MINUTES OF THE SPECIAL MEETING OF THE CITY COUNCIL JULY 6, 2023

The City Council of the City of Goldsboro, North Carolina, held a Special Meeting called by Mayor Ham to update Council on the Choice Neighborhoods Planning Grant Initiatives and conduct a Visioning Session, held in the Large Conference Room, City Hall Addition, 200 North Center Street, at 11:30 a.m. on Thursday, July 6, 2023.

<u>Call to Order.</u> Mayor Ham called the meeting to order at 11:30 a.m.

Roll Call.

Present:

Mayor David Ham, Presiding

Mayor Pro Tem Brandi Matthews

Councilwoman Hiawatha Jones (arrived at 11:31 a.m.)

Councilwoman Brandi Matthews Councilman Charles Gaylor, IV

Councilman Greg Batts

Absent:

Councilman Bill Broadaway

Also Present:

Jean Whitfield, Housing Authority Chair Don Barnes, Housing Authority Vice-Chair

Sierra Carmichael, Housing Authority Board Member Sherry Archibald, Housing Authority Board Member

Tim Salmon, City Manager

Matt Livingston, Assistant City Manager

Laura Getz, City Clerk

There were 17 people in the audience to include citizens, Seymour Johnson Air Force Base representatives, Housing Authority staff, and City employees.

Bill James, Camiros representative, shared the attached presentation (Exhibit A). As part of the visioning session, citizens in the audience were also encouraged to participate in the survey. The results of the survey are also attached as Exhibit B.

Council discussed the presentation with Mr. James, City Manager Salmon, and Assistant City Manager Livingston.

There will be two upcoming workshops to receive input from residents. There is also a West Oak Choice Neighborhood Plan Kick-Off Party from 4-9 p.m. Saturday, July 8, 2023 at the HUB.

For more information on the Choice Neighborhoods Planning Grant, please visit www.westoakchoice.com.

Mayor Ham adjourned the meeting at 1:31 pm.

David Ham Mayor

Laura Getz, MMC/NCCM

City Clerk

NEIGHBORHOOD VISIONING WORKSHOP CITY COUNCIL MEETING

July 6th, 2023



camiros

West Oak Choice Neighborhood Plan

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ABOUT THE CHOICE PROGRAM AND PLANNING PROCESS

Choice Neighborhoods is HUD's program to transform *distressed public housing sites* and the *distressed neighborhoods that surround* them into *Neighborhoods of Choice*. Some important elements of the Choice Neighborhoods Program include:

- > A "neighborhood of choice" is a neighborhood that is good enough to attract people who can choose to live anywhere.
- Public and affordable housing is a work in progress and the Choice Neighborhoods Program is informed by lessons learned.
- ➤ The planning process is holistic and includes discrete People, Neighborhood and Housing Plans because success in all three areas is needed to create a neighborhood of choice.
- Every neighborhood that receives a Choice Planning Grant is distressed as defined by high poverty, high violent crime and high long-term vacancy.

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

ABOUT THE CHOICE PROGRAM AND PLANNING PROCESS

Additional important elements of the Choice Neighborhoods Program include:

- These distressed communities require broad and thorough improvement to create neighborhoods of choice, which is why the resulting Choice Plan is called a transformation plan.
- The Choice Neighborhoods Program has a strong track record of success with participating communities seeing: a) market-rate investment; b) higher employment; c) higher income; d) better education; and e) lower crime.
- ➤ Completing a Choice Neighborhoods Plan makes communities eligible for a \$50M Choice Neighborhoods Implementation Grant.
- The Choice Planning process shows communities how to transform distressed neighborhoods through: a) leveraging existing assets; b) building partnerships; and c) inducing market-rate development.

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ABOUT THE CHOICE PROGRAM AND PLANNING PROCESS

Additional important elements of the Choice Neighborhoods Program include:

- > Every Choice Plan includes plans to redevelop the distressed target housing site. The West Haven housing site will be redeveloped.
- ➤ A core tenant of the Choice Neighborhoods Program is the creation of mixed-income communities. Studies have shown that concentrating poverty into low-income housing leads to negative life outcomes. The public housing of the past will cease to exist.
- Every existing tenant at the West Haven site will have the right to return to the redeveloped property. Combining the existing 300 affordable units with a healthy proportion of market-rate units will result in a large redevelopment program of 500 to 600 units.
- The new housing units can be located anywhere within the boundaries of the West Oak Neighborhood.

