

# FY2019 HUD COC PROGRAM COMPETITION RENEWAL PROJECT APPLICATION

AGENCY PROFILE		
Legal Name of Agency	Heartside Nonprofit Housing Corporation	
Project Name	Commerce Apartments	
Project Start Date	February 1, 2020	
Contact Person	Rebecca Long	
Title	Director of Asset Management	
Address	101 Sheldon Blvd. SE, Ste. 2 Grand Rapids, MI 49503	
Email	rlong@dwellingplacegr.org	
Phone	616-855-0426	

Checl	k one:
$\boxtimes$	Permanent Supportive Housing
	Rapid Re-Housing
	Transitional Housing
	Joint Transitional Housing / Rapid Re-Housing
Rene	wal Application Option (check one):
$\boxtimes$	Standard Renewal (no change from FY17)
	Consolidation (must complete Renewal applications for each project and New Project Application for consolidated project)
	Expansion (must complete New Project Application in addition)

Authorized Representative: I hereby certify that the information contained in this proposal is true and accurate. Any falsification of information will render the application void, and the application will not be accepted. This application has been reviewed and authorized for submission by the agency's board of directors as of the date indicated.

Name: Dennis Sturtevant	Title: President	
Date of Board/Local Planning Body Authorization:	N/A	
Date of Anticipated Board/Local Planning Body Authorization:	10/2/2019	

All projects requesting renewal must demonstrate they have met minimum project eligibility, capacity, timeliness, and performance standards to be considered for funding.

#### **GENERAL PROJECT INFORMATION**

1a. Provide a narrative describing how the project's performance met the plans and goals established in the current project's application, the project's performance in assisting program participants to achieve and maintain independent living, and record of success. (Include target populations and preferences as specified and/or allowed by the Notice of Funding Availability (NOFA) under which the project was initially funded.) If the renewing project has not yet started, provide a narrative of anticipated performance in these same areas based on experience with other related projects. (1000 word limit)

Commerce Apartments provides 42 units of Permanent Supportive Housing, 100% of which are dedicated to housing chronically homeless individuals. Commerce Apartments operates as a true low barrier, Housing First project, whereby it does not deny an individual entry into the program based on income, substance use, credit, domestic violence, or criminal history (other than for state-mandated restrictions), nor does it mandate that a resident must meet with the available on-site support services, or terminate their housing for failure to increase/obtain their income, abide by a service plan, or for being a victim of domestic violence. In addition, Commerce Apartments receives 100% of its referrals from Coordinated Entry. The project used to be staffed by two full time Pine Rest Christian Mental Health Services on-site case managers, but due to statewide mental health budget cuts which directly affected the Network 180 funding for these two positions, these positions were eliminated in February 2018. As of October 2018, Dwelling Place funds one on-site Resident Services Coordinator to replace the case management services lost by Pine Rest's staff departure. As before with Pine Rest's staff, this Resident Services Coordinator will be available on an as needed basis to better connect residents with mainstream services. Our case manager provides and/or facilitates on-site life skills training in various fields including but not limited to, employment, health care awareness, nutrition, women's groups, and social activities. In addition to our new on-site Resident Services Coordinator, Pine Rest still operates their Community Services Clinic out of Commerce Apartment's commercial space, thus making the availability of mental health and substance abuse outpatient services more accessible for the project's vulnerable population. In addition to the ongoing services listed above Commerce Apartments offers many Community Building and Engagement programs in such arenas as community gardening, leadership development, volunteer opportunites, visual and performing arts, and peer support. It is our goal to give our residents both on-site and off-site outlets and opportunities for engagement not only in their own building community but also in the neighborhood and community as a whole, as an opportunity to foster socialization, overall life enrichment, and to increase housing stability. This project which is in its sixth year of operation, is remaining consistent as it relates to HUD performance measures. The loss of Support Service staff for the majority of the year was very evident in the performance of the project during the FY 2017 grant period (February 1, 2018 – January 31, 2019), this was particularly the case in the housing stability category, where the project narrowly missed its HUD Housing Stability Measure goal of 79%, achieving a 78% success rate in this category. While Housing Stability reflected the loss of staff, the Total Income Measure Goal (a metric not as contingent on staff presence but more a result of annual cost of living increases) of 57% was still exceeded with a performance of 77% of residents who maintained or increased their total income (from all sources) as of

