

RESOLUTION NO. 5-2018

Harrisburg Redevelopment Authority

WHEREAS, the Redevelopment Authority of the City of Harrisburg (“Authority”), Harristown Development Corporation (“HDC”), and Harrisburg Housing Authority (“HHA”) have agreed to share equally the costs to engage a consultant, who will conduct a detailed Housing Study & Analysis (the “Study”) of the City of Harrisburg; and

WHEREAS, the Authority, HDC, & HHA together determined that **Real Property Research Group** is qualified, has recently produced a Downtown Harrisburg Housing Study for HDC, and is therefore already well-acquainted with our specific needs; and

WHEREAS, Real Property Research Group has submitted the attached proposal to provide a “Harrisburg Housing Demand Study”.

NOW, THEREFORE, BE IT RESOLVED by the Redevelopment Authority of the City of Harrisburg, that its Board of Directors hereby approves and authorizes the Executive Director to execute an Agreement with Real Property Research Group to produce a “Harrisburg Housing Demand Study”, for the fee of \$9,400 plus expenses which are estimated at \$800, subject to the following conditions.

- A. Final Agreement shall be in a form and substance as the attached; and
- B. Harristown Development Corporation and Harrisburg Housing Authority shall each pay 1/3 the fee for this Study.

5-22-18

Date



Secretary

April 26, 2018

Mr. Bryan Davis
Executive Director
Harrisburg Redevelopment Authority
MLK Building 10 N. Second St. 4th Floor Suite 405
Harrisburg, PA 17101-1681

Re: Harrisburg Housing Demand Study

Dear Mr. Davis,

I am pleased to submit this revised proposal for Real Property Research Group, Inc. (RPRG) to conduct housing demand analysis for the City of Harrisburg.

Understanding of Assignment

As the City of Harrisburg is achieving some momentum in residential development its downtown area, much of that activity is targeted to market rate housing. The city is interested in taking a comprehensive look at housing needs in the city to ensure that resources are effectively targeting the needs in the community. The purpose of this report will be to provide guidance in prioritizing residential development efforts within the city as well as providing a foundation to evaluate specific development opportunities under consideration.

Qualifications

Real Property Research Group, Inc. (RPRG) is a multi-disciplinary real estate and economic consulting firm. Through its offices in Columbia, Maryland, and Atlanta, Georgia, the firm works with lenders, building companies, developers, public agencies, special purpose agencies and other real estate professionals to offer timely and insightful analyses of real estate trends, economic development issues, marketing strategies and market feasibility throughout the United States. Since 2001, the firm has completed over 4,800 assignments, many of which have resulted in successful real estate, revitalization and economic development projects.

RPRG offers a wide array of real estate market research services:

➤ **Rental Housing Market Research**

The firm conducts market studies pertinent to the development of general occupancy and senior independent rental housing throughout the United States. Clients for such work include financial institutions, developers and national syndicators. The firm prepares comprehensive feasibility studies for submission to HUD offices for mortgage insurance under the National Housing Act, Sections 220, 221(d)(3), 221(d)(4), 231, 223(a)(7) and 223(f). These studies meet the HUD Multifamily Accelerate Processing (MAP) guidelines and cover a variety of rental housing types including market rate and affordable housing, general occupancy and seniors housing, and mixed-use developments.

We also have a large national practice conducting market studies for rental communities financed with low income housing tax credits. We assist developers in



configuring tax credit communities to addresses market demands as well as the requirements of each state's Qualified Allocation Plan. Over the past fifteen years, housing finance agencies for North Carolina, South Carolina, Georgia, Iowa, Michigan and Louisiana housing finance agencies have retained the firm to conduct market studies for LIHTC communities.

Additionally, housing finance agencies for Indiana, New Jersey and Maine have retained the firm to review market studies submitted to the state as part of the Low Income Housing Tax Credit allocation process.

➤ **Conventional For-Sale Housing Market Analysis**

RPRG conducts studies for a variety of for sale properties throughout the United States including detached, attached and multifamily products. We conduct studies for landowners, developers, lenders, national and regional building companies such as Ryan Homes, NV Homes, Centex Homes, Beazer Homes, Lennar Homes and Comstock Homes. We perform corridor analyses to identify new home market and product opportunities as well as market feasibility for all types of for-sale housing, including large communities, infill developments, amenity communities, and active adult projects.