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

INTRODUCTION TO THE VISIONING PROCESS

The goal of the Choice Neighborhood planning process is to transform distressed neighborhoods into *Neighborhoods of Choice*.

Transforming the neighborhood involves a great deal of change on multiple levels. Managing change should be guided by a clear vision of what residents and stakeholders want the neighborhood to become. Please help frame the vision for the West Oak Neighborhood.

Visioning is not making the Plan, but voicing shared expressions of broad aspirations that will provide guidance and direction for the Plan.



West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

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INTRODUCTION TO THE VISIONING PROCESS

STEPS IN THE VISIONING PROCESS

Framing a vision for the West Oak Neighborhood is not making the plan itself but setting the guiding principles. Framing the vision involves the following steps:

- 1) Recognizing the Neighborhood's Sub-Districts
- 2) Assessing Current Trends and Future Expectations
- 3) Gauging Improvement Potential
- 4) Framing People, Neighborhood and Housing Policies
- 5) Setting Guiding Principles

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

INTRODUCTION TO THE VISIONING PROCESS

Before we start to discuss visioning, it will be useful to provide some background on the **Choice Neighborhoods Program** and what some reasonable expectations are for the outcome of this planning process.

Residents should understand that, as a result of the Plan and its implementation:

- 1. The West Haven site will be replaced with new mixed-income housing.
- 2. New housing will be built first to ensure the transition is smooth.
- 3. *Mixed-income housing* is where affordable housing units are mixed with market-rate units, units without any rent subsidy.
- 4. In many cases, the mixed-income housing is **owned and managed by private developers/investors**, not the housing authority.
- 5. West Oak will be a diverse neighborhood with a place for everyone who wants to be part of it.
- 6. All residents of West Haven will have a choice of where to live.
- 7. All existing residents of West Haven will be guaranteed a unit in the new housing if that is their choice. No residents will be displaced.

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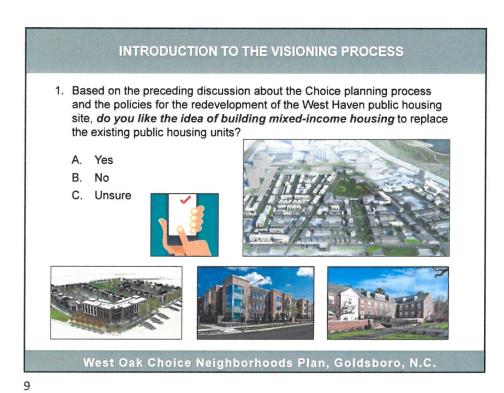
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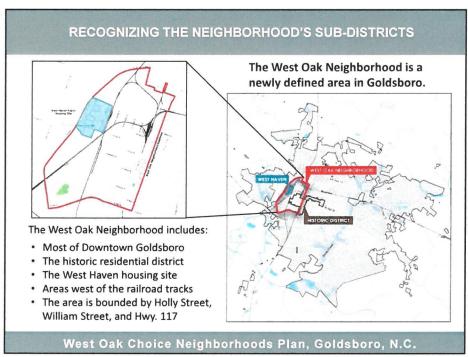
ASSESSING CURRENT TRENDS AND FUTURE EXPECTATIONS

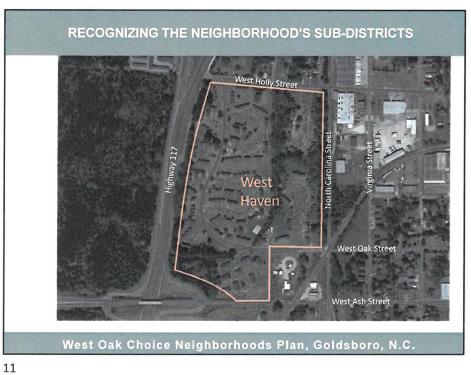


Please scan the QR Code on the screen and the handout you were given. If you do not have a smart device, please fill out your responses on the sheet that was given to you.

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.







RECOGNIZING THE NEIGHBORHOOD'S SUB-DISTRICTS The Sub-Districts within the West Oak Neighborhood are: Downtown Goldsboro 2. The Historic Residential Neighborhood 3. The Northeast Portion of the West Oak Neighborhood 4. The Southwest Portion of the West Oak Neighborhood West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

How to assess the past and the future.

