



Developing Multifamily Housing for your Tribal Community

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Purpose of the Training

Our goal for this workshop is to identify all the benefits that the Developer's Guide can offer your organization or tribe towards building knowledge and capacity around multi-family affordable housing.





Today's Agenda

Native Housing Developers Guide

1. Introduction | 5 minutes
2. Navigating the Guide | 5 minutes
3. Tools and Resources to Build on | 10 minutes
4. Phases of Affordable Development | 40 minutes

We will take questions throughout the presentation!



Mission and Vision

OUR VISION

A country where home and community are steppingstones to more.

OUR MISSION

To make home and community places of pride, power and belonging, and platforms for resilience and upward mobility for all.



Increase Housing Supply

Preserve and produce good homes that people can afford



Advance Racial Equity

After decades of systematic racism in housing



Build Resilience & Upward Mobility

Support residents and strengthen communities to be resilient to the unpredictable

OUR APPROACH

Unmatched **breadth, scale and expertise** across the entire spectrum of affordable housing...



...creating a positive feedback loop that does it **all under one Enterprise roof.**

Tribal Nations and Rural Communities

Who are we and what do we do?

- **HUD Section 4 Capacity grants** – 32 Rural and Native grants this year
- **Training & Capacity Building for Native Partners-** TA provision for USDA 515 and California HomeKey
- **Native American Advisory Council-** Launch Advisory Council formed by Native-led national organizations to support the formation of organization to organization relationships and to provide input and guidance to our capital, policy, and programmatic work.
- Work outside lower 48 with Rural Placemaking Innovation Challenge in Anahola, HI and developing an Alaska specific curriculum and Alaska Housing Innovation Summit (August 2022)
- **Native Homeownership Programs** -Expanding our successful statewide homeownership coalition work (now in SD and NM) to replicate in AZ, MT and other states and the Native Homeownership Learning Communities Cohort

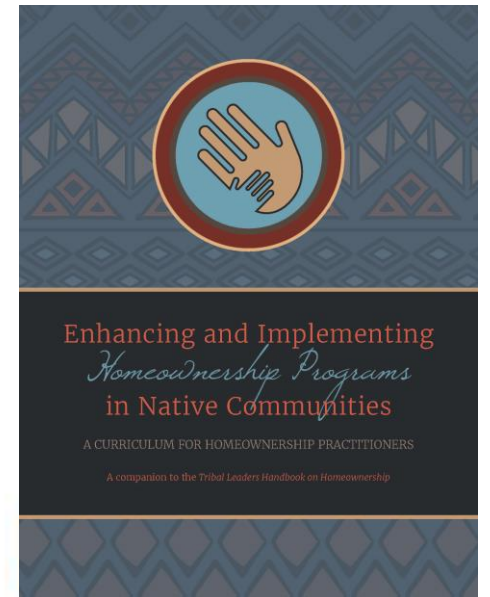
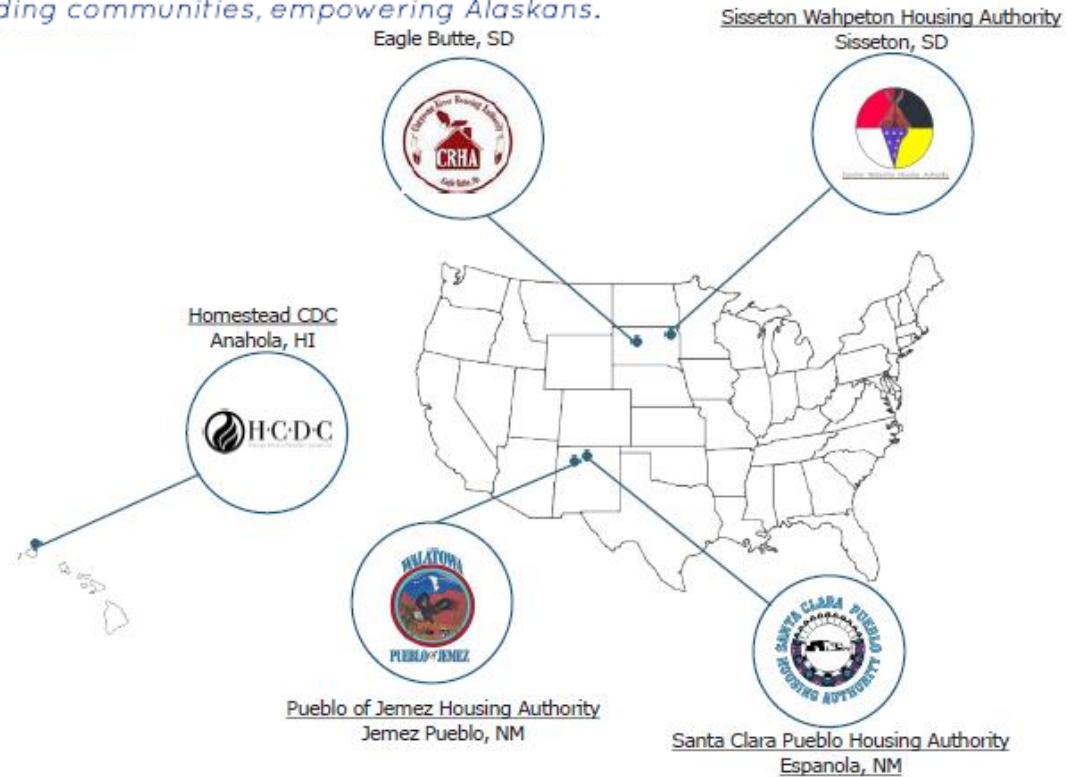
ENTERPRISE COMMUNITY PARTNERS