➤ **Neighborhood, Corridor and Downtown Revitalization**

RPRG has the breadth of experience and knowledge to evaluate revitalization areas and create strategies for both community and economic development opportunities. We actively participate in revitalization studies for HOPE VI, NSP and Choice Neighborhood Initiative (CNI) projects as well as other urban redevelopment programs.

➤ **Age Qualified and Active Adult Housing Research**

Housing addressing the needs of older households (aged 55+) is an evolving product in today's market. RPRG has extensive experience with this unique market niche, working with builders across the country by providing market research and feasibility analysis to support land acquisition and product and pricing decisions for both for-sale and rental housing product.

➤ **Retirement Housing and Long-Term Care Strategic Analysis**

RPRG provides strategic market analysis across the continuum of senior living and long-term care including service enriched rental housing, assisted living, Alzheimer's care, and continuing care facilities. We work nationally with both for profit and non-profit providers, lenders, institutional and private investors as well as government agencies.

➤ **Commercial Retail, Office Space, and Specialty Use Analyses**

RPRG conducts analyses of neighborhood, community, and specialty retail centers, assessing current and future sales potential based on demographic and competitive trends. We also evaluate the market feasibility of commercial office and industrial space, and specialty uses such as health clubs and self-storage facilities.

➤ **Economic and Fiscal Impact Analysis**

RPRG documents community and economic impact for developers, investors and lenders for a variety of projects, including those utilizing New Markets Tax Credits. In addition to estimating job and income growth resulting from a NMTC project, RPRG measures the fiscal impact on local government, the social impact on residents in surrounding neighborhoods and the "green" impact on the local environment. RPRG can study the community impact at various stages, including assessing the community impact of a portfolio or pipeline for a CDFI application, measuring how a project meets the business goals of a CDE, or tracking the progress of a completed project post



construction.

RPRG is a founding member of the National Council of Housing Market Analysts (NCHMA). Bob Lefenfeld has served as NCHMA's National Chair and currently serves as Chair of its FHA committee. Tad Scepaniak is currently National Chair and has authored or co-authored many of the group's white papers on market study methodologies. RPRG adheres to that organization's adopted standards in terms of definition and study content.



Resumes of key staff and listing of recent projects is located in Attachment Two of this proposal. RPRG has conducted numerous studies of Harrisburg for Harristown Enterprise. We have conducted housing need assessment for nine counties of Central Maryland for the Maryland Department of Housing and Community Development as well as conducting opportunity assessments for cities throughout the United States including York PA, Greensboro, NC, and El Paso, TX.

Scope of Services

To assess the nature of the current and proposed competitive environment for affordable housing, RPRG will conduct the following research:

A. Neighborhood Community Amenities and Features

We will conduct an analysis of the subject area in terms of geographic context, access, and availability to needed facilities and services.

- In consultation with you, we will break up the city into 5 neighborhoods:
 - Uptown: Tracts 207, 208, 209
 - Midtown: Tracts 203, 204, 205, 206
 - Downtown: Tract 201
 - Allison Hill: Tracts 211, 212, 213, 215, 216, 217
 - South Harrisburg: Tract 214
- We will examine the existing transportation infrastructure and any proposed major improvements.
- We will investigate the location and types of public and private support facilities and services serving the population (schools, shopping, medical, public transportation and recreation/leisure activities). We will present maps detailing this information.

B. Economic Context

We will review the economic forces shaping the market and place them within the context of the region.

- We will examine trends in labor force and unemployment rates in the county and the region.
- We will examine patterns of employment, places of work, jobs in the area and commuting patterns.
- We will examine the size and nature of employment currently existing in the county and document the recent growth in employment by sector.
- We will identify major stimuli or disruptions to the economy.



C. Socio-Economic and Demographic Context

We will be analyzed demographic and socio-economic trends within each neighborhood and compare them to the city. We will further compare the city to Cumberland and Dauphin County.

- We will examine recent trends in population and household growth, as well as current public projections of population and household growth over the next 5 years for the jurisdiction and submarkets within the jurisdiction.
 - We will examine the tenure characteristics of the current household and projected household base.
 - We will examine trends of senior households within each submarket.
 - We will examine the characteristics of current households in the jurisdiction, including family type, tenure, age distribution and household type and compare them to the region.
 - We will examine current income characteristics of the population within the market areas based on age of householder and tenure.
 - We will present thematic maps of household growth, tenure, income and renter incomes by census tract.