the end of the operating year or program exit. The project had 3% of its residents accomplish the Earned Income Measure whereby they maintained or increased their earned income (i.e., employment income) as of the end of the operating year or program exit. Lastly, 46% of program participants have called Commerce Apartments home for more than three years. While the loss of two full time case managers, and the time it took to find one individual to replace them, made a significant impact on the property during the last completed grant period, we are already starting to see a rebound in stability for the current grant period, as the project is currently measuring 93% in the Housing Stability metric. This improvement is a testament to the importance of our on-site support services staff, and the site staff as whole, as they collaborate to continue to bring enriched, safe, supportive housing to our residents.

1b. Use the last completed grant year APR for this and all other data/outcome measure questions. If the renewing project has not yet started, indicate the planned number of units per county.\*

County	Number of Units	Number of Stayers	Number of Leavers
Kent	42	40	16
Click or tap here to enter text.	Click here to enter	Click here to enter	Click here to enter
	text.	text.	text.
Click or tap here to enter text.	Click here to enter	Click here to enter	Click here to enter
	text.	text.	text.
Click or tap here to enter text.	Click here to enter	Click here to enter	Click here to enter
	text.	text.	text.
Click or tap here to enter text.	Click here to enter	Click here to enter	Click here to enter
	text.	text.	text.

<sup>\*</sup>Attach additional forms as needed to list all counties.

2. Has the project had any significant changes since the last funding approval? No If "yes", complete the chart below to indicate the change.

Check			
change		Previous	New
type			
	Decrease in the number of persons served		
	Change in number of units		
	Change in project site location		
	Change in target population		
	Change in component type		
	Change in grantee/applicant		
	Line item or cost category budget changes more than		
	10%		
	Other: Click here to enter text.		
If change was made, include as many of the following that apply as attachments to your application:		application:	
Attached			
(check)			
	Attachment: Written communication to HUD requesting the	e significant char	nge

Attachment: HUD's written approval of the change requested
N/A: HUD has not yet provided written approval of the requested change

# **SECTION I: Project Effectiveness**

3. Does the project serve priority populations (Veterans, Chronically Homeless, Families, Youth, Domestic Violence Survivors)? Enter the number of units dedicated or prioritized for each population at turnover.

	Number of Units		
	Dedicated	Dedicated Plus	Prioritized
Veterans	0	0	0
Chronically Homeless	42	0	0
Families	0	0	0
Youth	0	0	0
Domestic Violence	0	0	0

## 4. Low Barrier

To earn points as Low Barrier, the project must answer affirmatively to all the following questions.

Does the project ensure that participants are NOT screened out (or denied	
project entry) due to the following:	
Having too little or not enough income	Yes
Active substance use or history of substance abuse	Yes
Having a criminal record (other than for state-mandated restrictions)	Yes
Domestic violence (requiring survivor to take specific actions or demonstrate distance from assailant)	Yes

## 5. Housing First

In addition to the answers above, a project must also answer affirmatively to the following questions to qualify as Housing First.

Does the project work to ensure that participants are NOT terminated from the program due to the following: (Table Continues on Following Page)	
Failure to participate in supportive services	Yes
Failure to make progress on a service plan	Yes
Loss of income or failure to improve income	Yes
Being a victim of domestic violence	Yes
Any other activity not typically covered in a lease agreement but found in the project's geographic area.	Yes
Does the project quickly move participants into permanent housing?	Yes

- 6. All recipients of HUD CoC Program funding are required to participate in Coordinated Entry. Did the project take 100% of all referrals from Coordinated Entry (or community process if Category 4 homeless) in the past grant year *or* will it once the grant year begins? (Verified by HMIS reports) Yes
- 7. What is the prioritization process for households referred to this project? How is it determined who is most vulnerable and the best fit for any referrals to this project? Provide detail from policy established by the Local Planning Body. (500 word limit)