Supporting the Development of Housing in Native Communities



Building communities, empowering Alaskans.





Equitable Path Forward- Recoverable Grant

Up to 10 Recoverable Grants of \$100,000- \$200,000 to Native Tribes or BIPOC-led organizations

- **Eligibility**– Must be a Tribe, Tribal Entity, or an organization that is led by BIPOC individuals or individuals from other historically marginalized groups.
- **What is a recoverable grant?** Think of it as a loan without any interest for the development of affordable multifamily or single-family housing. Must be paid back within the period of performance (5 years).
 - Set-aside for tribes and rural projects within Enterprise’s larger Equitable Path Forward program
- **How do I apply?** Open now on a rolling basis. Application requires project description and uses, including a pro-forma.
 - Technical assistance available to assist with application!
- **Contact**–Sarah Torsell, Program Director storsell@enterprisecommunity.org



Holistically Meeting the Full Spectrum of Housing Needs in Your Community





INTRODUCTION

Phases of Development



Phase 1:
Visioning



Phase 2:
Planning &
Pre-
development



Phase 3:
Securing
Funding



Phase 4:
Design



Phase 5:
Construction



Phase 6:
Operations

Acknowledgements

Native Housing Developers Guide

- Land acknowledgement
- Reviewers and Contributors
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 - Leslie Newman, Seven Sisters Community Development Group, LLC
 - Robin Thorne, Vice President, RT Hawk Housing Alliance
 - Sharon Vogel and Michelle Running Wolf, CRHA
- **3. Funders: Fannie Mae, American Express, and Goldman Sachs**



Using this Guide

Native Housing Developers Guide

- Training for new staff members
- Reference for a first multifamily project
- Reference while working with consultants
- Non-native groups familiarizing themselves with Native challenges and issues
- Links to further resources
- Tools during each phase of the process!

Remember that housing development is NOT a linear process!

Navigating the NHDG Site

Go to <https://natedeveloperguide.enterprisecommunity.org/>

Can also find it on Enterprise's site

> Tribal Nations and Rural Communities

> Related Resources

Quick Start Guide

Native American tribes, non-profits, and other Native American housing entities increasingly seek opportunities to develop stronger homes and community spaces for their people. At the same time, tribes and other developers looking to build affordable Native housing, and specifically multifamily housing, remain challenged by the onerous and exhaustive process of development. This guide provides expertise, tools and resources intended to support the development of multifamily rental housing in Native communities. It is our hope that these resources will lead to a stronger rental housing stock in Indian Country, and on other designated Native lands, and in off-reservation Native communities.

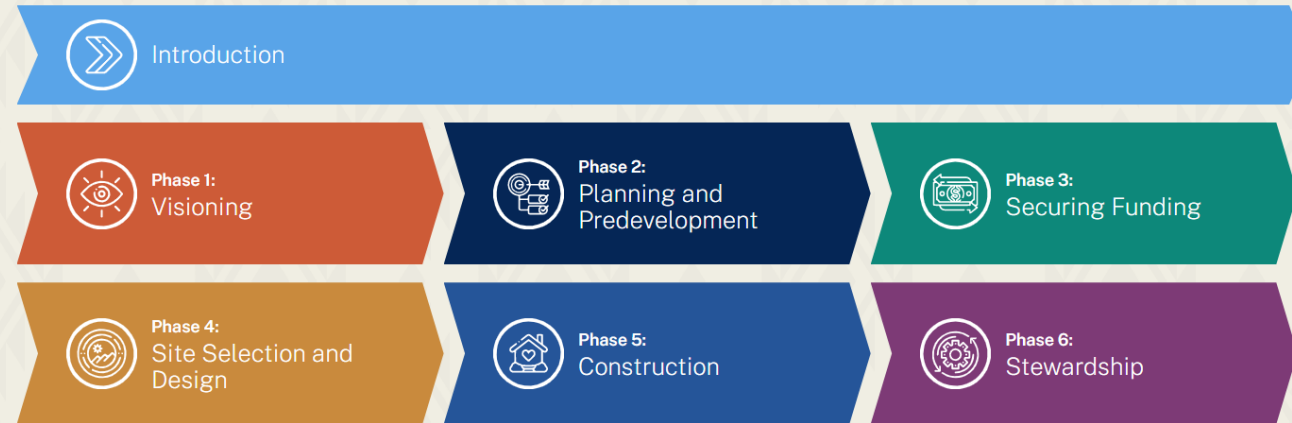


TABLE OF CONTENTS	
▶	Introduction
▶	PHASE 1: Visioning
▶	PHASE 2: Planning and Predevelopment
▶	PHASE 3: Securing Funding
▶	PHASE 4: Site Selection and Design
▶	PHASE 5: Construction
▶	PHASE 6: Stewardship
▶	Resources to Build On
▶	TOOLS