- It is human nature to expect that the future will be a continuation of the past.
- In reality, the future is rarely a continuation of the past.
- Neighborhoods tend to either improve or decline over time.
- Sometimes change occurs so slowly that most people do not observe it.
- The West Oak Neighborhood has seen *a slow but steady decline* for several decades.
- Once, Central Goldsboro was the focus of economic and community activity.
- · Recently, most investment has occurred on the perimeter of the community.
- More recently, a strong effort has been made to strengthen the downtown area, and major results have been achieved.

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ASSESSING CURRENT TRENDS AND FUTURE EXPECTATIONS

Before we *talk about current trends* and how they affect the neighborhood, let's get your current opinion on expectations for the future.

- 2. Based on current trends, do you think the West Oak area is poised for major improvement through reinvestment?
 - A. Yes
 - B. No
 - C. No Opinion



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UNDERSTANDING NEIGHBORHOOD TRENDS

We will now examine current trends and see how this affects your opinion about the future.

The following *neighborhood trends* will be presented to make sure you are aware of them and will be considered in your visioning input.

- A. Downtown development and business attraction
- B. Renovation of homes in the Historic District
- C. Investment in housing from the HACG
- D. A robust network of public, private, and social services
- E. Aging housing/building stock

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ASSESSING CURRENT TRENDS AND FUTURE EXPECTATIONS

A. Downtown Investment and Business Attraction

Downtown Goldsboro is generally recognized as a place that is the focus of community activities in Goldsboro. Significant public and private investment has occurred in recent years, including:

- A. Opening of The Hub in 2021
- B. Expanded downtown festivals and activities
- C. New residential development/places to live
- D. New businesses and commercial properties
- . Rehabilitation of existing buildings







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B. Renovation of Homes in the Historic Residential District

The residential area located immediately west of Downtown Goldsboro is part of the National Historic District, which provides financial incentives for renovating historic properties. Some historic homes have been renovated, but many more need renovation. Will the historic character, designation, and financial incentives draw new investments in the future?





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ASSESSING CURRENT TRENDS AND FUTURE EXPECTATIONS

C. Investment in Housing from the HACG

- HACG is a major developer of housing in the community.
- HACG plans to replace the existing West Haven site with up to 500 new mixed-income residences.
- This housing could be located anywhere within the neighborhood.
- Private-sector investors are planning additional housing/residential development.





West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

D. A robust network of public, private and social services.

The West Oak Neighborhood benefits from a concentration of public, private and social services, which represent an amenity to residents of the area. These services include:

- City Hall
- · Goldsboro Police Dept.
- Downtown stores and services
- Goldsboro/Wayne Transit Depot
- · Many local churches
- · Wayne County Offices
- Goldsboro/Wayne County Library (nearby)
- Public schools within walking distance
- Quality day care

Do these services attract residents to the area?







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ASSESSING CURRENT TRENDS AND FUTURE EXPECTATIONS

E. Aging housing/building stock

- The neighborhood's historic character also presents a challenge.
- Most of the buildings are older and need rehabilitation/reinvestment to maintain their value and prevent obsolescence.
- · Renovation, remodeling and additions are needed.
- Some portions of the neighborhood need rehabilitation/reinvestment more than others.

Can sufficient rehabilitation/reinvestment be drawn to the area to allow transformation to take hold?









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Now that we have talked about current trends taking place within the West Oak Neighborhood (Central Goldsboro), let's ask you again for your opinion on expectations for the future.

- 3. Based on the discussion of existing trends, do you think the area is poised for major improvement through reinvestment?
 - A. Yes
 - B. No
 - C. No Opinion



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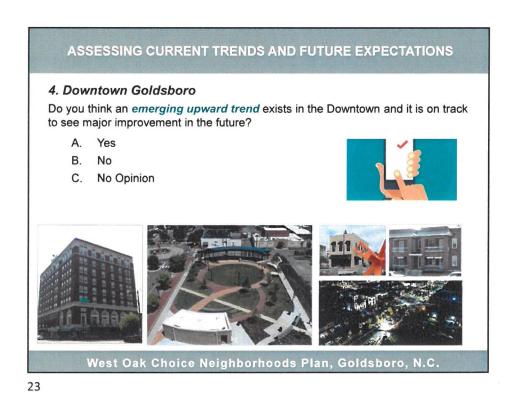
ASSESSING CURRENT TRENDS AND FUTURE EXPECTATIONS

