

# Continuum of Care Board Meeting

September 19, 2024

## Land & Labor Acknowledgement

#### Credit to: Dr. Aileen Duldulao and Heather Heater, Multnomah County

Multnomah county rests on the stolen lands of the Multnomah, Kathlamet, and Clackamas Bands of Chinook Indian Nation; Tualatin Kalapuya; Molalla; and many others along the Columbia River. This country is built on stolen Indigenous land and built by stolen African people. This land was not stolen and people were not enslaved by ambiguous entities and actors. The land was stolen by, and African peoples were enslaved by White settlers who had government support.

We also want to honor the members of over 400 tribal communities who live in Multnomah County. Many of these People and their cultures still survive and resist despite the intentional and ongoing attempts to destroy them.

Let us please take a moment of silence to acknowledge the history of how we are here in this place and to honor the People.

# **Community Agreements**

- 1. Account for power dynamics in the room and in the work.
- 2. Assume best intentions while honoring impact. Acknowledge that intent does not trump impact.
- 3. Be accountable. Commit to acknowledging and working through harm caused.
- 4. Be mindful of privilege, historical structures of oppression, and the shared goal to lead with a lens of equity, inclusion, diversity, and anti-racism.
- 5. Expect and accept non-closure.
- 6. Honor the diversity in the room and stay open to different perspectives. There may be several different roads that lead to a great outcome.
- 7. Language matters. Use intentional, direct, non-violent language. Speak your truth responsibly.
- 8. Make space, take space. Make space for those who are not speaking up as often, take space if you usually don't speak up.
- 9. Maintain confidentiality. share lessons learned while keeping names and identifiers confidential.
- 10. Meet folks where they are at. Do not assume knowledge on behalf of others. Be thorough, clear, and transparent in our dialogue.
- 11. Refrain from stigmatizing language and use people-first language.

### Land & Labor Acknowledgement

Questions from GARE and BHD to guide us when a quick decision is needed:

- What are the racial equity impacts of this particular decision?
- What intersectional identities will be impacted by the proposal?
- Who will benefit and who will be burdened by the decision?
- Are there strategies to mitigate these consequences? What targeted strategies do we add to meet the needs of people of color in order to reduce disparities?

# Agenda

Time	Agenda Item	Facilitator
5 min	Community Agreements, Land and Labor Acknowledgement, RELT Questions	Co-Chair
5 min	FHO Community of Practice Recruitment	Bill Boyd
5 min	Regular CoC NOFO Update	Alyssa Plesser
15 min	CoC Builds NOFO	Alyssa, Erin P., Lindsay B (PHB)
20 min	Tri-County Planning Body Coordinated Entry Implementation Plan	Abby Ahern
5 min	BREAK	
20 min	HMIS Vendor Request for Proposals	Dan Cole
Remaining time	Strategy 1.2 continued discussion	Co-Chair



# Regular CoC NOFO Update

### Regular CoC NOFO Update

#### Update on Available Funding:

• DV Bonus - \$1,619,360

#### Local Competition:

- Closed on September 3rd
- Received 8 applications, 7 passed threshold requirements
  - 5 Permanent Supportive Housing projects, 1 Rapid Rehousing Project, 1 Rapid Rehousing DV Bonus projects
  - 2 of the PSH projects are expansion projects
  - o 3 of the 7 applications are from culturally specific providers
- Projects currently being scored by CAC, will have Review and Rank panel on September 26th

### Opportunity to Support Another Community

Oregon Balance of State CoC (OR-505) is looking for Board members from other CoC's to score projects and participate in their Rating and Ranking panel

Expected time commitment: 30 hrs for renewal projects, 32 hours for new projects, 3 hours for a Rating and Ranking Conversation \*note you will be on a panel for new OR renewal projects, not both

Compensation: \$10/application (renewal), \$20/application (new project)

Overview of Rating and Ranking: Applications are set up like essay questions with an associated score sheet that calculates the final score. The committee meets over Zoom to go over any major score discrepancies.