ONLINE TOOLS

Resources to Build On

Go to <https://natedeveloperguide.enterprisecommunity.org/resources-build>

Phase I: Visioning

Further Learning:

- [HUD Native American Housing Needs Report \(2017\)](#)
- [Indigenous Planning + Design Institute](#)
- [Sustainable Native Communities Collaborative](#)
- [Citizens' Institute on Rural Design](#)
- [Mass Design Group Sustainable Native Communities Design Lab](#)
- [Enterprise Green Communities Integrative Design Toolkit](#)
- [GAO Study Native American Housing and Additional Actions Needed](#)
- [Freddie Mac LIHTC in Indian Areas](#)
- [GAO Data Use and Regulatory Status of the Indian Housing Block Grant](#)
- [National Multifamily Housing Council Toolkit](#)

Phase II: Planning And Predevelopment

Further Learning:

- [CHDO Survivor Kit](#)
- [Ten Principles for Developing Affordable Housing](#)
- [Uniform Relocation Assistance and Real Property Acquisition Policies Act \(URA\)](#)
- HUD Income Limit Tool
- [Model Content Standards for Rental Housing Market Studies](#)
- [Grounded Solutions calculator](#)
- [Urban Institute calculator](#)
- [Market Study](#) Common Terms to Know

Selected Footnotes:

- Alvarez, Annette. (2011). "Native American Tribes and Economic Development," Urbanland. Available at: <https://urbanland.uli.org/development-business/Native-american-tribes-and-economic-development/>

Glossary

Go to <https://natedeveloperguide.enterprisecommunity.org/glossary>

A56		
Net Operating Income (NOI)		
A	B	C
Term (include acronyms/alternative definitions in parenthesis)	Definition	Source
1		
2	Absorption Rate	
3	Accessory Dwelling Units (ADUs)	https://www.huduser.gov/portal/publications/adu.pdf
4	Adaptive Reuse	
5	Allotments	https://iltf.org/land-issues/history/
6	Anchor Institutions	
7	Appraisal	

Capacity Assessment Checklist

Go to <https://natedeveloperguide.enterprisecommunity.org/capacity-assessment-checklist>

Native Housing Development Guide
Project checklist

November 2021

PROJECT CHECKLIST

Use this checklist to organize key elements of your development project. You can check off different elements once complete and reflect on the “Questions to Consider” to help shape your project. Jot down notes for each part and share with others on your project team.

PHASE 1: VISIONING		
COMPLETED?	PROJECT ELEMENT	QUESTIONS TO CONSIDER
<input type="checkbox"/>	HOUSING NEEDS ASSESSMENT	<ul style="list-style-type: none"> Do we understand the unmet needs affecting tribal members where our project would be located? What does our housing needs assessment say about them? Have we identified a need to conduct additional quantitative or qualitative analysis to understand unmet needs among tribal members where our project would be located? Have we identified the residents who will live in our development once complete (for instance, TDHE residents, veterans, young families, tribal employees)? Have we calculated how much the residents who will live in our development once complete can afford in terms of a monthly housing payment?
<input type="checkbox"/>	OUTREACH	<ul style="list-style-type: none"> How can we use our engagement to collect housing needs to help inform other aspects of our project (for instance, design concepts or features)? How can we ensure our engagement enables people to meaningfully participate (for instance, materials provided; overall accessibility; formats for sharing information)? How do we plan to the input we gathered as part of our engagement process?
		<ul style="list-style-type: none"> Can we articulate the goals for our project and how those goals relate to unmet housing needs among

Development Financial Model

Go to <https://natedeveloperguide.enterprisecommunity.org/development-financial-model>