D. Competitive Context

- Based on 2000 census data and other available updated information, we will profile the current housing stock in the market area, detailing information on overall breakdown of units by structure type, tenure and value.
- We will look specifically at trends in rents from 2000, 2010 to 2016 by neighborhood and city (current market databased on ACS sample 2012-16). We will compare the city to neighboring counties.
- We will compile, map and analyze information on all general occupancy and age restricted rental properties in the city. Maps will be coded by product type (market, affordable, subsidized, senior).
- We will research the pipeline of proposed rental communities planned in the city.

E. Effective Demand - Penetration Rate Analysis

- We will prepare projections of the number of households by market over the next three and five years.
- Based on our demographic and competitive research, we will examine the balance between the supply of affordable rental housing by income category compared to households at varying income categories. This analysis will be conducted for general occupancy housing and senior housing. We will attempt to conduct this analysis by neighborhood; however, we might need to consolidate if the small data size creates data skewing.

- Based on current vacancy data as well as projected net demand for rental housing and penetration analysis, we will render an opinion in terms of the opportunity for developing affordable housing products in the market.

Data, analyses, conclusions, and recommendations will be set forth in a report detailing all of the research set forth by jurisdiction above with supporting statistical tables and maps. We will issue a draft report for your review. Based on those comments, we will release a final version of the report. The final report will be delivered in an Adobe Acrobat format and 10 color copies. Hard copies will be available from this office for \$50 a copy.

Business Proposal

Based in part on previous work we conducted in the city, the fee for this analysis as outlined above is Nine Thousand Four Hundred Dollars (\$9,400) plus expenses which we estimate at \$800. Based on our current schedule, we can complete this analyses within eight to nine weeks of authorization. **However, timing must be finalized at time of authorization.** All work to be done under this assignment is covered by the Terms and Conditions of Employment on the enclosure labeled Schedule One.

You may authorize us to proceed with this assignment by signing this proposal where indicated below and emailing a copy to this office. We further request that a retainer equaling 50 percent of the fee (\$4,700) be forwarded to our Roswell office within three days of authorization. The address is:

Real Property Research Group, Inc.
1905 Woodstock Road
Building 900, Suite 9250
Roswell, GA 30075

We will bill the remaining fee upon completion of the report and is due and payable within 30 days.

We appreciate having the opportunity to prepare this proposal for you and look forward to discussing it with you in the near future.

Sincerely,

Real Property Research Group, Inc.



Robert M. Lefenfeld
Founding Principal

AGREED & ACCEPTED THIS ___ DAY OF _____, 2018.

Harrisburg Redevelopment Authority

BY: _____
Bryan K. Davis, Executive Director



**SCHEDULE ONE
TERMS AND CONDITIONS OF EMPLOYMENT**

Except as otherwise expressly provided in the Engagement Letter to which this Schedule 1 is attached, these Terms and Conditions of Employment will govern our employment on the assignment described in the Engagement Letter.

1. The conclusions and recommendations in our report will be subject to (a) our standard Underlying Assumptions and Limiting Conditions, which we will provide to you upon request, and (b) any additional assumptions or conditions set forth in the body of our report.
2. Our employment for this assignment and our compensation in connection therewith are not contingent upon the conclusions to be reached in our report.
3. We will not by reason of this engagement be required to give testimony or to be in attendance in court or at any governmental or other hearing with reference to the subject project without written contractual arrangements having been made relative to such additional services. In the event we are subpoenaed to testify or are otherwise required to appear in court or at a hearing, we will be entitled to charge you our then standard rates for such additional services.
4. We have the right to use and publish in connection with engagements for other clients any data we obtain and any conclusions we reach in connection with this engagement, except any data or conclusions pertaining to the subject project (or any other project of the subject project's developer or any affiliate thereof) which such developer or affiliate designates in writing as being confidential.
5. We have the right to use and publish the name of our client, and to describe the subject project, the work performed by us in connection with the assignment, and the development and marketing experience of the subject project, in any advertising or marketing materials or presentations used or made by us and/or any of our affiliates, subject to obtaining advanced approval.
6. The balance of our fee is due in full within 30 days of completion of our final report.



