

**NORTH IOWA REGIONAL HOUSING AUTHORITY
202 First Street SE, Ste. 203, Mason City, IA 50401**

July 22, 2025, 9:00 AM

**In person in the conference room or access the conference by calling in to
617-793-8470 or toll free at 844-855-4444. Access code is 5204446.**

AGENDA

- | | Pages |
|--|--------------|
| 1. Opening of Meeting | |
| A. Call to Order | |
| B. Determination of Quorum | |
| C. Recognition of Visitor | |
| D. Approval of Agenda and Request for Changes | |
| 2. Open Forum | |
| Audience Note: If you desire to speak to the board, please read and complete the Open Forum Request form provided at the sign-in table and give it to the Board Secretary. | |
| 3. Consent Agenda | |
| All items under this section are routine and may be enacted by one motion. Any item may be removed from the Consent Agenda at the request of a commissioner and considered separately. | |
| A. Executive Director's Report | 2 |
| B. Approval of Consent Items or Request for Removal and Discussion | |
| 4. Old Business | |
| A. Minutes | 3-4 |
| B. Financial Statements | 5-6 |
| C. Bills | 7-8 |
| D. Miscellaneous Communications | |
| 5. New Business | |
| A. Resolution No. 2025-04 Capital Fund Grant and Five Year Action Plan | 9-16 |
| B. Resolution No. 2025-05 Civil Rights Certification | 17-18 |
| C. Repositioning Update | 19-20 |
| 6. Adjourn. | |
| Next Scheduled Regular Meeting August 26, 2025. | |

Consent Agenda – Executive Director’s Report

a. Public Housing Unit Status

Unit Turnover					
	Month of July 2025	Total Units at Site	Leased as of June 30, 2025	HUD Removed	Vacant Units
	Algona	14	12	0	2
	Britt	6	4	0	2
	Clear Lake	10	9	0	1
	Forest City	16	14	0	2
	Hampton	27	25	0	2
	Manly	12	10	0	2
«	Northwood	8	8	0	0
«	Osage	10	10	0	0
	Rockford	10	9	0	1
«	Sheffield	8	8	0	0
	Total	121	108	0	13
«	<i>indicates that property is full</i>				

- b. On June 27 we renewed a \$100,000 CD that matured. The interest earned on the matured CD was deposited, the new CD is for 12 months at 4.40%.
- c. We’ve been working with our attorney on a couple of tenant issues, one with a tenant in Forest City and another with a tenant in Clear Lake. We have negotiated resolutions to avoid going to court for eviction, assuming the tenant upholds their end of the agreement.

North Iowa Regional Housing Authority
202 First Street SE, Ste. 203, Mason City, IA 50401
Tuesday June 24, 2025, 9:00 A.M.
Minutes

1. Opening of Meeting.

- A. Chairperson Helgeson called the North Iowa Regional Housing Authority regular board meeting to order at 9:00 a.m. via conference call and in office. Public access to the meeting was available via phone and in office.

Board Members: Present: Delegates: Bruce Helgeson, Enos Loberg, Beth Johnson, Ashley Rosendahl, and Jessy Willadsen. **Alternate:** Kayla Zimmerman. By Phone: Dona Nielsen. **Absent:** Gary Gelner and Yvonne Krukow **Staff:** Justin Stotts **Guest:** John Olson.

- B. Determination of Quorum.
A quorum was determined.
- C. Recognition of Visitor.
John Olson of Kronlage and Olson, P.C.
- D. Approval of Agenda and Request for Changes/Recording of Agenda.
Loberg moved to approve the agenda as presented. Rosendahl seconded the motion. All were in favor; none opposed; and none abstained. The motion carried.

2. Open Forum.

None.

3. Consent Agenda.

Willadsen moved to approve the consent agenda as presented. Johnson seconded the motion. All were in favor; none opposed; and none abstained. The motion carried.