Project Name:	Sample		
Date of Model Version	1/1/2021		
Development Costs			
Development Costs by Line Item	Total Cost	Cost/Unit	Cost/Sq Ft
ACQUISITION COSTS			
Land	70,000	3,500	2.45
Existing Structures *		0	0.00
SUBTOTAL	70,000	3,500	2.45
SITE IMPROVEMENTS			
Off Site Infrastructure *		0	0.00
On Site Infrastructure *		0	0.00
Demolition*		0	0.00
SUBTOTAL	0	0	0.00
CONSTRUCTION			
Building Permit Fees *	50,000	2,500	1.75
Tap Fees *	100,000	5,000	3.51
Construction / Rehabilitation *	3,000,000	150,000	105.20
Landscaping *		0	0.00
Contingency *	250,000	12,500	8.77
Other (please specify) *		0	0.00
SUBTOTAL	3,400,000	170,000	119.23
PROFESSIONAL FEES			
Architect Fees	181,212	9,061	6.35
Engineering Fees	60,400	3,020	2.12
Real Estate Attorney Fees		0	0.00
Soils Tests	4,000	200	0.14
Surveys		0	0.00
Green Planning and Design Fees	5,750	288	0.20
Other (please specify)		0	0.00
SUBTOTAL	251,362	12,568	8.81
CONSTRUCTION FINANCE			
Construction Insurance		0	0.00
Construction Loan Orig. Fee	2,500	125	0.09
Construction Interest	1,118	56	0.04
Attorney Fees		0	0.00
Title and Recording		0	0.00
Other (please specify)		0	0.00
SUBTOTAL	3,618	181	0.13

Project Name:	Sample						
Date of Model Version	1/1/2021						
15-Year Operating Proforma							
			YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
Rent Income - increasing by	2.00%	\$236,544	\$241,275	\$246,100	\$251,022	\$256,043	
Less Vacancy	7%	(\$16,558)	(\$16,889)	(\$17,227)	(\$17,572)	(\$17,923)	
Other Income - increasing by	2.00%	\$0	\$0	\$0	\$0	\$0	
Eff. Gross Income		\$219,986	\$224,386	\$228,873	\$233,451	\$238,120	
Total Annual Expenses - inc. by	3.00%	(\$59,500)	(\$61,285)	(\$63,124)	(\$65,017)	(\$66,968)	
NET OPERATING INCOME		\$160,486	\$163,101	\$165,750	\$168,434	\$171,152	
Total Debt Service		(\$139,227)	(\$139,227)	(\$139,227)	(\$139,227)	(\$139,227)	
Bridge Loan Debt Service		\$0	\$0	\$0	\$0	\$0	
Cash flow Available		\$21,259	\$23,873	\$26,523	\$29,206	\$31,925	
Debt Coverage Ratio		1.15	1.17	1.19	1.21	1.23	
Projected Payments from Cashflow							
Deferred Developer Fees		\$20,000	\$20,000	\$11,000	\$0	\$0	
Soft Debt #1		\$0	\$0	\$0	\$0	\$0	
Soft Debt #2		\$0	\$0	\$0	\$0	\$0	
Partnership Management Fees		\$0	\$0	\$0	\$0	\$0	
Asset Management Fees		\$0	\$0	\$0	\$0	\$0	
* Cash Flow over years 1-10		\$334,411					
* Cash Flow over 15 years		\$609,264					

QAP Set-Aside Inventory

Go to <https://natedeveloperguide.enterprisecommunity.org/qap-set-asidepreferences-inventory>

California

NATIVE- OR RURAL-SPECIFIC SET-ASIDE OR PREFERENCE
Native American apportionment of the Rural Set-Aside

SET-ASIDE OR PREFERENCE SUMMARY
Dollar Amount

OTHER INCENTIVES
One million dollars is available for projects on land to be owned by a Tribe and in which occupancy will be legally limited to tribal households; up to 20% of low-income units may serve non-tribal households if required by the HOME Program.

OTHER INCENTIVES
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SOURCE #1
<https://www.novoco.com/sites/default/files/atoms/files/california-lihtc-qap-regulations-2021.pdf>

Idaho

NATIVE- OR RURAL-SPECIFIC SET-ASIDE OR PREFERENCE
Rural Development Set-Aside

SET-ASIDE OR PREFERENCE SUMMARY
Percent of total housing credits

OTHER INCENTIVES
The QAP sets aside 15% of total housing tax credits for the new construction of developments located in communities that are eligible for United States Department of Agriculture (USDA) Rural Development Multifamily Housing programs.

OTHER INCENTIVES
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SOURCE #1
<https://www.novoco.com/sites/default/files/atoms/files/idaho-lihtc-qap-2021-final-approved-03262021.pdf>

SOURCE #2

Sample/Example Documents

Go to <https://natedeveloperguide.enterprisecommunity.org/sampleexample-documents>

▶ Housing Needs Assessments

- [CRHA Housing Needs Survey](#)
- [Housing Study Template](#)
- [REDCO Housing Needs Study](#)
- [SISC Needs Assessment](#)
- [Thunder Valley HOME Report Summary](#)

▶ Green Building Maintenance and sample policy/procedures doc from city of Seattle:

<http://www.seattle.gov/housing/housing-developers/green-practices#forbuildingmanagers>

▶ Residential Rental Property Maintenance Checklist from the City of Brainerd,

MN: <https://www.ci.brainerd.mn.us/DocumentCenter/View/596/Rental-Property-Maintenance-Checklist-PDF>





PHASE 1:

VISIONING

Housing Needs in Native Communities

Exhibit 1: Rental Unit Mix on Native American Reservations

	National	Reservation	Tribal Member Percentage on Reservation Land			
			50% +	70% +	80%+	90% +
Rental Units (% of all households)	36.4%	32.7%	34.6%	33.1%	31.3%	27.8%
Multifamily Rental Units (% of all households)	15.5%	7.5%	3.3%	2.6%	2.2%	1.8%
Multifamily Rental Units (% of all rental)	42.6%	22.9%	9.6%	7.8%	6.9%	6.5%

Source: Freddie Mac tabulations of the 2016 5-Year American Community Survey

Community Education and Engagement

What are the steps to meaningful community engagement?