SCHEDULE TWO

TAD SCEPANIAK Managing Principal

Tad Scepianiak assumed the role of Real Property Research Group's Managing Principal in November 2017 following more than 15 years with the firm. Tad has extensive experience conducting market feasibility studies on a wide range of residential and mixed-use developments for developers, lenders, and government entities. Tad directs the firm's research and production of feasibility studies including large-scale housing assessments to detailed reports for a specific project on a specific site. He has extensive experience analyzing affordable rental communities developed under the Low Income Housing Tax Credit (LIHTC) program and market-rate apartments developed under the HUD 221(d)(4) program and conventional financing. Tad is the key contact for research contracts many state housing finance agencies, including several that commission market studies for LIHTC applications.

Tad is National Chair of the National Council of Housing Market Analysts (NCHMA) and previously served as Vice Chair and Co-Chair of Standards Committee. He has taken a lead role in the development of the organization's Standard Definitions and Recommended Market Study Content, and he has authored and co-authored white papers on market areas, derivation of market rents, and selection of comparable properties. Tad is also a founding member of the Atlanta chapter of the Lambda Alpha Land Economics Society.



Areas of Concentration:

- **Low Income Tax Credit Rental Housing:** Mr. Scepianiak has worked extensively with the Low Income Tax Credit program throughout the United States, with special emphasis on the Southeast and Mid-Atlantic regions.
- **Senior Housing:** Mr. Scepianiak has conducted feasibility analysis for a variety of senior oriented rental housing. The majority of this work has been under the Low Income Tax Credit program; however his experience includes assisted living facilities and market rate senior rental communities.
- **Market Rate Rental Housing:** Mr. Scepianiak has conducted various projects for developers of market rate rental housing. The studies produced for these developers are generally used to determine the rental housing needs of a specific submarket and to obtain financing.
- **Public Housing Authority Consultation:** Tad has worked with Housing Authorities throughout the United States to document trends rental and for sale housing market trends to better understand redevelopment opportunities. He has completed studies examining development opportunities for housing authorities through the Choice Neighborhood Initiative or other programs in Florida, Georgia, North Carolina, South Carolina, Texas, and Tennessee.

Education:

Bachelor of Science – Marketing; Berry College – Rome, Georgia

ROBERT M. LEFENFELD
Founding Principal

Mr. Lefenfeld is the Founding Principal of the firm with over 30 years of experience in the field of residential market research. Before founding Real Property Research Group in 2001, Bob served as an officer of research subsidiaries of Reznick Fedder & Silverman and Legg Mason. Between 1998 and 2001, Bob was Managing Director of RF&S Realty Advisors, conducting residential market studies throughout the United States. From 1987 to 1995, Bob served as Senior Vice President of Legg Mason Realty Group, managing the firm's consulting practice and serving as publisher of a Mid-Atlantic residential data service, Housing Market Profiles. Prior to joining Legg Mason, Bob spent ten years with the Baltimore Metropolitan Council as a housing economist. Bob also served as Research Director for Regency Homes between 1995 and 1998, analyzing markets throughout the Eastern United States and evaluating the company's active building operation.

Bob oversees the execution and completion of all of the firm's research assignments, ranging from a strategic assessment of new development and building opportunities throughout a region to the development and refinement of a particular product on a specific site. He combines extensive experience in the real estate industry with capabilities in database development and information management. Over the years, he has developed a series of information products and proprietary databases serving real estate professionals.



Bob has lectured and written extensively on the subject of residential real estate market analysis. Bob serves as a adjunct professor for the Graduate Programs in Real Estate Development, School of Architecture, Planning and Preservation, University of Maryland College Park. He has served as National Chair of the National Council of Housing Market Analysts (NCHMA) and currently serves as Chair of the Organization's FHA Committee. Bob is also a member of the Baltimore chapter of Lambda Alpha Land Economics Society.