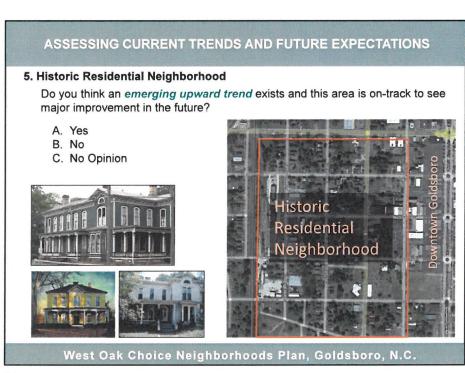
Let's talk about expectations for the sub-districts within the neighborhood. Where do you think positive trends are occurring that will result in future improvement?

- 1. Downtown Goldsboro
- 2. The Historic Residential Neighborhood
- The Northeast Portion of the West Oak Neighborhood
- 4. The Southwest Portion of the West Oak Neighborhood



West Oak Choice Neighborhoods Plan, Goldsboro, N.C.





6. Northeast Area

Do you think an $emerging\ upward\ trend$ exists and this area is on-track to see major improvement in the future?

- A. Yes
- B. No
- C. No Opinion





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ASSESSING CURRENT TRENDS AND FUTURE EXPECTATIONS

7. Southwest Area

Do you think an emerging upward trend exists and this area is on track to see major improvement in the future?

- A. Yes
- B. No
- C. No Opinion







West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

- 8. If West Haven were redeveloped into attractive mixed-income housing, what effect would this have on broader neighborhood reinvestment?
 - A. Negative effect
 - B. No effect
 - C. Positive effect
 - D. Major positive effect
 - E. I do not know/
 I do not have an opinion



West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

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GAUGING NEIGHBORHOOD IMPROVEMENT POTENTIAL

ASSESSING IMPROVEMENT POTENTIAL

- There is significant potential to improve/transform the West Oak Neighborhood, if people want what the neighborhood has to offer.
- Let's compare what the West Oak Neighborhood has to offer with what people want in a neighborhood.
 - 9. If given a choice, which of the following represents the kind of place where most people want to live?
 - a) A gated community
 - b) A large lot house on the edge of town
 - c) A quiet, secluded neighborhood
 - d) A quality neighborhood with a stimulating lifestyle
 - e) No opinion

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

GAUGING NEIGHBORHOOD IMPROVEMENT POTENTIAL

- 10. Do you think many people would want to live in a neighborhood that is walkable and has stores, shops and things to do nearby?
 - a) Yes
 - b) No
- 11. Do you think many people would want to live in a neighborhood that has a *variety of house types/designs* or houses that are *mostly the same?*
 - a) Prefer having a variety of house types/designs
 - b) Prefer having houses that are mostly the same

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

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GAUGING NEIGHBORHOOD IMPROVEMENT POTENTIAL

- 12. Do you think many people would be attracted to a neighborhood that has a high-quality school and state-of-the-art public park?
 - a) Yes
 - b) No
- 13. Do you think many people would want to live in *a historic neighborhood* with distinctive character?
 - a) Yes
 - b) No
- 14. Do you think many people would want to live in a neighborhood with a *range of house prices/values* or where houses all have the same price/value?
 - a) Prefer having a range of house values
 - b) Prefer having the same house values

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

GAUGING NEIGHBORHOOD IMPROVEMENT POTENTIAL

- 15. How important is a safe/low-crime neighborhood?
 - a) Most important
 - b) Very important
 - c) Moderately important
 - d) Not very important



16. How do people assess neighborhood safety? (check all that apply)

- a) Police statistics
- b) Word of mouth
- c) Neighborhood appearance
- d) Personal experience
- e) Not sure



West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

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GAUGING NEIGHBORHOOD IMPROVEMENT POTENTIAL

Can the West Oak Neighborhood be improved/transformed to align with what people want in a neighborhood?

Neighborhood Characteristic	Yes	No
Preferred type of neighborhood		
A walkable neighborhood		
Variety of house types/design		
High-quality school and public park		
Historic neighborhood		
Range of house values		
Create a safe neighborhood		

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

Amount of Affordable Housing

Only a small proportion of households whose incomes qualify for housing assistance actually receive it. Low/mod households that do not receive housing assistance often live in substandard housing. Creating incomerestricted affordable housing ensures that low/mod households will be part of the income mix going forward.

