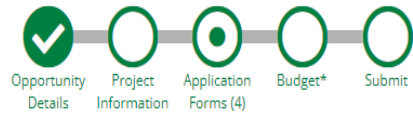
- I. General Information
- II. Project Information\*
- III. Project Readiness, Cost Reasonableness, Experience and Capacity\*
- IV. Proforma, Application Authorization, Exhibits and Uploads
- V. Budget



\*Sections contain competitive scoring criteria



# Part I: General Information



## Forms

[Help](#)[Download](#)[Save & Continue](#)

Name	Status	Print
Part 01: General Information	New	
Part 02: Project Information	New	
Part 03: Project Readiness, Cost Reasonableness, Experience and Capacity	New	
Part 04: Proforma, Application Authorization, Exhibits and Uploads	New	

◀ < 1 > ▶ 25 items per page 1 - 4 of 4 items

[Save & Continue](#)

# Part II: Project Information

## Proximity to Services

Is the project located within three (3) miles of the following service categories? \*

- ☐ Yes  
☐ No

- Grocery store; farmers market; general retail and/or pharmacies
- Hospital; Medical Clinics; and/or Urgent Care
- Schools; Daycares; Senior and/or Recreational Amenities (e.g. Community Center)
- Public Park and/or Library
- Job Centers, Transit, and/or Public/Governmental Services

UPLOAD: Proximity to Services \*

[Choose File](#)

*To be eligible for points in this category submit a Google or comparable map detailing the proposed development's address and the proximity to services indicated in application. In addition to the map, provide a list of the service(s) and the distance to each service from the proposed property location. The services must be accessible via existing roads and in operation at the time of the final application submittal.*

---

## Support and Address Needs of PHA

Does the project commit to working with the local Public Housing Authority (PHA) to consider households from the PHA waiting list as potential tenants? \*

- ☐ Yes  
☐ No
-

# Part II: Project Information Continued

My Project Title Here.

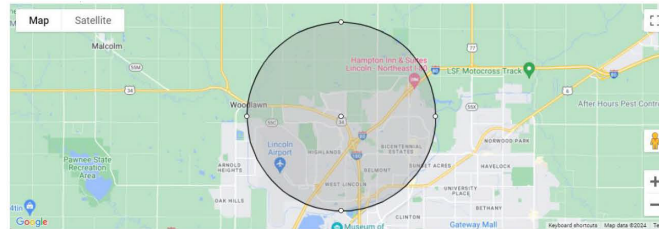


Figure 1. Proposed Project with 3 mile radius

## Proximity to Services:

Grocery Store; farmer's market; general retail and/or pharmacies

- Super Saver Fallbrook, 840 Fallbrook - .9 miles
- CVS Pharmacy, 1411 Superior St – 2.4 miles

Hospital, Medical Clinics, Urgent Care

- Fallbrook Family Health Center, 755 Fallbrook - .7 miles

Schools, Daycares, Senior Centers, Rec Amenities

- Little Brookland Daycare, 130 Fallbrook Blvd - .3 miles
- School Middle School, 700 Penrose Dr - .9 miles
- Fedstrom Elementary School, 5700 NW 10<sup>th</sup> St – 1.4 miles
- 

Public Park/Library

- Loren C. Eiseley Branch Library, 1530 Superior St – 2.6 miles

Job Center, Transit, Public/Gov. Services

- Bus stop, W Fletcher Rd & NW 4th – 1 mile
- ATM, U-Stop, 110 W Fletcher Ave #100 - .6 miles

# Part III: Project Readiness, Cost Reasonableness, Experience and Capacity

## Construction Sources

Does the project utilize construction or interim financing? \*

- ☐ Yes  
☐ No

*Financing sources: Conventional Loans, Federal Grant, Deferred Loan, Other.*

---

## Permanent Sources

Does the project utilize permanent financing? \*

- ☐ Yes  
☐ No
- 

## Experience and Capacity

Has the applicant (or any party to the transaction, party/member of the applicant/owner, etc) received DED or CDBG-DR allocation previously for a development? An applicant, and related party, must be in good standing with DED (e.g., has no outstanding monitoring or compliance findings). \*

- ☐ Yes  
☐ No

Please identify any completed and placed in service affordable housing projects throughout Nebraska in the last 3 years. (Projects do not have to have DED funding.) Provide name of development, location, and PIS date. \*

# Part IV: Proforma, Application Authorization, Exhibits and Uploads

## Proforma

Complete and upload the Small Rental Proforma

UPLOAD: Small Rental Proforma \*

Provide any narrative in relation to the project budget.