4. Old Business.

- A. Minutes
Nielsen moved to approve the minutes. Rosendahl seconded the motion. All were in favor; none opposed; and none abstained. The motion carried.
- B. Financial Statements
Loberg moved to approve the financial statements and bills with no changes. Willadsen seconded the motion. All were in favor; none opposed; and none abstained. The motion carried.
- C. Bills
- D. Miscellaneous Communication
None

5. New Business.

- A. Audit for FYE September 30, 2024
Johnson moved to approve the Audit for FYE September 30,2024. Rosendahl seconded the motion. All were in favor; none opposed; and none abstained. The motion carried.
- B. Annual Review of Investment Policy
Willadsen moved to approve the Annual Review of Investment Policy. Nielsen seconded the motion. All were in favor; none opposed; and none abstained. The motion carried.

- C. Resolution 2025-03
Rosendahl moved to approve Resolution 2025-03 5 Year PHA Plan. Willadsen seconded the motion. **Roll Call Vote:** Loberg, Johnson, Rosendahl, Willadsen, Nielsen, and Helgeson were in favor; none opposed; and none abstained. The motion carried.
- E. Director Stotts gave an update on the status of repositioning.

6. Adjourn.

Johnson moved to adjourn. Loberg seconded the motion. All were in favor; none opposed; and none abstained. The motion carried. Meeting adjourned at 10:20 AM. Next Meeting July 22, 2025.

Bruce Helgeson, Chairperson

Date

Justin Stotts, Executive Director

Date

NORTH IOWA REGIONAL HOUSING AUTHORITY - PH

BOARD SUMMARY REPORT

DATE June 2025

	Current	Fiscal Year Begin Bal	+/-
Cash & Investments			
1111 Cash General Fund	\$ 568,517.01	\$ 688,929.88	\$ (120,412.87)
1114 Sec Deposit Fund	\$ 32,127.41	\$ 28,721.17	\$ 3,406.24
1117 Petty Cash	\$ 100.00	\$ 100.00	\$ -
1162 CD	\$ 119,505.92	\$ 119,505.92	\$ -
1162.010 CD SD	\$ 25,825.94	\$ 25,825.94	\$ -
Total Cash & Investments	\$ 746,076.28	\$ 863,082.91	\$ (117,006.63)

	YTD Balance	Annual Budget	Percent of Budget
Receipts			
Rental Income	\$ 140,438.60	\$ 174,458.04	80%
Other Operating Revenue	\$ 437,787.68	\$ 494,755.00	88%
Total	\$ 578,226.28	\$ 669,213.04	86%
Expenses			
Admin Expense	\$ 170,420.41	\$ 227,576.00	75%
Utilities Expense	\$ 43,617.39	\$ 56,500.00	77%
Maintenance Expense	\$ 297,572.58	\$ 420,501.00	71%
General Expense	\$ 46,354.88	\$ 163,129.00	28%
Leased Amort & Int	\$ 6,570.16	\$ -	0%
Nonroutine Expenses	\$ -	\$ -	0%
Fixed Assets	\$ 77,327.56	\$ 80,000.00	97%
Total Operating Expenses	\$ 641,862.98	\$ 947,706.00	68%
Net Income (Loss) from Operations	\$ (63,636.70)	\$ (278,492.96)	23%

Operating Reserve	
Beginning of Year	
2810.510 Admin Unrestricted	\$ 718,180.25
Net Income (Loss) from Operations	\$ (63,636.70)
Equity Transfer Business Activity	\$ -
Current FY Pension Adjustment	\$ -
Operating Reserve, End of Current Period	\$ 654,543.55

**NORTH IOWA REGIONAL HOUSING AUTHORITY - VOUCHER
BOARD SUMMARY REPORT
DATE June 2025**

	Current	Fiscal Year Begin Bal	+/-
Cash & Investments			
1111 Cash General Fund	\$ 543,305.78	\$ 578,440.07	\$ (35,134.29)
Total Cash & Investments	\$ 543,305.78	\$ 578,440.07	\$ (35,134.29)