17. How much affordable housing should there be in the Neighborhood?

- A. There is too much affordable housing in the neighborhood now, so in the future the number of affordable housing units should be reduced.
- B. The current number of affordable housing units should be maintained.
- C. The number of income-restricted affordable housing units should equal the number of neighborhood low/mod households identified in the 2020 U.S. Census.
- D. No opinion.

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

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FRAMING PEOPLE, NEIGHBORHOOD AND HOUSING POLICIES

Household Wealth and Homeownership

Home ownership is a key element of household net worth. Not all people should be homeowners, but:

- In 2019, the median household net worth in the U.S. was \$121,700.
- Homeowner households had an average net worth of \$255,000.
- \$6,300.

 There are multiple factors involved, but *incenting*

Renter households had an average net worth of

homeownership fosters upward economic mobility.
 People should be homeowners at some point in their lives to reap the financial benefits of homeownership.

Source: Survey of Consumer Finances, Sept. 2020, Federal Reserve



West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

Household Wealth and Homeownership

There is a strong correlation between household wealth and homeownership. A recent study by the National Association of Realtors reveals important trends regarding the link between financial wellbeing and homeownership.

- Homeownership is the primary source of wealth creation among families and results in many economic and societal benefits.
- Housing wealth is mainly built by price appreciation gains.
- Over the past 30 years, single-family existing-home sales prices have increased at an annual pace of 4.3%.
- Home prices have accelerated at a faster annual pace of 8.3% over the past 10 years.
- As of 2021 Q4, at the national level, a homeowner who purchased a typical single-family existing-home 10 years ago at the median sales price of 5162,600 is likely to have accumulated 5229,400 in housing wealth, of which 86% came from price appreciation.

Upward economic mobility is based on housing wealth gains for most families.

2022

Housing Wealth Gains for the Rising Middle-Class Markets
National Association of REALTORS® Research Group

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

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FRAMING PEOPLE, NEIGHBORHOOD AND HOUSING POLICIES

Rental versus Home Ownership

The West Oak Neighborhood currently has a diverse range of housing, including both rental and owner-occupied properties. Housing type does not necessarily correlate with ownership. For example, 35% of all single-family homes nationwide are rentals. However, there is a strong correlation between homeownership and upward economic mobility. The question of rental versus ownership can influence the "brand" of the neighborhood.

- 18. What should the vision be for rental versus ownership housing?
- A. Rental housing is most suitable for Downtown Goldsboro, but ownership housing should be emphasized elsewhere.
- B. Ownership housing should be emphasized in general, even for affordable housing.
- C. The Plan should be guided by the findings of the market study.
- D. No opinion.

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

Upward Economic Mobility

A large component of neighborhood transformation should be helping low/mod residents achieve upward economic mobility. It's important that existing residents can participate in the positive economic activity of the neighborhood. This is particularly true for the residents of the target housing site, which is a key focus of the Choice program, as most residents of West Haven have low incomes

19. What should be the strategy for achieving upward economic mobility?

- A. Encourage participation in local programs for adult education, job training, and job placement.
- B. Transition West Haven residents to mixed-income housing where residents can engage with neighbors of different backgrounds, bolstering inclusivity and promoting opportunities for all.
- C. Promote as much homeownership as possible since homeownership correlates with upward economic mobility.
- D. All of the above
- E. No opinion.

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

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FRAMING PEOPLE, NEIGHBORHOOD AND HOUSING POLICIES

Quality Education/High Academic Proficiency

Ensuring equitable access to quality education is vital for every thriving neighborhood. Unfortunately, the West Oak Neighborhood and Goldsboro, in general, face significant educational challenges in public schools.

20. What should be the strategy for achieving quality education options?

- Work with Wayne County Schools to improve education in all public schools.
- B. Establish charter or private schools for the neighborhood/local area that can be operated outside of the Wayne County School system.
- C. Focus on supplemental after-school and summer school educational services provided by non-profit partners.
- D. None of the above.
- E. No opinion

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

21. What *types of new housing* do you think belong in the West Oak Neighborhood? (select all that apply)



 A. Mid-rise apartment building(s)



B. Townhomes



C. Market-Rate Single-Family



D. Affordable singlefamily/Duplex



E. Historic Infill

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

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FRAMING PEOPLE, NEIGHBORHOOD AND HOUSING POLICIES

New Stores and Services

Having quality stores and services in the Wet Oak Neighborhood can be *an important amenity* that will help attract and retain residents.