UPLOAD: Project Budget Narrative

---

## Application Authorization

To the best of my knowledge and belief, data and information in this application are true and correct. The Applicant will comply with all requirements in the CDBG-DR Small Rental Construction Program.

By signing and submitting this form, I affirm that the governing body of the Applicant has duly authorized this application and I have been authorized to submit the application.

First and Last Name of Authorized Representative \*

Terms of Acceptance \*

☐ I understand that checking this box constitutes a legal signature confirming that I acknowledge the above Terms of Acceptance.

Date Signed \*

---

## Exhibits and Uploads

# Part IV: Continued - Proforma

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

26

27

28

29

30

31

32

33

34

35

36

37

38

39

40

41

42

43

44

45

46

47

48

49

50

51

52

53

54

55

56

57

58

59

60

61

62

63

64

65

66

67

68

69

70

71

72

INSTRUCTIONS:

The program guide can be found [here](#).

The instructions can be hidden by clicking the "-" above column B

Worksheet are locked by default but are not password protected

Input data into the yellow shaded cells.

Unshaded cells calculate automatically

Start by entering the Development and Applicant information.

**Make sure to select the County where the project is located.**

If located within the MID, the county income and rent limits will populate automatically. Otherwise, use the link below to find them.

Information entered here will carry through to other sheets

So be sure to complete this sheet before moving to the next sheet, 2) Operating Budget

Enter Unit information here. Group units by comparability and AMI. All units described in a given row should be alike

Use the chart below to reference the rent limits for any given unit size and AMI target

Residential finished square foot per unit does not include: garages, storage areas, unfinished basements, storm shelters, or common areas.

Click on the "+" sign along the margins to expand the area

Click on the "-" sign to minimize the area

Enter any non-rental income here in monthly terms

The Income and Rent restrictions outside of the MID can be found [by clicking this link](#).

The Household income limits are shown here for informational purposes and to assist with the rent calculations below.

REVENUE ()

Development Information

Project Name:

Street Address:

City:

Located in MID? Yes County:

Zip Code:

Applicant Information

Name:

Address:

Contact:

Phone:

Email:

Project Type:

Bedrooms per unit	# of Units	% AMI	Baths per unit	Finished Sq Ft per unit	Gross Monthly Rent per unit	Less tenant paid utilities	Net Rent	Rent (Mo)	Rent (Yr)	Rent Limit	Tot. Sq Ft	Effective Rent
		30%					0	0	0	-	0	0
		40%					0	0	0	-	0	0
		50%					0	0	0	-	0	0
		60%					0	0	0	-	0	0
		70%					0	0	0	-	0	0
		80%					0	0	0	-	0	0
		Mkt					0	0	0	-	0	0
Subtotal	0						0	0	0	-	0	0
Totals	Units						Rent (Mo)	Rent (Yr)			Tot. Sq. ft.	
	#REF!						#REF!	#REF!			#REF!	

Other Income

Monthly

Annually

Miscellaneous & Interest

Laundry

Tenant Charges (late fees, nonsufficient funds, etc)

Other:

Totals

PUPY

#REF!

Household Income Limits

Eff. Yr.

2023 Imputed Income Limits

AMI/HH Size

1 per

2 ppl

3 ppl

4 ppl

5 ppl

6 ppl

1.5 ppl

4.5 ppl

30% AMI

40% AMI

50% AMI

60% AMI

70% AMI

80% AMI

100% AMI

(0 Bedroom)

(2 Bedroom)

(4 Bedroom)

(1 Bedroom)

(3 Bedroom)

Gross Rent Limits

20% AMI

30% AMI

40% AMI

50% AMI

60% AMI

70% AMI

80% AMI

100% AMI

0 Bedrooms

1 Bedroom

2 Bedrooms

3 Bedrooms

4 Bedrooms

5 Bedrooms

6 Bedrooms

7 Bedrooms

8 Bedrooms

9 Bedrooms

10 Bedrooms

1)Units&Revenue

2)Operating Budget

3)20 Yr Projection

4)Dev Budget

5)Lease-Up

+

Accessibility Investigate

## Part IV. Continued - Proforma Overview

The Small Rental Production Proforma is designed to capture information on the project's Units & Revenue; Operating Budget; Development Budget; 20-Year Projection and Lease-Up.

Start with the Units & Revenue tab - information entered will carry through to the other sheets.