	YTD Balance	Annual Budget	Percent of Budget
Receipts			
HUD Admin Fees	\$ 213,752.00	\$ 240,000.00	89%
Other Operating Revenue	\$ 14,273.77	\$ 27,050.00	53%
Total	\$ 228,025.77	\$ 267,050.00	85%
Expenses			
Admin Expense	\$ 198,461.60	\$ 257,473.00	77%
Utilities Expense	\$ -	\$ -	
Maintenance Expense	\$ 388.26	\$ 15,787.00	2%
General Expense	\$ 22,671.14	\$ 11,250.00	202%
Leased Amort & Int	\$ 6,570.16	\$ -	
Total Operating Expenses	\$ 228,091.16	\$ 284,510.00	80%
Net Income (Loss) from Operations	\$ (65.39)	\$ (17,460.00)	0%

Operating Reserve	
Beginning of Year	
2810.002 Admin Reserve	\$ 506,057.65
Net Income (Loss) from Operations	\$ (65.39)
Current FY Pension Adjustment	\$ -
Operating Reserve, End of Current Period	\$ 505,992.26

North Iowa Regional Housing Authority

Check Register

All Bank Accounts

June 1, 2025 - June 30, 2025

Check Number	Check Date	Payee	Amount
Payroll Direct Deposit			
9718	06/06/25	Gansen, Karri S	1,544.90
9719	06/06/25	Heiny, Daniel L	1,531.38
9720	06/06/25	McBride, Carrie L	1,287.49
9721	06/06/25	Seaton, Carmen N	1,556.68
9722	06/06/25	Stotts, Justin	2,736.80
9723	06/06/25	Urbatsch, Gregg A	1,557.82
9751	06/20/25	Gansen, Karri S	1,565.10
9752	06/20/25	Heiny, Daniel L	1,531.38
9753	06/20/25	McBride, Carrie L	1,287.47
9754	06/20/25	Seaton, Carmen N	1,546.67
9755	06/20/25	Stotts, Justin	2,640.36
9756	06/20/25	Urbatsch, Gregg A	1,557.82
Payroll Direct Deposit Total			20,343.87
Vendor Checks			
9724	06/05/25	Algona Municipal Utilities 1	170.34
9725	06/05/25	Alliant Energy/IPL	363.28
9726	06/05/25	BET Roofing	17,750.00
9727	06/05/25	Black Hills Energy	89.28
9728	06/05/25	Brett A Austin	345.00
9729	06/05/25	Bushbaum Lawn Care & Snow Removal	556.40
9730	06/05/25	Christopher Meirick	1,005.00
9731	06/05/25	City of Clear Lake	65.50
9732	06/05/25	City of Forest City	249.02
9733	06/05/25	City of Northwood	77.06
9734	06/05/25	City of Rockford	226.30
9735	06/05/25	Gary Gelner	43.40
9736	06/05/25	Gary Sheppard	122.00
9737	06/05/25	Justin Stotts	1,061.76
9738	06/05/25	Karri Gansen	349.30
9739	06/05/25	Kronlage & Olson PC	4,500.00
9740	06/05/25	MC Appliance	177.00
9741	06/05/25	Mid American Energy Company	23.34
9742	06/05/25	Mort's Plumbing & Heating	200.00
9743	06/05/25	Mort's Water Company	848.22
9744	06/05/25	Northwood Sanitation, LLC	410.00
9745	06/05/25	Osage Municipal Utilities	6.50
9746	06/05/25	Pollard Pest Control & Lawn Care Co.	708.00
9747	06/05/25	River City Communications, Inc	24.00
9748	06/05/25	Skyblue Solutions	246.51
9749	06/05/25	Steven Giles	120.00
9750	06/05/25	Yvonne Krukow	42.00
9757	06/23/25	Access Systems Leasing	385.49
9758	06/23/25	Black Hills Energy	126.60
9759	06/23/25	Brett A Austin	206.95
9760	06/23/25	BRIC MC LLC	2,691.46
9761	06/23/25	BRUESEWITZ MOTORS INC.	80.30
9762	06/23/25	Builders First Souce	230.33
9763	06/23/25	Chad Valvoda	2,340.00
9764	06/23/25	City of Clear Lake	44.43
9765	06/23/25	D&L Sanitation	160.00
9766	06/23/25	Department of Inspections, Appeals, & Licensing	470.84
9767	06/23/25	Eileen Holm	300.00
9768	06/23/25	Federal Fire Equipment Co.	220.00
9769	06/23/25	Finley Law Firm, P.C.	1,269.00
9770	06/23/25	Hawkins Ash CPAs	1,710.00
9771	06/23/25	HDSUPPLY	1,091.51
9772	06/23/25	McCloskey Appliance	5,204.00