1. Define the Scope of the planning process
2. Developing an understanding of the community landscape
3. Identifying core questions and trade-offs
4. Assessing community capacity
5. Design engagement strategies and identify resource needs
6. Decide how input will be used

Housing Needs Assessment



What Is The Difference Between A Market Study & Housing Needs Assessment?

Housing Needs Assessments do not serve the same function as market studies, though the two are often confused. A market study is an in-depth analysis of the market feasibility and demand for a specific type of development (and potentially in a specific location within the community). A market study is used to build an understanding of how your project site will fit into the community and what needs will be met.

A housing needs assessment is a more global and comprehensive assessment of the housing needs and conditions in the community but is not focused on assessing the feasibility of a specific development or type of housing. A Housing Needs Assessment could cover a whole state, county, or reservation for example.

Bringing Indigenous Design into Multi-Family Housing



What Is Trauma-Informed Design?

Trauma-informed design is a new understanding that is based on trauma-informed care which is already a best-practice in services. This new concept underscores that housing should not just put a roof over people's heads, but should create dignity, healing, and joy. This impacts the design process and prioritizes the voices of future staff and potential residents to hear what they need in housing to feel safe, and for their voice to help lead the design – ensuring the housing meets the needs and honors the identities of the residents. An overview of TID principles and a TID design process can be found at www.shopworksarc.com/tid.

Assessing Capacity

General skills and capacities for your team



PROGRAM STAFF

- Project management
- Contractor management
- Grant management
- Compliance



OPERATIONAL SUPPORT

- Human resources
- Information Technology (IT)
- Accounting and finance



BOARD SUPPORT

- Real estate expertise
- Accounting and finance
- Community experience
- Capacity assessment and alignment

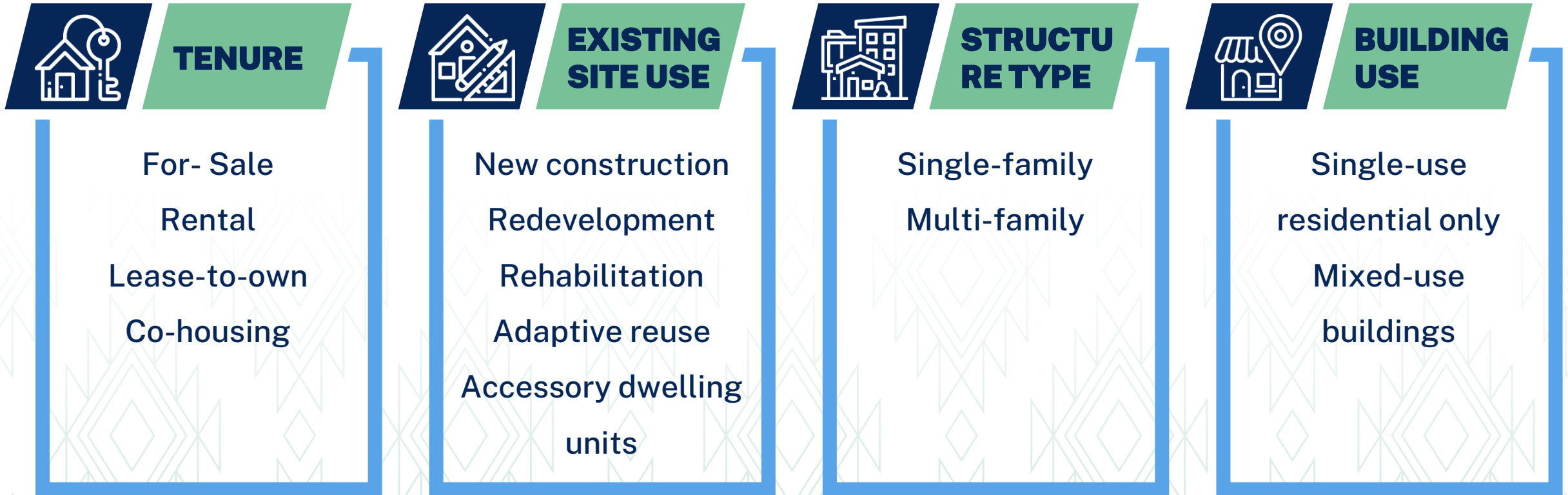


PHASE 2:

PLANNING & PREDEVELOPMENT

Evaluating Housing Development Models

Key decisions to help guide model development



Assembling Your Project Team

Roles that comprise your team

Key Project Team

- Developer
- Developer Partner
- Leaseholder/property owner
- Property manager
- General contractor
- Service Provider