Input data into the yellow shaded cells. The unshaded cells calculate automatically.



# Part IV: Continued- Exhibits and Uploads

## Affordable Housing Construction Program

Search:

Title	File Type	Date
00: Homeownership Production Program Guide	PDF	March 12, 2024
00: LIHTC Program Guide	PDF	March 12, 2024
00: Small Rental Program Guide	PDF	March 12, 2024
01: Small Rental Application Guidelines	PDF	March 20, 2024
04: Exhibits	zip	March 20, 2024

Show  per page

5 files

<https://opportunity.nebraska.gov/hud-requirements/cdbg-dr-program-guidelines/>

<https://opportunity.nebraska.gov/programs/community/cdbg-dr/>

- HUD Requirements
- Program Guidelines
- Affordable Housing Construction Program



# Budget

## Budget







### Budget View Settings

### Options

☒ Line Items

### Proposed Budget

### Expense Budget

Category		Grant Funded	Total Budgeted
+ Hard Costs		\$1,000,000.00	\$1,000,000.00
Construction Costs	 	\$1,000,000.00	\$1,000,000.00
+ Land Acquisition		\$500,000.00	\$500,000.00
Land	 	\$500,000.00	\$500,000.00
+ Soft Costs		\$500,000.00	\$500,000.00
A&E	 	\$500,000.00	\$500,000.00
Total Expense Budget Cost		\$2,000,000.00	\$2,000,000.00

### Revenue Budget

Grant Funding		
Award Requested	\$2,000,000.00	\$2,000,000.00
Subtotal	\$2,000,000.00	\$2,000,000.00
Non-Grant Funding		
Subtotal		\$0.00
Total Revenue Budget Cost	(\$2,000,000.00)	
Total Overall Budget Cost		\$0.00

✓ Mark as Complete

Save & Continue

## New Line Item

### Budget Item Information

Category **Land Acquisition** ▼

Eligible Projects Costs: Enter the total amount in the "Direct Cost" field. After saving your line item, verify that the "Grant Funded", and "Total Budgeted" columns are correct. Do not enter Ineligible Project Costs in this category.

Item Type **Non-Personnel** ▼

Name\*

Direct Cost\*

Total Budgeted \$0.00

Narrative

### Attachments

Attachment(s)  Choose file(s)

Create

Cancel

# Next Steps



## Visit the DED CDBG-DR Program Website

Review Application Guidelines, Program Guide, and update/verify AmpliFund Log-In.



## Schedule One-on-One Technical Assistance

**Contact Christina Zink**  
[christina.zink@nebraska.gov](mailto:christina.zink@nebraska.gov) by  
**to schedule thirty-minute,  
project specific 1:1 TA**



## Submit Full Application

Submit Full Application **by 5:00  
pm CST on Friday, May 24,  
2024**

**Website:** [opportunity.nebraska.gov/cdbg-dr](https://opportunity.nebraska.gov/cdbg-dr)

**Email:** [ded.cdbgdr@nebraska.gov](mailto:ded.cdbgdr@nebraska.gov)



# **AGENDA**

Welcome

Application for Funding Process

**Timeline and Next Steps**

Program Reminders

Questions

# Small Rental Timeline

Small Rental Program Timeline			
Date	Event/ Action	Location	Responsible Party/ies
Thursday, March 21, 2024	Application Information Session at 9:00AM CST/8:00AM MST	<a href="#">WebEx</a>	NDED
Friday, March 22, 2024	Application Portal opens at 8:00AM CST/7:00AM MST	<a href="https://opportunity.nebraska.gov/programs/community/cdbg-dr/">CDBG-DR webpage</a> <a href="https://opportunity.nebraska.gov/programs/community/cdbg-dr/">https://opportunity.nebraska.gov/programs/community/cdbg-dr/</a>	NDED
Friday, April 5, 2024	Required Letter of Intent must be received by 5PM CST/4PM MST	Email completed LOI to: <a href="mailto:christina.zink@nebraska.gov">christina.zink@nebraska.gov</a>	Applicant
Wednesday, May 8, 2024	Office Hour at 9:00AM CST/8:00AM MSTs	Available via email notification	NDED
Friday, May 24, 2024	Application Closes at 5PM CST/4PM MST	Completed in AmpliFund <a href="https://opportunity.nebraska.gov/cdbg-dr">https://opportunity.nebraska.gov/cdbg-dr</a>	Applicant
Friday, July 26, 2024	Notification of Intent to Award*	Issued via email	NDED