### CoCBuilds NOFO

### CoCBuilds Overview

Goal of the NOFO is to Add new units of PSH to the community through new construction, acquisition, or rehab:

- +70% of award for new construction, acquisition, or rehab [one-time]
- Up to 20% for other CoC eligible expenses (i.e. supportive services, operating costs) [renewable]
- 10% admin [renewable]
- Maximum amount for a single project: \$7,500,000

HUD is expected to make 25 awards; 3 set aside for PSH units on Tribal reservations or trust lands

DUE: 11/21/2024

### CoCBuilds Overview

#### **HUD Strategic Goals:**

- Strategic Goal 1: Support Underserved Communities
- Strategic Goal 2: Ensure Access to and Increase the Production of Affordable Housing Ensure
- Strategic Goal 4: Advance Sustainable Communities

#### **HUD Policy Priorities**:

- Increasing Affordable Housing Supply
- Ensuring Access to Supportive Services and Public Services
- Partnering with Housing, Health, and Service Agencies

### CoCBuilds NOFO National Application Process

Completely different from the regular CoC NOFO:

- Each CoC-designated Collaborative Applicant may only submit one CoCBuilds project application.
- Application entirely to be filled out by the project applicant rather than the Collaborative Applicant
- HUD provided scoring criteria for local competition
- Extremely specific requirements and timelines for what makes a project both eligible and competitive

# CoCBuilds Scoring

Rating Factor	Points
A. Development Experience and Leveraging.	
B. Managing Homeless Projects	
C. Implementation Schedule	12
D. Property Maintenance	5
E. Unmet Housing Need	7
F. Management of Rental Housing	10
G. Coordinated Entry	3
H. Coordination with Housing Providers, Healthcare Organizations, and Social Service Providers	10
I. Experience Promoting Racial Equity	8
J. Community Integration for Persons with Disabilities	
K. Section 3 Requirement Maximum 1 page.	

### CoCBuilds NOFO National Application Process

#### Additional Requirements:

- Agency be able to demonstrate site control and execute a grant agreement with HUD no later than September 1, 2025
- Current HUD Environmental Review in progress or planned CoC Builds projects are subject to the environmental requirements of 24 CFR 50 or 58.
- Ready for occupancy within 36 months of award (By January 2028)
- The applicant, developer, and relevant subrecipients have experience with at least four other projects that have a similar scope and scale as the proposed project
- Capital Matching of 25%
- Cannot be currently under construction

# CoCBuilds NOFO Local Application Process

Following the minimal guidance from HUD & other communities' processes, we will:

- Solicit Notice of Interest and Pre-Application
- Eligible applicants will then receive an application and review policies that will use the HUD NOFA requirements and scoring
  - Note: HUD guidance states that because the review panel will use HUD's rating factors a process to create rating factors and CoC Board approval are not required
- Review panel will consist of 1 Portland Housing Bureau Staff, 1 JOHS Permanent Supportive Housing team staff, 3 CoC Board members
  - CoC Board members will include folks with expertise in affordable housing development and at least one person with lived experience of homelessness

# CoCBuilds NOFO Local Application Process

- Once the project is selected by the Review Panel, the CoC Chair will sign a letter of support for the project application. No additional approvals are required.
- The selected project will be announced at a CoC Board meeting
- The Collaborative Applicant and Homebase will review and propose edits the final project's application to ensure project as competitive as possible and meets all rubric requirements
- The selected applicant will PDF the final application and all supplemental documentation and send it to the Collaborative Applicant to submit the application over Grants.Gov

### CoCBuilds Role of CoC Board

- 3 board members review applications
  - 3 number of reviewers
  - Does not have to be current members of the CAC
  - Must be non-conflicted member
  - Must be knowledgeable about and experienced with affordable housing development
  - Include at least one person with lived experience of homelessness
  - Eligible for compensation
- Co-Chairs sign letter supporting the project. Letter to be uploaded as attachment to application.

### CoCBuilds Q&A

Time for questions!



Tri-County
Planning Body
Coordinated Entry
Implementation
Plan



# **Coordinated entry**

Multnomah County CoC Presentation

### Agenda

- What and why is TCPB?
- Coordinated Entry origin story and core components
- Built for Zero very briefly
- Regional implementation plan strategies
- Next steps
- Your role
- Questions/Discussion



#### **Affordable Housing Bond**

Approved by voters in 2018

Estimated to add 3,900 new affordable housing units

Partnership with seven jurisdictions and housing authorities

Over 10,000 people will have a safe and affordable place to call home

# Measure 26-210 **Supportive Housing Services**

Approved by voters in 2020

Estimated at \$2.5 B in the region over 10 years

Partnership with Clackamas, Multnomah and Washington counties

5,000 chronically homeless households and 10,000 households at risk of or experiencing homelessness will have stable housing