Consultants or Contractors

- Architect
- Engineers
- Market or real-estate analyst
- Lawyer
- Environmental analyst
- Housing finance adviser

Assessing Project Feasibility

- Site Selection
 - Physical and Environmental Factors
 - Regulatory Factors
 - Locational Factors
- Calculating Affordability
- Other Market Considerations
 - Permanent Supportive Housing
 - People experiencing homelessness
 - Living with Disabilities
 - Elders
 - People coming out of corrections

Market Study



Upfront Considerations

Alignment with funder requirements and your housing development model



Native Context Issues

Limited data availability, experience working in native and rural areas, willingness to work on tribal lands



Elements of a Market Study

Project description, location, market area, employment and economy, demographics, competitive environment, demand analysis, local perspectives on rental housing, and permanent supportive housing

Financial Feasibility

1. Working with a Pro-Forma
2. Development Budget
3. Sources and Uses
4. Pro-forma Schedule of Expenses



UPCOMING TOOL

The Native Housing Developers Guide also includes a “Development Financial Model” tool that includes a pro-forma and other resources

Creating a Development Plan

Downloadable resource for organizing steps, timeline, and roles

	Key steps	Illustrative timeline	Key roles
Phase I: Visioning			
Community Engagement			
Housing Needs Assessment			
Design Concept			
Assessing Capacity			
Phase I milestones:			
Phase II: Predevelopment			
Evaluating Housing Development Models			
Assembling Project Team			
Assessing Project Feasibility			
Market Study			
Financial Feasibility			
Phase II milestones:			



PHASE 3:

SECURING FUNDING

Understanding Public Sector Funding Sources

This section includes

- Table of Available Public Funding Sources
- NAHASDA on Native Lands & the competitive formula
- LIHTC on Native Lands
 - Success in California



Understanding Public Sector Funding Sources

LIHTC on Tribal Lands

Federal tax credits are allocated to state housing finance agencies by a formula based on population.

Each state agency establishes its affordable housing priorities and developers compete for an award of tax credits based on how well their projects satisfy the state's housing needs.

Developers receiving an award use the tax credits to raise equity capital from investors in their developments.

The tax credits are claimed over a 10-year period but the property must be maintained as affordable housing for a minimum of 30 years.

Credits can be recaptured for noncompliance so maintaining close supervision over the properties throughout their lifecycle is important.

Working with Private Sector Funding Sources

- Working with Lenders
- Working with Investors
 - Proactively Build your relationships
 - Get support from other community leaders.
 - Educate lenders on how the development process looks in your community
 - Provide a reasonable assessment of financial feasibility.
 - Secure a loan guarantee
 - Identify alternative income streams to secure loans.
- Native CDFIs

Layering Financing

- Adapting programs to serve Native development goals
 - Indigenous Design Trade-offs
 - Using Tribal Revenue
- Making LIHTC Work
 - Common Barriers
 - Tips for Success
- Capacity for an Influx of Funding
 - Staff up
 - View all available funding
 - Plan for future opportunities