Commerce Apartments takes all referrals from Coordinated Assessment. Coordinated Assessment not only refers our program participants, but also assesses and prioritizes all homeless individuals and families who contact their agency via 211 or are referred to them by eligible Outreach and Referral Agencies. Coordinated Assessment, in our CoC's case, Salvation Army's Housing Assessment Program or HAP, assesses homeless households via the CoC's assessment tool, SPDAT. These households are then prioritized by HAP based on the scores of their SPDAT assessments and existing HUD priorities. This prioritization list is referred to as the Housing Priority List (HPL). As a 100% dedicated chronically homeless, permanent supportive housing (PSH) project, Commerce Apartments along with Dwelling Place's two other PSH projects Verne Barry Place and Ferguson Apartments, will often receive the most vulnerable people on the Housing Priority List, those referrals are made to the project in the priority order based on the prioritization regulations in the CoC's "Prioritization of Persons Experiencing Chronic Homelessness Policy Guidance." Households are referred to the project based on their HPL ranking and current project vacancies, and are only referred to the project if they agree to the referral, it is their option to preference another project and/or refuse the referral. Once an individual is referred, that referral is conveyed to the project via the Homeless Management Information System (HMIS). The project site staff then works with the referral, providing them assistance with the application, verification of eligibility, lease up, and move in process in order to minimize barriers and move eligible participants into permanent housing as quickly as possible. A household is only approved for move in when the project is able to document, in accordance with the project's eligibility criteria and the CoC's Recordkeeping Requirements, their homeless status, duration of homelessness, disability, and cumulative length of occasions of homelessness. From the time that the household is referred to the project, site staff frequently collaborate with HAP staff, as well as other local service providers including, Mel Trotter Ministries, Degage Ministries, and Pine Rest Street Reach in an effort to more effectively coordinate intakes and procurement of necessary verification documentation. This is especially important considering the vulnerability level of the referrals to the project as many are coming from places not meant for human habitation and consequently lack access to regular modes of transportation and communication. Once the outcome of a referral is determined, that result is then conveyed to HAP so that they can record that household's outcome accordingly. Commerce Apartments, and Dwelling Place's PSH projects as a whole, make every attempt to structure and simplify this process in an effort to reduce the time it takes to move a referral into permanent housing. In order to help streamline this process, the Dwelling Place PSH team coordinates bi-weekly case counseling meetings, which local agencies and HAP are also invited to attend, to review the status of each referral. In addition, HAP is aware of the type of housing at the project, has a description of the units, types of subsidies, eligibility requirements, corresponding documentation requirements, and site specific information such as location and contact information.

**Efficient Use of Funding** (If the renewing project has not completed a full year, share information from the last completed year of another HUD funded project or similarly designed project through this agency)

- 8. What was the project's utilization rate? (Average of Quarterly Point- in-Time Counts in APR 9 divided by total contracted units.) 92% (38.75/42) The utilization rate was detrimentally affected by the project's switch to HAP Referrals. The project began to take HAP referrals in December of 2016. For the first 11 months the utilization rate stayed steady at 100%, but beginning in January of 2018 the project started to experience higher than normal vacancy due to several deaths and normal turnover. This increased vacancy coincided with commencement of HAP referrals for Ferguson Apartments, an occurrence that could have taxed HAP's system. At that time HAP's policy was to provide one referral for every one vacancy, but frequently referrals did not appear for intake interviews and were extremely difficult to track down for follow up meetings, not to mention the time that it took to gather required documentation. As a result, it took on average 90.6 days to approve and move someone in from the time of their referral. After a July 2018 meeting with HAP (which also coincided with Verne Barry Place's move to HAP referrals) the referral process began to change for Dwelling Place properties, enabling HAP to send more than one referral for each vacancy, which helped to address our increasing vacancy problem. At the time of this switch in July of 2018 the property had 13 vacancies to fill. The project did not start to gain ground on the vacancy problem until October of 2018 when it was once again at a 100% utilization rate.
- 9. Expenditure of Funds: Use last **completed** HUD FY year.

a. Total amount authorized within eLOCCS	\$224,028
b. Remaining balance in eLOCCS	0
c. Percentage recaptured	0%
Divide answer b. by answer a. and multiply by 100	

10. Were drawdowns made to eLOCCS at least quarterly? (*Demonstrated in eLOCCS attachment*)

Yes

**HMIS Participation** (If the renewing project has not completed a full year, share information from the last completed year of another HUD funded project or similarly designed project through this agency)

11. Indicate how many APR Data Quality Elements (DQE) have 5% or less null or missing values (APR Q06; use data from alternative system if DV program):

Data Quality Element APR 6a6d.			
Number of elements with 5% or less null or missing values			
DQE 6a. DQE 6b. DQE 6c. DQE 6d.			
6 5 3 3			
Total the numbers above, divide by 16, multiply by 100 for a percent: 94% (17 of 18)			

# **HUD Monitoring**

12. a. Does the recipient have any HUD monitoring findings in any of the agency's projects? No

If yes, explain below findings in detail for the Funding Review Panel. Include details on the nature of the finding, resolution and corrective actions taken, if any.