- 22. How important would having new stores and services be in creating a distinctive "brand" for the West Oak Neighborhood?
 - A. Very Important
 - B. Somewhat Important
 - C. Not Important



West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

Location of New Stores and Services

New stores and services *could be in different parts* of the neighborhood.

- 23. Where do you think new stores and services would be most beneficial?
 - A. In the Downtown to make it more of an attraction.
 - B. On Ash Street as part of the mixed-use redevelopment of the surrounding West Haven site.
 - C. Distributed throughout the neighborhood.
 - D. Not sure/don't know.

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

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SETTING GUIDING PRINCIPLES

Comprehensive Neighborhood Transformation

The West Oak Neighborhood *is large with distinct subareas* that are different from each other.

- 24. Should the Plan seek to achieve an equal degree of transformation throughout the neighborhood or focus on priority areas?
 - A. Equal transformation throughout the neighborhood.
 - B. Focus on priority areas.
 - C. Not sure/don't know.

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

SETTING GUIDING PRINCIPLES

Location of Replacement Housing

Replacement housing can be located anywhere in the neighborhood.

- 25. While the process should assess all viable locations, what is your initial sense as to where the replacement housing should be located?
 - A. On the existing West Haven site.
 - B. In the Downtown and nearby residential areas.
 - C. Split between the West Haven site and the Downtown area.
 - D. Distributed throughout the neighborhood.
 - E. Not sure/don't know.

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

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SETTING GUIDING PRINCIPLES

Housing Rehabilitation versus New Construction

Much of the privately owned housing in the area is deteriorated and/or obsolete. Some of the replacement housing program can be used to rehabilitate some of the existing older housing.

- 26. Assuming that the existing housing at West Haven will undergo reconstruction rather than rehabilitation, how should the Plan address the need to rehabilitate privately owned housing in the neighborhood?
 - A. Build quality new housing and the market will be induced to rehabilitate the older existing housing.
 - B. Use some of the replacement housing program to renovate buildings in the Historic Residential District.
 - C. Use some of the replacement housing program to do demonstration projects in the different sub-districts.
 - D. Not sure/don't know.

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

Vision Statement

- 27. Which phrase best describes/synthesizes your vision of what the West Oak Neighborhood can become? Select one statement only.
 - A. West Oak is the neighborhood of choice for people who want a diverse setting that is rich in community interaction.
 - B. West Oak is an attractive neighborhood of mixed uses where people of all incomes and backgrounds live together, creating a vibrant and inclusive community.
 - C. West Oak successfully merges historic character with new mixedincome development to create the most interesting and most active neighborhood in Goldsboro.
 - D. None of the above.

West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

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Thank you for helping frame the vision for the West Oak Choice Neighborhood!

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Which statement best describes your position on the amount of affordable housing the Plan should provide. Please select one statement only.

- A. The Plan should provide only the affordable housing needed to replace HACG units currently in the neighborhood.
- B. The neighborhood has too much affordable housing already. HACG should offer vouchers to current residents of HACG units, which would likely reduce the number of affordable housing units needed below the number of current HHA units.
- C. The Plan should program a number of affordable units equal to the number of low/moderate income households as recorded by the most recent U.S. Census figures.
- D. I have no opinion on affordable housing.

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FRAMING PEOPLE, NEIGHBORHOOD AND HOUSING POLICIES

What do you think should be the best approach for defining the *future* of West Oak? Please select one statement only.

- Retail and commercial uses should be included only to the extent they serve the residents of the neighborhood.
- B. The Plan should maximize the demand potential for retail and commercial use to take full advantage of West Oak's relative proximity to downtown and the highway.
- C. The Plan should focus less on retail and commercial uses and focus more on adding and improving the residential housing stock.
- D. I do not agree with any of the statements above.

UNDERSTANDING NEIGHBORHOOD TRENDS

Considering the trends occurring in Central Goldsboro, where do you think significant reinvestment is occurring, resulting in future improvement?

- 1. Downtown Goldsboro
 - A. Yes
 - B. No
 - C. No Opinion







West Oak Choice Neighborhoods Plan, Goldsboro, N.C.