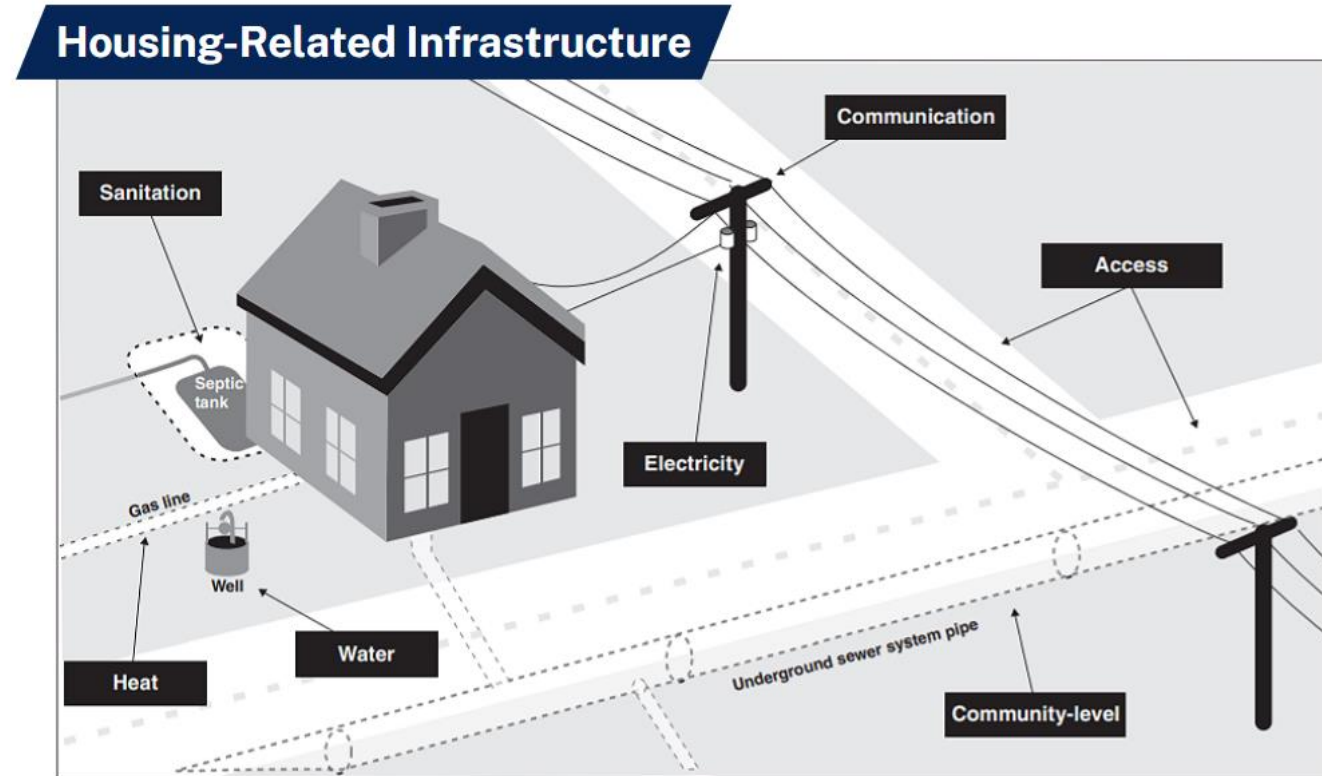
COMMON BARRIERS TO ACCESSING LIHTC IN TRIBAL AREAS	TIPS FOR SUCCESS IN BUILDING YOUR LIHTC PROPOSAL
Competing in statewide pools of funding	Engage with the QAP
Aligning the regulatory framework	Address multiple needs with your proposal
Accessing sufficient capital	Get clear on your regulatory framework
Reducing transaction costs at a smaller scale of development	Build your financial capacity
	Create sustainable systems for financial management
	Consider doing a PSH Project



PHASE 4:
DESIGN

Site Selection and Suitability to Build

- Site Suitability: General Factors
 - Including slope, parcel size, soil, and environmental risks
- Common infrastructure needs on Native lands
 - Such as sanitation, electricity, and telecommunications
- Key Factors for site selection
 - Cultural or historic significance and land use
 - Ways to lower infrastructure costs
 - Zoning codes



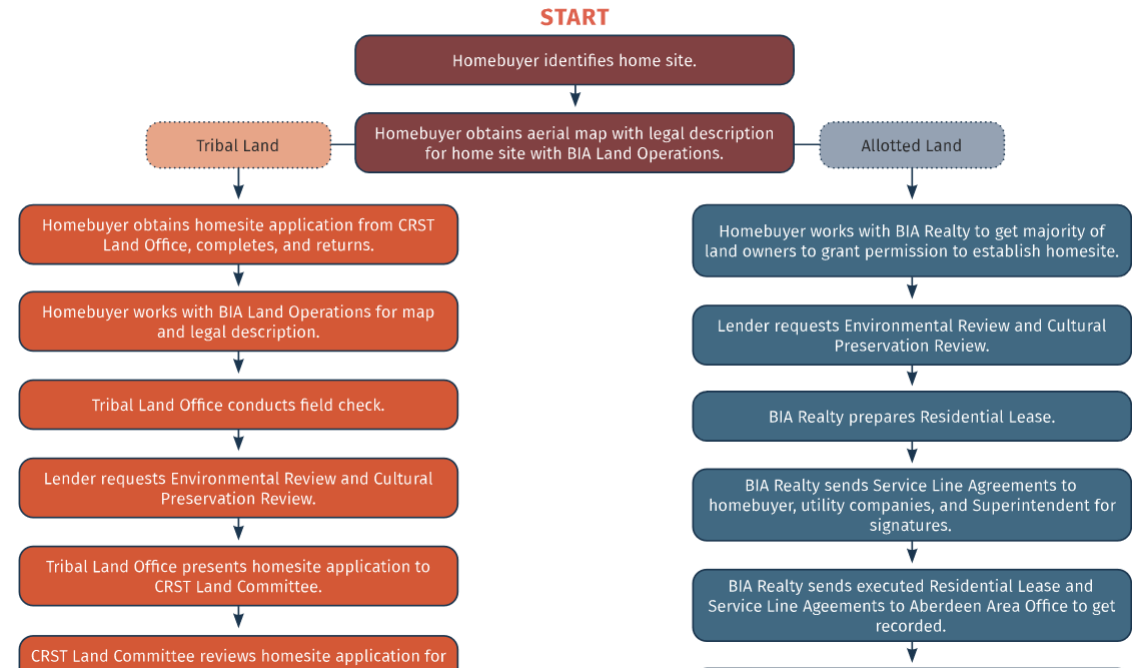
Source: GAO and Art Explosion (images)