N/A

- b. Has your organization been monitored by HUD in the past three (3) years? No
- *If yes,* include as attachments: Monitoring report from HUD, your organization's response to any findings, documentation from HUD that finding or concern has been satisfied, and any other relevant documentation.
- If no, provide most recent monitoring by an entity other than HUD for federal or state funding (ESG, CDBG, etc) and include as attachments: Monitoring report, your organization's response to any findings, documentation from entity that finding or concern has been satisfied, and any other relevant documentation.

## **Impact on Homelessness**

13. Please evaluate how the project would impact homelessness in the CoC if it were not awarded funding through this competition.

	The project would close and individuals would immediately become homeless if it were
	to not be funded.
$\boxtimes$	Loss of funding would result in loss of housing options and could mean eventual
	displacement or increase in homelessness.
	Loss of funding would negatively impact services and resources but not a clear loss of
	housing options.
	Loss of funding would minimally impact the number of housing options or resources
	available.

- 14. Is this project the only CoC funded project with dedicated beds to a particular target population? Answered by Funding Review Committee based on all applications submitted for this NOFA.
- 15. Funds that are reallocated may be added to renewal projects to increase the number of households served. If funding is available:

Would this project accept additional funds?  $\square$  Yes  $\boxtimes$  No

How would additional households be served with these funds?

N/A

**Serving High Need Populations** (If the renewing project has not completed a full year, share information from the last completed year of another HUD funded project or similarly designed project through this agency)

16. What percentage of the households served met "hard to serve" criteria defined as having zero income at start/entry? (APR 18. Add values for No Income and divide by Total in last row):

43% (24/56) In order for a participant to be eligible for Commerce Apartments that person must be chronically homeless. In order to be considered chronically homeless that individual must be disabled, and be able to document that disability through verification from an approved medical professional or the receipt of disability. As a result of this eligibility requirement it is quite common that individuals enter the program with income in the form of SSI and/or SSDI. It is more common for an individual to present with this income than it is for them to have zero income. An analysis was conducted of every new program participant who has moved in since the project started taking referrals from Coordinated Entry in 2016, that showed only 35%, or 17 of 26, individuals moved in with zero income. The results of this analysis are fairly consistent with the percentage of zero income at move in individuals at our other two Permanent Supportive Housing properties - Ferguson Apartments and Verne Barry Place. It would be interesting to analyze the Coordinated Entry's Prioritzation List to ascertain if this percentage is consistent at that level as well.

17. What percentage of the households served met "hard to serve" criteria defined as having two (2) or more physical or mental health conditions known at start/entry (APR 13.a.2. add totals for two and three or more conditions, then divide by total):

71% (40/56)

18. What percentage of the households served were chronically homeless? (APR Q26a. divide total chronically homeless by total households):

100% (please see Additional Comments section of APR to understand the discrepancy between the number reported in Q26a. and the actual number of chronically homeless individuals. HMIS only determines chronic homelessness based on the Final Rule Defining Chronically Homeless, the definition of homeless prior to this Final Rule was different, and those people who moved into the project at that time were considered chronically homeless at their move in, regardless of whether or not the system now counts them as such. Again, specific information pertaining to this is found in the Additional Comments section of the attached APR for the project.)

## **Section II. Project Performance**

**Performance Data** (If the renewing project has not completed a full year, share information from the last completed year of another HUD funded project or similarly designed project through this agency)

- 19. Length of Stay (Joint TH/RRH projects complete either option B or C below)
  - a. Permanent Supportive Housing: Calculate the percentage of leavers that remained in project more than 180 days (APR 22a.1)

94% (15 of 16) The one individual who did not stay more than 180 days passed away on the 180<sup>th</sup> day of residency. If this death were excluded as it is in moves to permanent housing the resulting percentage would be 100%.

b. Rapid Re-Housing: Calculate the percentage of participants that took 30 days or less from project entry to lease up (CAPER 22C)

N/A

c. Transitional Housing: Calculate the average length of project stay in days (CAPER 22b)

N/A

- 20. Exits to Permanent Housing (Joint TH/RRH projects complete either option B or C below)
  - a. Permanent Supportive Housing: Calculate the percentage of participants who remained in project, or exited to permanent housing destinations. (Total Persons Exiting to Positive Housing Destinations APR Q23.a.+ Q23b. + Stayers 5.a.8/ [Total Served 5.a.1. Excluded Q23.a. + Q23.b.])