*\*In the event the Small Rental funds are not all awarded in the 2024 application cycle, DED will initiate a second application cycle. Similarly, in the event DED increases the funds allocated to AHCP, DED may re-consider acceptable applicants not previously selected for funding without re-opening the Program.*

# Submission Summary

Submission Summary	
<i>Letter of Intent</i>	<i>Full Application</i>
Submit via email to:  <b>Christina Zink</b> , Housing Program Manager, Disaster Recovery, at <a href="mailto:christina.zink@nebraska.gov">christina.zink@nebraska.gov</a>  <b>Due: Friday, April 05, 2024 at 5PM CST/ 4PM MST</b>	The full application must be completed in AmpliFund.  Full application can be found here: <a href="https://opportunity.nebraska.gov/cdbg-dr">https://opportunity.nebraska.gov/cdbg-dr</a>  <b>Due: Friday, May 24, 2024 at 5 PM CST/ 4PM MST</b>



# **AGENDA**

Welcome

Application for Funding Process

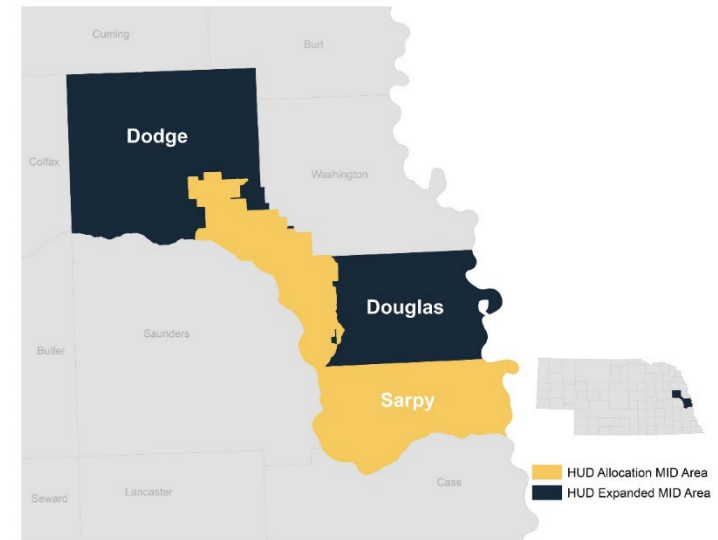
Timeline and Next Steps

**Program Reminders**

Questions

# Brief Point of Context

- Nebraska's overall CDBG-DR strategy includes funding for:
  - Planning
  - Infrastructure
  - **Housing**
- To provide flexibility for infrastructure and planning, the Affordable Housing Construction Program is targeted entirely to the HUD-identified MID Counties and LMI populations.
  - **Small Rental Production** is a “sub-program” within the broader Affordable Housing Construction Program



# Affordable Housing Construction Program

Affordable Housing Construction Program		
Homeownership Production Program	Small Rental Production Program	LIHTC Gap Financing Program
<b>All programs provide financing to support production of affordable housing.</b>		
<ul style="list-style-type: none"><li>• Available for affordable for-sale housing targeted primarily to LMI buyers.</li><li>• Financing includes funding for appraisal gaps and affordability gaps.</li></ul>	<ul style="list-style-type: none"><li>• Available for affordable multifamily rental housing not otherwise seeking LIHTCs.</li><li>• Financing includes gap or primary financing.</li></ul>	<ul style="list-style-type: none"><li>• Available for affordable multifamily rental housing combined with LIHTC from NIFA</li><li>• Financing includes gap financing.</li></ul>



# Who is Eligible to Apply?

- Developers of affordable rental housing, including:
  - Non-profit organizations, e.g., 501(c)(3) or 501(c)(4);
  - For-profit developers
  - PHAs; and
  - Units of local government
    - Counties;
    - Cities;
    - Villages;
    - Tribal Nations.



DED expects to enter into direct funding agreements with single-purpose, single-asset entities (e.g., limited liability companies) established to be the owner of the proposed project.