Site Selection and Suitability to Build

Continued

- Site Alignment with Funding sources
 - State QAPs
 - Duty to Serve Markets
- Gaining Site Control
 - Understanding the Leasehold Process
 - Obtaining a title status report
 - Zoning codes

Cheyenne River Sioux Tribe (CRST) Leasehold Process

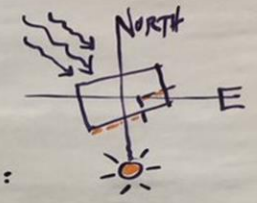


A portion of Cheyenne River Sioux Tribe's leasehold process, from the *Enhancing and Implementing Homeownership* guide

Design

- Designing with your tribal community in mind
- Green building, sustainability, and health
- Disaster resilience
- Designing for people of all abilities

Remember, design and housing in general is cyclical. Design evolves from pre-development to construction!

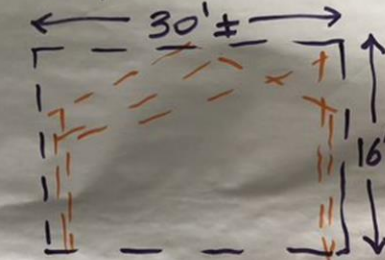
• SITE + FOUNDATIONS 

• MATERIALS OPTIONS:

EARTH	AG	FORESTRY	MANUF.
C.E.B.S RAMMED STONE < FUTURE >	STRAW WHEAT RICE FLAX HEMP < FUTURE >	LOGS SMALL-DIAM. TIMBER CORD WOOD PELLETS → ENERGY < FUTURE >	SIPS MODULAR HOUSING PLANT < FUTURE >

OHDC HOUSING POTENTIALS & SIZE LIMITS

- FLAT PACK
- MODULAR
- MANUFACTURED
- CABINETS · COMPONENTS
- HYBRID MIX



Approval to Build

Continued

- Site Alignment with Funding sources
 - State QAPs
 - Duty to Serve Markets
- Gaining Site Control
 - Understanding the Leasehold Process
 - Obtaining a title status report
 - Zoning codes



This clinic had its roof ripped off in a tornado after building contractors used nails instead of screws – if your tribe does not have building codes in place there are always risks.



PHASE 5:

CONSTRUCTION

Managing the Construction Process

Continued

- Modular vs. On-site Construction
- Recruiting Qualified Contractors
 - Design-Build option
- Phased Development
- Pre-construction Kick-off

Developing a Construction Schedule

Continued

- Inspection, Hiring, and Reporting Considerations
 - Tribally-determined wages vs. the Davis-Bacon Act
- Building Community Capacity for Development
 - Using Traditional Materials
 - Recruiting a Native workforce
- Managing Construction Finances
 - What are draw-downs?
 - What are Change-orders?
- Obtaining Your Certificate of Occupancy



PHASE 6:

STEWARDSHIP

Overview of Property Management

Roles that comprise your team

Key Tasks

- Security and Safety
- Maintenance and repairs
- Budgeting and financials
- Staffing
- Maintaining and utilizing management information systems
- Leasing, marketing, tenant selection, and eviction
- Compliance with funding sources

Property Manager Responsibilities

- Collecting rent
- Developing and maintaining policies and procedures
- Ensuring compliance with regulations
- Maintaining tenant files and property records
- Providing routine maintenance and repairs
- Providing tenant customer service
- Coordination with services providers

Marketing and Tenant Selection

Lease-up process begins well before construction is finished!

- Resident Services
 - Childcare
 - Financial services and education
 - Health and wellness
 - Community empowerment and space
 - Access to transportation
 - Access to internet
 - Cultural activities
 - Proximity to other amenities and services in the broader community
- Wait List

Financial Management & Maintenance

- Using an operating pro-forma to track financial management
 - Having a flexible grace period prior to charging a late fee can reduce turnover rates and help set realistic expectations with tenants.
 - Promoting alternative payment options for tenants, including in-person, mail-in, or drop-off
 - Connect tenants with local housing or financial counseling
- Maintenance including
 - Establishing a work order system
 - Vacancy turn-around
 - Inspections

Compliance

- Land Use Restriction Agreement (LURA)
- Certifying Household Incomes:
 - Determine number of household members
 - Ask about temporarily absent family members
 - Note any permanently confined family members
 - Identify any live-in aides, and provide verification
- Exemptions, including tribal preference
- LIHTC post 15-year compliance and non-compliance

CONCLUSION

To Recap

Our hope is that NHDG can be one tool for your tribe or organization. Our team is committed to further building Native multifamily development capacity and resources.



Next Steps for NHDG

Please provide feedback on this resource and what trainings/assistance is most useful to you!

- Continuing to add more links, sample documents, and case studies specific to Indian Country
- Provide additional training and technical assistance towards Native multifamily development
- Integrate with homeownership work and capital resources in other divisions of Enterprise

Reach out to our team: eimmonen@enterprisecommunity.org

Thank You

 Enterprise