North Iowa Regional Housing Authority

Check Register

All Bank Accounts

June 1, 2025 - June 30, 2025

Check Number	Check Date	Payee	Amount
9773	06/23/25	Menards - Mason City	492.75
9774	06/23/25	Mort's Plumbing & Heating	1,003.95
9775	06/23/25	Nuehring's Lawn & Tree Service Inc.	300.00
9776	06/23/25	Reliable1	1,343.64
9777	06/23/25	River City Communications, Inc	524.00
9778	06/23/25	Spahn & Rose Lumber Co	24,826.15
9779	06/23/25	Sunde Services, LLC	16,382.50
EFT	06/05/25	Century Link	199.23
EFT	06/23/25	Clear Lake Sanitary District	25.76
EFT	06/23/25	Clear Lake Sanitary District	20.83
EFT	06/23/25	Clear Lake Sanitary District	30.07
EFT	06/23/25	Clear Lake Sanitary District	32.23
EFT	06/23/25	Clear Lake Sanitary District	20.83
EFT	06/23/25	Clear Lake Sanitary District	29.76
EFT	06/23/25	Clear Lake Sanitary District	28.53
EFT	06/23/25	Clear Lake Sanitary District	24.22
EFT	06/23/25	Clear Lake Sanitary District	28.53
EFT	06/23/25	Clear Lake Sanitary District	24.22
EFT	06/23/25	Clear Lake Sanitary District	1,295.56
EFT	06/23/25	Wellmark	272.93
EFT	06/05/25	Aflac	106.86
EFT	06/05/25	Capital One	6,347.61
EFT	06/05/25	City of Hampton	1,373.98
EFT	06/05/25	City of Manly Utility	641.09
EFT	06/05/25	Principal Life Insurance Company	632.99
EFT	06/05/25	Verizon	356.17
Vendor Check Total			102,674.51
Check List Total			123,018.38

Check count = 81

DATE: July 22, 2025

RE: Resolution No. 2025-04 – 2025 Capital Fund Grant and Five Year Action Plan

REQUESTED ACTION: Approve Board Resolution No. 2025-04 regarding our 2025 Capital Fund Grant and 2025-2029 5 Year Action Plan.

COMMENTS: NIRHA was allocated \$318,231.00 for the 2025 Capital Fund.

HUD requires that the NIRHA Board approve a resolution accepting our 2025 Capital Fund Grant and approving our 2025-2029 5 Year Action Plan (5YAP).

The 2025-2029 5YAP is attached. Since NIHRA has less than 250 public housing units, we are considered a small PHA and are allowed to move a majority of our funds into operations and draw them down from HUD after board approval. We continue to focus on interior renovation of properties at turnover, specifically flooring, kitchen cabinets, counters, and appliances.