### **Tri-County Planning Body**

- SHS Measure 26-210 envisioned two regional bodies
  - SHS oversight
  - Tri-County Planning Body (TCPB)
- TCPB role
  - Lead a planning process to develop recommendations for regional coordination (SHS workplan)
  - Approve and monitor financial investments by the Counties from the Regional Investment Fund (RIF)
  - One area the TCPB has identified for regional coordination, and county SHS staff have prioritized, is Coordinated Entry

### **Regional Alignment Goals**



### **TCPB Regional Goal**

- Coordinated Entry is more accessible, equitable and efficient for staff and clients.
  - Map the unique challenges and successes of each of the three Coordinated Entry Systems.
  - Assess opportunities to create connectivity among the three Coordinated Entry Systems to improve equitable access and work towards regionalizing some tools within Coordinated Entry.
  - Explore opportunities for co-enrollment with other systems.

# A history of coordinated entry

2010

**HUD** announces coordinated entry

2014-2017

Counties establish coordinated entry

2018-present

Jurisdictions adopt Built for Zero













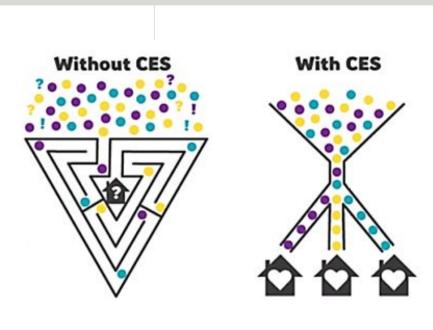
2012

2017

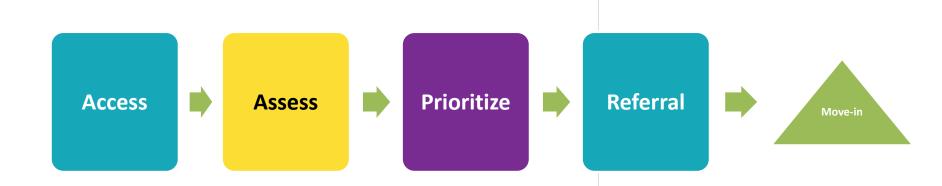
2020

## What is coordinated entry?

- Process through which people move from homelessness to housing services
- Allows households to access all options to address housing needs
- Avoids being "screened out" program-by-program
- The most intensive interventions are prioritized for those with the highest needs



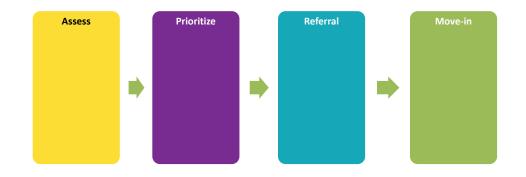
### Core elements of coordinated entry



# **Case Conferencing**

In case conferencing, the most relevant information you can discuss about a client is the actions you're taking to move them to the next step

- Actions taken last week
- Actions to take next week
- What you're learning—about your client and your system—as you go



### **CES Regional Implementation Plan Strategies**

#### Advance Equity via Prioritization

• Identify vulnerabilities resulting from past systemic harms and ongoing discrimination that puts people of color at heightened risk of homelessness or at risk of experiencing homelessness for longer periods of time and develop shared prioritization practices centering these vulnerabilities

#### **Align Assessment Questions**

• Identify strategies to align, to the extent possible, assessment practices to streamline cross-county access to housing by reducing the need for reassessment

#### **Standardize Case Conferencing**

• Develop a consistent approach to case conferencing to advance equity and effectively/efficiently support households enrolled in programs in multiple counties

#### **Share Data**

• Work with HMIS governance bodies to share client information (e.g., Universal Data Elements and Common Program-Specific Data Elements) across HMIS to minimize duplication of services and support continuity of care

## **Advance Equity via Prioritization**

- Analysis of existing prioritization strategies used in Counties
- Identify vulnerabilities that disproportionately impact BIPOC communities in the Metro region, and in specific counties
- Identify common prioritization factors across the region, and those unique to each County
- Develop a proposal for coordinated entry prioritization factors centering these vulnerabilities, and run a pilot to test any changes to existing strategy