# Small Rental: Eligible Activities

- Financing is intended to focus on *small* multi-family projects.
- Eligible applications should be multifamily rental projects with **at least 12 units** and **no more than 32 units**.
- DED anticipates receiving proposals for:
  - **New construction.**
  - **Acquisition/rehabilitation**, including adaptive reuse and/or historic preservation.
  - Mixed-use projects may trigger additional requirements.
- Projects may propose to serve:
  - **Seniors** (i.e., age-restricted at 55 or 62+) or
  - **Families** (i.e., without age restriction).
- Priority for projects addressing
  - **Displaced residents from the 2019 Winter Storm Ulmer** and
  - **Vulnerable populations** (e.g., disabled, domestic violence victims, homeless)

# Cross-Cutting Requirements



**Fair Housing and  
Equal Opportunity**



**Labor Standards**



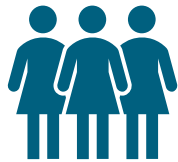
**Property Standards**



**Environmental  
Review**



**Relocation  
Requirements**



**Minority – and  
Women- Owned  
Business  
Enterprises**



**Section 3**



**Green Building  
Standards**



**Duplication of  
Benefits**



**Procurement\***  
*If applicant is a  
subrecipient*



Questions?

# Small Rental Timeline

Small Rental Program Timeline			
Date	Event/ Action	Location	Responsible Party/ies
Thursday, March 21, 2024	Application Information Session at 9:00AM CST/8:00AM MST	<a href="#">WebEx</a>	NDED
Friday, March 22, 2024	Application Portal opens at 8:00AM CST/7:00AM MST	<a href="https://opportunity.nebraska.gov/programs/community/cdbg-dr/">CDBG-DR webpage</a> <a href="https://opportunity.nebraska.gov/programs/community/cdbg-dr/">https://opportunity.nebraska.gov/programs/community/cdbg-dr/</a>	NDED
Friday, April 5, 2024	Required Letter of Intent must be received by 5PM CST/4PM MST	Email completed LOI to: <a href="mailto:christina.zink@nebraska.gov">christina.zink@nebraska.gov</a>	Applicant
Wednesday, May 8, 2024	Office Hour at 9:00AM CST/8:00AM MSTs	Available via email notification	NDED
Friday, May 24, 2024	Application Closes at 5PM CST/4PM MST	Completed in AmpliFund <a href="https://opportunity.nebraska.gov/cdbg-dr">https://opportunity.nebraska.gov/cdbg-dr</a>	Applicant
Friday, July 26, 2024	Notification of Intent to Award*	Issued via email	NDED

*\*In the event the Small Rental funds are not all awarded in the 2024 application cycle, DED will initiate a second application cycle. Similarly, in the event DED increases the funds allocated to AHCP, DED may re-consider acceptable applicants not previously selected for funding without re-opening the Program.*

# Submission Summary

Submission Summary	
<i>Letter of Intent</i>	<i>Full Application</i>
Submit via email to:  <b>Christina Zink</b> , Housing Program Manager, Disaster Recovery, at <a href="mailto:christina.zink@nebraska.gov">christina.zink@nebraska.gov</a>  <b>Due: Friday, April 05, 2024 at 5PM CST/ 4PM MST</b>	The full application must be completed in AmpliFund.  Full application can be found here: <a href="https://opportunity.nebraska.gov/cdbg-dr">https://opportunity.nebraska.gov/cdbg-dr</a>  <b>Due: Friday, May 24, 2024 at 5 PM CST/ 4PM MST</b>

# Next Steps



## Visit the DED CDBG-DR Program Website

Review Application Guidelines, Program Guide, and update/verify AmpliFund Log-In.



## Schedule One-on-One Technical Assistance

**Contact Christina Zink**  
[christina.zink@nebraska.gov](mailto:christina.zink@nebraska.gov) by  
**to schedule thirty-minute,  
project specific 1:1 TA**



## Submit Full Application

Submit Full Application **by 5:00  
pm CST on Friday, May 24,  
2024**

**Website:** [opportunity.nebraska.gov/cdbg-dr](https://opportunity.nebraska.gov/cdbg-dr)

**Email:** [ded.cdbgdr@nebraska.gov](mailto:ded.cdbgdr@nebraska.gov)

# Additional Program Resources

**All CDBG-DR related information can be found on the DED website at: <https://opportunity.nebraska.gov/programs/community/cdbg-dr/>**

- HUD Requirements> Program Guidelines & Resource Library
  - Small Rental Program Guide
  - Nebraska CDBG-DR Toolkit
  - CDBG-DR Manual
  - CDBG-DR Technical Assistance
  - Affordable Housing Construction Program Fact Sheet and FAQ
  - CDBG-DR Green Building Standards



# Contact Information

Christina Zink

Housing Program Manager

[ded.cdbgdr@nebraska.gov](mailto:ded.cdbgdr@nebraska.gov)

NEBRASKA

Good Life. Great Opportunity.