Capital Fund Program - Five-Year Action Plan

Status: Submitted

Approval Date:

Approved By:

Part I: Summary						
PHA Name : North Iowa Regional Housing Authority		Locality (City/County & State)				
PHA Number: IA127		<input checked="" type="checkbox"/> Original 5-Year Plan		<input type="checkbox"/> Revised 5-Year Plan (Revision No:)		
A.	Development Number and Name	Work Statement for Year 1 2025	Work Statement for Year 2 2026	Work Statement for Year 3 2027	Work Statement for Year 4 2028	Work Statement for Year 5 2029
	UNSELECTED (IA127000001)	\$318,231.00	\$318,231.00	\$318,231.00	\$318,231.00	\$318,231.00

Part II: Supporting Pages - Physical Needs Work Statements (s)				
Work Statement for Year 1 2025				
Identifier	Development Number/Name	General Description of Major Work Categories	Quantity	Estimated Cost
	UNSELECTED (IA127000001)			\$318,231.00
ID0000033	Operations(Operations (1406))	General operations		\$303,231.00
ID0000043	Kitchen Cabinets(Dwelling Unit-Interior (1480)-Kitchen Cabinets)	Replace kitchen cabinets at turnover		\$15,000.00
	Subtotal of Estimated Cost			\$318,231.00

RESOLUTION NO. 2025-04

**RESOLUTION APPROVING AND RECEIVING CAPITAL FUNDING FOR FY
2025 FROM THE U.S. DEPARTMENT OF HOUSING AND URBAN
DEVELOPMENT**

WHEREAS, the North Iowa Regional Housing Authority (NIRHA) provides housing for low income families with federal funding through agreements with the Department of Housing and Urban Development (HUD); and

WHEREAS, in accordance with Section 9(d) of the US Housing Act of 1937, HUD annually provides funding for capital and management activities of public housing projects; and

WHEREAS, \$318,231.00 has been awarded to NIRHA for the purpose of capital and management activities; and

WHEREAS, HUD requires a board resolution authorizing the Executive Director to accept the funds and authorize appropriate use of the funds under the five year action plan;

NOW; THEREFORE, BE IT RESOLVED, the NIRHA Board of Commissioners hereby approves the 2025-2029 five year action plan and authorizes the Executive Director to accept the Capital Funds and to use funds for appropriate capital and management activities for the public housing units.

PASSED AND ADOPTED BY THE NORTH IOWA REGIONAL HOUSING
AUTHORITY ON THIS 22nd DAY OF JULY, 2025.

Bruce Helgeson, Chairperson

Date

Justin Stotts, Executive Director

Date

DATE: July 22, 2025

RE: Civil Rights Certification

REQUESTED ACTION: Consider approval of Resolution No. 2025-05 Civil Rights Certification.

COMMENTS: The Low Income Public Housing program 2025 Capital Fund grant award is \$318,231. The Board must approve the attached Civil Rights Certification HUD form 50077-CR as a condition of receiving the Capital Fund grant.

Civil Rights Certification
(Qualified PHAs)

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB Approval No. 2577-0226
Expires: 09/30/2027

Civil Rights Certification

Annual Certification and Board Resolution

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairperson or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the 5-Year PHA Plan, hereinafter referred to as "the Plan," of which this document is a part, and make the following certification and agreements with the Department of Housing and Urban Development (HUD) for the fiscal year beginning _____, in which the PHA receives assistance under 42 U.S.C. 1437f and/or 1437g in connection with the submission of the Plan and implementation thereof:

The PHA certifies that it will carry out the public housing program of the agency in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d-2000d—4), the Fair Housing Act (42 U.S.C. 3601-19), Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), Title II of the Americans with Disabilities Act (42 U.S.C. 12101 *et seq.*), the Violence Against Women Act (34 U.S.C. § 12291 *et seq.*), and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of all HUD programs. In addition, if it administers a Housing Choice Voucher Program, the PHA certifies that it will administer the program in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, Section 504 of the Rehabilitation Act of 1973, Title II of the Americans with Disabilities Act, the Violence Against Women Act, and other applicable civil rights requirements, and that it will affirmatively further fair housing in the administration of all HUD programs. The PHA will affirmatively further fair housing in compliance with the Fair Housing Act, 24 CFR § 5.150 *et seq.*, 24 CFR § 903.7(o), and 24 CFR § 903.15, which means that it will take meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws (24 CFR § 5.151). Pursuant to 24 CFR § 903.15(c)(2), a PHA's policies are designed to reduce the concentration of tenants and other assisted persons by race, national origin, and disability. PHA policies include affirmative steps stated in 24 CFR § 903.15(c)(2)(i) and 24 CFR § 903.15(c)(2)(ii). Furthermore, under 24 CFR § 903.7(o), a PHA must submit a civil rights certification with its Annual and 5-year PHA Plans, except for qualified PHAs who submit the Form HUD-50077-CR as a standalone document. The PHA certifies that it will take no action that is materially inconsistent with its obligation to affirmatively further fair housing.