### Align assessment questions

- Map out existing assessment questions across the region
- Consider compiling an assessment comprised of common questions between the three counties and questions unique to each county.
- Minimize the number of proposed changes to existing assessments.
- Explore how CE participants may access assessments across the region

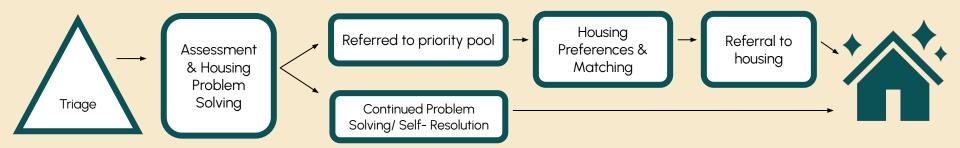
### Align case conferencing

- Identify best practices related to case conferencing.
- Cross-county learning about existing approaches
- Consideration of approaches that could be standardized and/or aligned across county lines
- Consideration of any data automation possibilities within standardized case conferencing processes
- Identify opportunities for case collaboration between counties.

### Share data

- Increasing visibility to clients seeking services across county lines
- Ensuring that overlapping assessment responses are visible between counties
- Work with regional HMIS governance bodies on any visibility changes

#### Redesigned Coordinated Access (CA) Process





### New Components of the Redesign

Multnomah Services & Screening Tool (MSST)

Formal Integration of Housing Problem Solving

Resource-Based Prioritization & the Priority Housing Pool

Housing Preferences & Matching Tool



# **Next Steps**

Continuing workgroup meetings to complete, review, run RELT and implement the plan

Present the implementation plan for TCPB review in October, and SHS OC in November

Implement the plan, keeping in mind feedback from lived experience focus groups and equity lens review

# **Multnomah County CoC Role**

- CoC Board will be informed about the progress of each individual strategy
- CoC Board will provide input and feedback at the appropriate stages for each strategy to inform final decisions

# Questions?



# HMIS Vendor Request for Proposals

# Background

### HMIS System // Background & Recent Efforts

- The HMIS (ServicePoint), run by the Portland Housing Bureau, was implemented in 2005
- Wellsky purchased the product in 2016 and rebranded to Community Services Solutions
- PHB transitioned administration of the HMIS to Multnomah County this year in March of 2024
- Multnomah County administers the HMIS on behalf of Clackamas, and Washington Counties in support



# **HMIS Strategic Technology Analysis**

#### HMIS System // Strategic Analysis

- In September of 2023, a HMIS Strategic Technology Analysis was launched partnering with Gartner Consulting Inc.
- Extensive discovery process included interviews across Counties, program teams, jurisdictions, providers, elected officials, etc.
- Looked at business capabilities, vision, gaps, market analysis, and recommendations



#### HMIS System // Strategic Analysis

### Key Takeaways:

- The entire Tri-County regional homelessness response system relies on the HMIS, a siloed, outdated, compliance-focused platform with poor quality data as its single source of insight.
- The HMIS hinders the Tri-County area's ability to effectively demonstrate the impact of funding being spent, measure the effectiveness of housing interventions, ensure equitable care, and efficiently meet compliance reporting requirements.
- The HMIS is poorly designed for current needs users are actively working around and against the system, creating security, data quality, and client care issues.



#### HMIS System // Strategic Analysis

#### **Recommendation:**

Implementation of a new HMIS is required that provides the capabilities and technology needed to support a Modern



Facilitate regional strategies and data standardization across the homelessness response system



Enable the goals of each county throughout the Tri-County area



Enable equitable access for people seeking care



Provide an effective tool to support people providing care



Provide a consistent tool for standardized data collection and analysis



Facilitate cooperation within and across systems of care



Provide easy access to the information needed to make strategic decisions



Ensure compliance with HUD and other reporting requirements



# **HMIS Solicitation**

#### HMIS System // Solicitation Phase

- Partnering with Gartner to develop the content and design of a formal solicitation (Request for Proposal or RFP) to procure a new HMIS
- Began this process in July 2024 with key staff in the Joint Office of Homeless Services and Washington and Clackamas Counties
- Business Process Analysis, Use Case Development, Requirements Development, Scoring, etc., to be published in late October.