78% (42 of 54)

b. Rapid Re-Housing: Calculate the percentage of participants who exited to permanent housing destinations (*Total Persons Exiting to Positive Housing Destinations APR Q23.a.+ Q23b.*/ [*Total Leavers 5.a.5. – Excluded Q23.a. + Q23.b.*])

N/A

c. Transitional Housing: Calculate the percentage of participants who exited to permanent housing destinations (*Total Persons Exiting to Positive Housing Destinations APR Q23.a.+ Q23b.*/ [*Total Leavers 5.a.5. – Excluded Q23.a. + Q23.b.*])

N/A

- 21. New or Increased Income and Earned Income
  - a. PSH Only Project Stayers: What percent of project stayers had new or increased earned income with in the project contract year? *APR 19a.1*

0%

b. PSH Only Project Stayers: What percent of project stayers had new or increased other (non-employment) income? APR 19a.1

83%

6%

- c. Project Leavers: What percent of project leavers had new or increased earned income? APR 19a.2
- d. Project Leavers: What percent of project leavers had new or increased other (non-employment) income? *APR 19a.2*

69%

#### **Financial Information**

## **PROJECT BUDGET**

Activity	Requested Funds	% of Requested Funds	Other Funding	Total Project Cost
Acquisition		9	ó	
New Construction		9	ó	
Rehabilitation		9	ó	
Leasing		9	ó	
Rental Assistance		9	6	
Supportive Services		9	6	
Operating Costs	\$225,404	94 %	\$56,351	\$281,755
HMIS		9	6	
Project	\$13,370		\$3,343	\$16,713
Administration		6 %	6	
(limited to 7%)				
Total Project Cost	\$238,774		\$59,694	\$298,468

## **Attachment A**

Identify all match and leveraging funds. Only those dollars or non-cash contributions (in-kind) that directly support the project should be listed. This may include federal, state, or local government funds, private funds, grants, and/or other sources, including donations. Worksheet should reflect information in eSnaps application.

Match must be at least 25% of total funding requested. Documentation of match must be provided with the application.

Resource	Cash or In Kind	Committed or Planned/ Pending	Available (MM/YY)	Amount/ Value	% of HUD Project Award	Serves as CoC Program Match? (Y/N)
Program Income	Cash	Committed	11/20	\$59,694	25%	Yes
Program Income	Cash	Planned/Pending	01/21	\$29,169	12%	No
	Cash/Kind	C/PP	MM/YY		%	Yes/No
	Cash/Kind	C/PP	MM/YY		%	Yes/No
	Cash/Kind	C/PP	MM/YY		%	Yes/No
	Cash/Kind	C/PP	MM/YY		%	Yes/No
	Cash/Kind	C/PP	MM/YY		%	Yes/No
	Cash/Kind	C/PP	MM/YY		%.	Yes/No
Total leveraged from other sources			\$88,863	37%		

Attach additional forms as necessary

#### Attachment B

Attachments listed below are required but unscored. Failure to include any documentation that is required may result in disqualification of the application. *Please number all attachments in accordance with the list below.* 

## All projects must include:

- ⋈ #1: Annual Progress Report (APR) for the project's most recent completed contract year, or the most recently completed contract year for another HUD-funded project or similar project if the renewing project has not yet completed a full year. Other structured outcome report for non-HMIS participating agencies are allowed (i.e. domestic violence agencies).
   ⋈ #2: Line of Credit Control System (LOCCS) report showing drawdowns and final balance
   ⋈ #3: Project Application submitted in e-snaps

## Each applicant must include one of the following two (#5):

✓ Monitoring report from US Department of Housing and Urban Development (HUD)
 ✓ Monitoring report from an entity other than HUD for federal or state funding (ESG, CDBG, etc)

# If relevant include (#6):

- ☑ A: Organization's response to any findings
- oximes B: Documentation from HUD (or other entity) that finding or concern has been satisfied
- ☑ C: Any other relevant documentation
- $\hfill\square$  D: Written communication to HUD requesting the significant change indicated in question 2.
- $\square$  E: HUD's written approval of the change requested in question 2.