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FRAMING PEOPLE, NEIGHBORHOOD AND HOUSING POLICIES

Which images align with your preference for new stores and services? (select all that apply)



A. Grocery store



D. Business Incubator or office uses



B. Restaurant or Cafe



E. Household goods



C. Fitness/dance studio or gym



F. None of these examples

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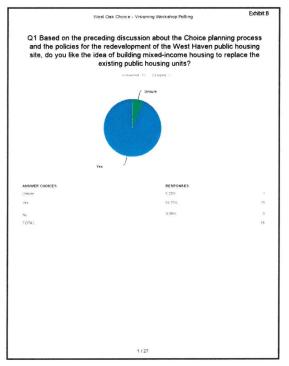
Support Services

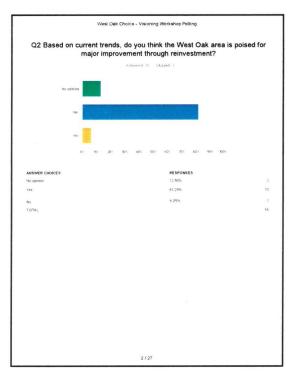
Effective *People Policies* are important to Choice Neighborhoods because positive people outcomes come from providing quality services.

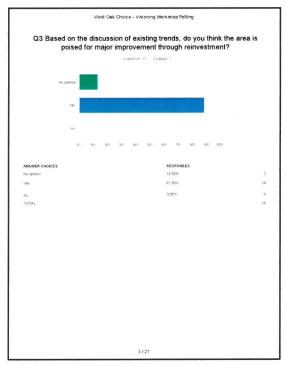
Please select two of following support services you think are most important for the West Oak Neighborhood:

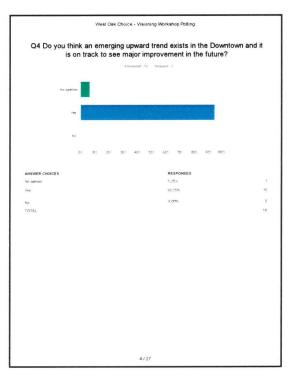
- A. Pediatric health clinic
- B. Early childhood education facility
- C. Neighborhood public safety program
- D. After school/summer programs for youth
- E. Adult education/job training programs
- F. No opinion / None of the above

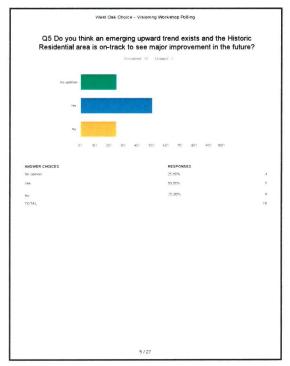
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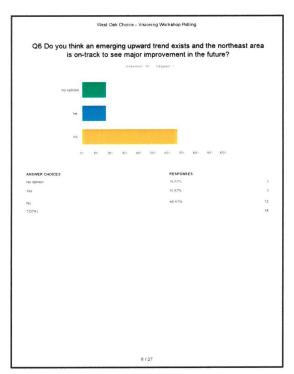


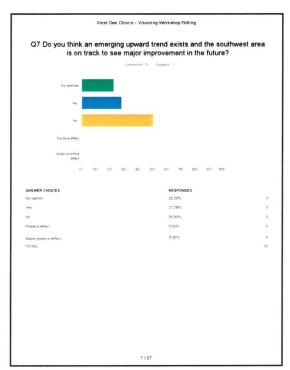


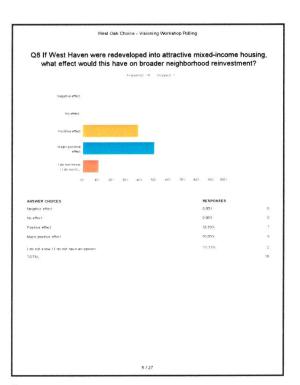


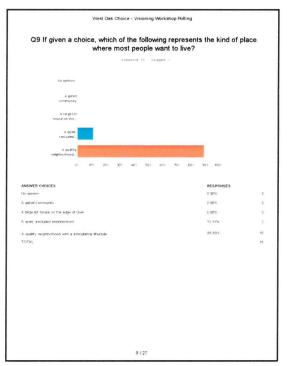












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