#### HMIS System // Solicitation Phase

- Solicitation is designed to narrow a broad range of proposals down to a competitive range.
- Multi-Stage RFP that includes auto score, scripted demonstration, proposal evaluation, and "best and final offer".
- Scoring panel with Tri-County representation supported by input from community, provider, and subject matter expert advisory panels.
- We will want a participant from the CoC Board to be on the community advisory committee.



#### HMIS System // Solicitation Phase

- Demonstrations and key meetings will take place in sometime between December and February.
- Commitment can be 7-10 hours over 2-3 weeks.
- Selection/award target spring 2025
- Contract negotiation by the end of June 2025
- Implementation expected to take 12-18 months



# Questions



# Strategy 1.2: continued discussion

# Strategy 1.2 - Recommendations

#### Mini-Agenda:

- 1. Review comments on Recommendation Document
- 2. Determine the document is finished and the Board approves it
- 3. Board vote to send the recommendation document to the HRS (or not)



# Media & Graphic - Example 1

#### MultCo LIP Goals

Increase Shelter Capacity & Street Outreach

Supporting Culturally-Specific Providers and System Capacity

Regional Coordination, Community Engagement and Data

Reduce Racial Disparities within Service Outcomes







# Media & Graphic - Example 2

#### **Housing & Program Quantitative Goals**

Total number of housing placements: 1,345 people.



690 people

Rapid Rehousing & Short-Term Rent Assistance





# Table - Example 1

	SHS Unanticipated Revenue	Multco Direct American Rescue Plan (ARP)	Total
Available Resources	\$50,530,962	\$12,417,438	\$62,948,400
Proposed Investments to Reduce Homelessness			
Expanding Shelter Access	\$21,851,333		\$21,851,333
Behavioral Health, Crisis Stabilization & Housing Services	12,964,000		
Shelter to Housing Flow through	8,182,895	1,150,438	9,333,333
Increasing Daytime Support Services	3,333,333		3,333,333
Preventing Households from Homelessness		10,140,000	
Improving Systems + Access to Services	2,279,520		2,279,520
Total Homeless Related Investments	\$48,611,081	\$11,290,438	\$59,901,519
Plus: Addt'l Countywide ARP Investments*		1,127,000	1,127,000
Available Balance	\$1,919,881	\$0	\$1,919,881

# Table - Example 2

Plans for the \$58.1M in FY24:	FY24 Adopted Budget	FY24 Proposals	Total
Employment Programs	\$0.4M	\$1.5M	\$1.9M
Housing Placement & Retention	\$20.9M	\$1.4M	\$22.3M
Safety Off & On the Streets	\$3.6M	\$4.7M	\$8.3M
Supportive Housing	\$0.6M	ı	\$0.6M
System Support, Access, & Coordination	\$15.0M	\$10.0M	\$25.0M
Total	\$40.5M	\$17.6M	\$58.1M

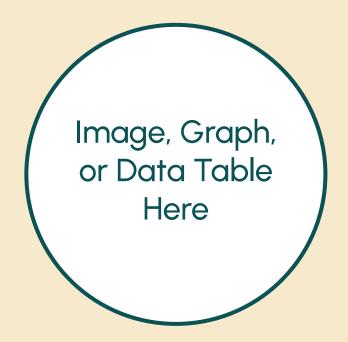








- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4
- Bullet Point 5
- Bullet Point 6





- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4
- Bullet Point 5
- Bullet Point 6

Image, Graph, or Data Table Here

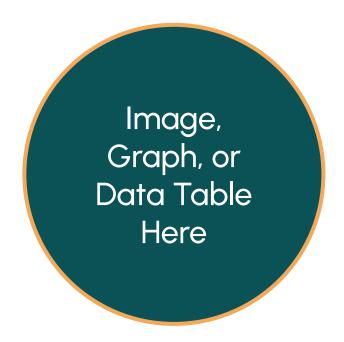


- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4
- Bullet Point 5
- Bullet Point 6





- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4
- Bullet Point 5
- Bullet Point 6





- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4





Brief description here.



Brief description here.



Brief description here.



Brief description here.





Brief description here.



Brief description here.



Brief description here.



Brief description here.





Brief description here.



Brief description here.



Brief description here.



Brief description here.



1

Brief description here.



Brief description here.



Brief description here.





#### **Subheader Text Here**

Brief description or overview here. (Can be bulleted or not.)