#### Attachment C

#### **HUD General Section Certificates**

The agency certifies to the Grand Rapids Area Coalition to End Homelessness that it and its principals are in compliance with the following requirements as indicated by checking the box.

- ☑ Fair Housing and Equal Opportunity. See CFR 578.93 for specific requirements related to Fair Housing and Equal Opportunity.
- ☑ Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity. See the Federal Register dated February 1, 2012, Docket No. FR 5359-F-02 and Section V.C.1.f. of the FY 2017 General Section.
- ☑ Debarment and Suspension. See Section III.C.4.c. of the FY 2015 General Section. Additionally, it is the responsibility of the recipient to ensure that all subrecipients are not debarred or suspended. (24 CFR 578.23((3)(c)(4)(v).d. Delinquent Federal Debts. See Section V.B.3. of the FY 2017 General Section.
- ☑ Compliance with Fair Housing and Civil Rights. See Section V.C.1.a. of the FY 2017 General Section.
- ☑ Executive Order 13166, "Improving Access to Services for Persons with Limited English Proficiency (LEP). See Section V.C.1.d. of the FY 2017 General Section.
- ⊠ *Economic Opportunities for Low- and Very Low-income Persons (Section 3).* See Section V.C.1.c. of the FY 2017 General Section.
- ☑ Conducting Business in Accordance with Core Values and Ethical Standards/Code of Conduct. See Section V.C.15. of the FY 2017 General Section.
- ☑ Prohibition Against Lobbying Activities. See Section V.C.15. of the FY 2017 General Section.
- ⊠ *HUD Habitability Standards inspections* on all units, at a minimum.
- ☑ *Participation in HUD-Sponsored Program Evaluation*. See Section V.C.5. of the FY 2017 General Section.
- ☑ Environmental Requirements. Notwithstanding provisions at 24 CFR 578.31 and 24 CFR 578.99(a) of the CoC Program interim rule, and in accordance with Section 100261(3) of MAP-21 (Pub. L. 112-141, 126 Stat. 405), activities under this NOFA are subject to environmental review by a responsible entity under HUD regulations at 24 CFR part 58.
- ☑ *Drug-Free Workplace.* See Section VI.B.9. of the FY 2015 General Section. n. Safeguarding Resident/Client Files. See Section V.C.11 of the FY 2017 General Section.
- ☑ Compliance with the Federal Funding Accountability and Transparency Act of 2006 (Pub. L. 209-282) (Transparency Act), as amended. See Section V.C.13. of the FY 2017 General Section.
- ☑ *Lead-Based Paint Requirements*. For housing constructed before 1978 (with certain statutory and regulatory exceptions), CoC Program recipients must comply with the requirements of the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. 4801, et seq.), as amended by the Residential Lead-Based

☑ *Paint Hazard Reduction Act of 1992* (42 U.S.C. 4851, et seq.); and implementing regulations of HUD, at 24 CFR part 35; the Environmental Protection Agency (EPA) at 40 CFR part 745, or State/Tribal lead rules implemented under EPA authorization; and the Occupational Safety and Health Administration at 29 CFR 1926.62 and 29 CFR 1910.1025.

☑ Violence Against Women Reauthorization Act of 2013: Implementation in HUD Housing Programs (24 CFR Parts 5, 91, 92, 93, 200, 247, 547, 576, 880, 882, 883, 884, 886, 891, 905, 960, 966, 982, and 983).

Attestation that all attachments as required by HUD are uploaded in *e-snaps*. See Notice of Funding Availability for the 2018 Continuum of Care Program Competition FR-6200-N-25.

This list is not exhaustive of all HUD requirements. Applicants are encouraged to review the 2018 General Section, found at:

https://www.hud.gov/program offices/spm/gmomgmt/grantsinfo/fundingopps to ensure eligibility.

Agency: Heartside Nonprofit Housing Corporation

Acknowledged By: Dennis Sturtevant

Title: President

Date: 8/23/2019