PHA Name

PHA Number/HA Code

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§ 287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802)

Name of Executive Director:		Name of Board Chairperson:	
Signature:	Date:	Signature:	Date:

The information is collected to ensure that PHAs carry out applicable civil rights requirements.

Public reporting burden for this information collection is estimated to average 0.16 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions to reduce this burden, to the Reports Management Officer, REE, Department of Housing and Urban Development, 451 7th Street, SW, Room 4176, Washington, DC 20410-5000. When providing comments, please refer to OMB Approval No. 2577-0226. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Notice. The United States Department of Housing and Urban Development is authorized to collect the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 *et seq.*, and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality.

DATE: July 22, 2025

RE: Repositioning Update

REQUESTED ACTION: Discuss and update the board on repositioning status.

COMMENTS: This item was added to keep the board updated on developments regarding repositioning.

Holly Knight and Ryan Emerick of Knight Development and I had an in-person meeting with Brian Sweeney, Tax Credit Director with the Iowa Finance Authority on July 16 to discuss tax credit financing options and the application process. The meeting was very productive and will assist us with our application process.

Holly Knight from Knight Development and Alysse Hollis of Coats Rose, PC will be joining our meeting remotely to discuss opportunities related to bonds and repositioning.

Monthly Report – July

- Iowa Finance Authority (IFA) finalized the 2025 Qualified Allocation Plan (QAP).
 - They published the final version and the application appendix.
- We met Mr. Brian Sweeney, Tax Credit Director at IFA, at their headquarters.
 - The meeting went well. We discussed the project and project questions in relation to the QAP. Mr. Sweeney was happy to discuss these items with us and was extremely helpful. We discussed the PHA submitting a tax credit application this cycle in the rural set-aside.
- We have requested further changes to the proposals. Changes include the type of environmental for HUD, and the units included.
- Dodie Wilkins referred us to Donna Eckard, who is also at Century 21. Donna referred us to Heather Davis who is a realtor with Hildebrand Real Estate.
 - She has development experience, and the couple of conversations we have had have been positive.
- Josh Stringer with Snyder Construction has offered to come to Hampton to review the concerns with Heritage Place.
- QAP Timeline:

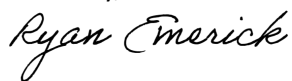
SECTION 2. APPLICATION PROCESS OVERVIEW

2.1 TAX CREDIT RESERVATION AND BOND INDUCEMENT RESOLUTION SCHEDULE.
To the extent possible, the following schedule applies to the Tax Credit Reservation process and Bond Inducement Resolution process for 4% Tax Credits.

Process Step	Date
Tax Credit Application Package Available	July 2025
Deadline for Bond Inducement Applications to IFA	July 23, 2025 or August 20, 2025
Tax Credit Application Submission Due Date	September 17, 2025 by 4:30 P.M. Central Time
Tax Credit Application Deficiency Period	Mid/Late October 2025
IFA Tax Credit Reservation recommendations at IFA Board Meeting	December 3, 2025
Bond Issuance Application Submission Deadline	No later than November 1, 2026
Placed in Service Date	24 months from the date of the Bond Issuance Date
IRS Form 8609 Application Package due to IFA	No later than November 1 of the first-year credit period

- The plan moving forward is to rehab 6 developments (Clear Lake, Forest City, Manly, Northwood, and Osage). Forest City Economic Development has also shown renewed interest in the PHA taking over an additional development in Forest City. The model continues to work without Hampton, but we can add it back in.

Sincerely,



Ryan Emerick
Knight Development
Assistant Project Manager