#### Subheader Text Here



#### Subheader Text Here

Brief description or overview here. (Can be bulleted or not.)

#### Subheader Text Here



#### **Subheader Text Here**

Brief description or overview here. (Can be bulleted or not.)

#### **Subheader Text Here**



#### Subheader Text Here

Brief description or overview here. (Can be bulleted or not.)

#### Subheader Text Here



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



# Media & Graphic - Example 1

#### MultCo LIP Goals

Increase Shelter Capacity & Street Outreach

Supporting Culturally-Specific Providers and System Capacity

Regional Coordination, Community Engagement and Data

Reduce Racial Disparities within Service Outcomes







# Media & Graphic - Example 2

#### **Housing & Program Quantitative Goals**

Total number of housing placements: 1,345 people.



690 people

Rapid Rehousing & Short-Term Rent Assistance





# Table - Example 1

	SHS Unanticipated Revenue	Multco Direct American Rescue Plan (ARP)	Total
Available Resources	\$50,530,962	\$12,417,438	\$62,948,400
Proposed Investments to Reduce Homelessness			
Expanding Shelter Access	\$21,851,333		\$21,851,333
Behavioral Health, Crisis Stabilization & Housing Services	12,964,000		
Shelter to Housing Flow through	8,182,895	1,150,438	9,333,333
Increasing Daytime Support Services	3,333,333		3,333,333
Preventing Households from Homelessness		10,140,000	
Improving Systems + Access to Services	2,279,520		2,279,520
Total Homeless Related Investments	\$48,611,081	\$11,290,438	\$59,901,519
Plus: Addt'l Countywide ARP Investments*		1,127,000	1,127,000
Available Balance	\$1,919,881	\$0	\$1,919,881

# Table - Example 2

Plans for the \$58.1M in FY24:	FY24 Adopted Budget	FY24 Proposals	Total
Employment Programs	\$0.4M	\$1.5M	\$1.9M
Housing Placement & Retention	\$20.9M	\$1.4M	\$22.3M
Safety Off & On the Streets	\$3.6M	\$4.7M	\$8.3M
Supportive Housing	\$0.6M	ı	\$0.6M
System Support, Access, & Coordination	\$15.0M	\$10.0M	\$25.0M
Total	\$40.5M	\$17.6M	\$58.1M

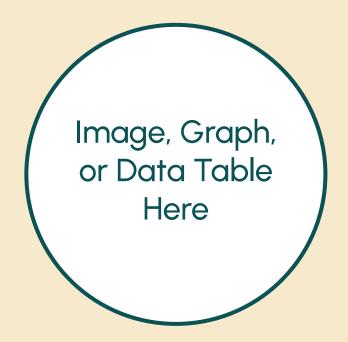








- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4
- Bullet Point 5
- Bullet Point 6





- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4
- Bullet Point 5
- Bullet Point 6

Image, Graph, or Data Table Here

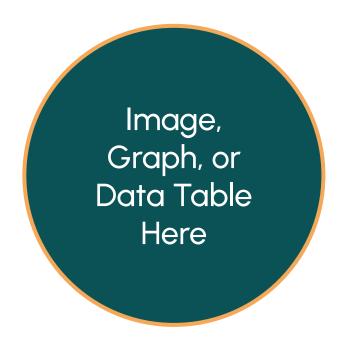


- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4
- Bullet Point 5
- Bullet Point 6





- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4
- Bullet Point 5
- Bullet Point 6





- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4





Brief description here.



Brief description here.



Brief description here.







Brief description here.



Brief description here.



Brief description here.







Brief description here.



Brief description here.



Brief description here.





1

Brief description here.



Brief description here.



Brief description here.





#### **Subheader Text Here**

Brief description or overview here. (Can be bulleted or not.)

#### Subheader Text Here



#### Subheader Text Here

Brief description or overview here. (Can be bulleted or not.)

#### Subheader Text Here



#### **Subheader Text Here**

Brief description or overview here. (Can be bulleted or not.)

#### **Subheader Text Here**



#### Subheader Text Here

Brief description or overview here. (Can be bulleted or not.)

#### Subheader Text Here



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.

- Bullet Point 1
- Bullet Point 2
- Bullet Point 3
- Bullet Point 4



Brief description or overview goes here.



Brief description or overview goes here.