Areas of Concentration:

- Strategic Assessments: Mr. Lefenfeld has conducted numerous corridor analyses throughout the United States to assist building and real estate companies in evaluating development opportunities. Such analyses document demographic, economic, competitive, and proposed development activity by submarket and discuss opportunities for development.
- Feasibility Analysis: Mr. Lefenfeld has conducted feasibility studies for various types of residential developments for builders and developers. Subjects for these analyses have included for-sale single-family and townhouse developments, age-restricted rental and for-sale developments, large multi-product PUDs, urban renovations and continuing care facilities for the elderly.
- Information Products: Bob has developed a series of proprietary databases to assist clients in monitoring growth trends. Subjects of these databases have included for sale housing, pipeline information, and rental communities.

Education:

Master of Urban and Regional Planning; The George Washington University.
Bachelor of Arts - Political Science; Northeastern University.

KARA OLSEN SALAZAR
Senior Analyst

Kara Olsen Salazar joined RPRG in 2006 as a Research Associate. Kara's background is in affordable housing advocacy and community development, specifically in the Latino community. As an analyst, Kara has completed housing market studies throughout the nation, including the District of Columbia where she continues to monitor development on an ongoing basis.

Areas of Concentration:

- Market Rate Rental: Kara conducts preliminary analyses designed to guide developers in product development and positioning of rental communities. She also conducts comprehensive studies evaluating the feasibility of market rate rental communities, some of which are mixed-use developments with a commercial component.
- Low Income Tax Credit: Kara prepares rental market studies for submission to lenders and state agencies for nine percent and four percent Low Income Housing Tax Credit allocations. Kara is active throughout the Mid Atlantic including work in Maryland, the District of Columbia, Virginia, Delaware and Pennsylvania.

Education:

Master of Community Planning; University of Maryland College Park
Bachelor of Arts – Political Science; Wheaton College, Wheaton, Illinois

ETHAN REED
Senior Analyst

Ethan Reed joined RPRG in 2016 where he focuses on rental market studies and economic analyses for development projects. Throughout his extensive career, Ethan has served the residential and commercial real estate industry including advising lenders, developers, homebuilders, investors, nonprofit organizations and government agencies through market and property analysis, economic analysis, site selection and marketing strategy.

Prior to joining RPRG, Ethan served as Senior Research Manager with CoStar Group, leading market research & analysis efforts as well as developing new research and analysis products & services for the commercial real estate industry. Ethan's additional experience includes directing regional research and marketing efforts for CBRE as well as providing valuation, analysis and advisory services for commercial and residential clients throughout Texas.

Areas of Concentration:

- Low Income Housing Tax Credits: Ethan prepares rental market studies for submission to lenders and state agencies for nine percent and four percent Low Income Housing Tax Credit allocations.
- Commercial Feasibility: Ethan has conducted feasibility analyses of proposed commercial uses in the context of the existing marketplace.

Education:

Masters of Business Administration; Liberty University
Bachelor of Science – Business Administration; University of Texas at Dallas



NICOLE D. MATHISON
Senior Analyst

Nicole Mathison joined RPRG in 2013 where she focuses on rental market studies and community and economic analyses for development projects. She has also completed countywide rental assessments in Maryland for the Maryland Department of Housing and Community Development. Nicole's background is in research and nonprofit administration in the fields of public health and higher education. Nicole recently earned a Master of Urban and Regional Planning degree at Virginia Tech, with a specialization in Land Use Planning and completed coursework in Geographic Information Systems (GIS).

Areas of Concentration:

- **Low Income Housing Tax Credits:** Nicole prepares rental market studies for submission to lenders and state agencies for nine percent and four percent Low Income Housing Tax Credit allocations. Studies include analysis of new construction as well as the feasibility of renovating existing family rental communities.
- **FHA Section 221(d)(4):** Nicole prepares comprehensive feasibility studies for submission to HUD regional offices as part of a lender's application for Section 221(d)(4) mortgage insurance. These reports strictly adhere to HUD's Multifamily Accelerated Processing (MAP) guidelines for market studies.



Education:

Master of Urban & Regional Planning – Virginia Tech, Blacksburg, VA
Bachelor of Science, Food Science – North Carolina State University, Raleigh, NC

ELISSA GOLIN
Senior Analyst

Elissa Golin has broad experience in providing market feasibility analyses for residential real estate. In recent years she has worked for RPRG, providing residential builders and developers with product recommendations based on an analysis of the competitive environment and demographic trends. She has also concentrated in the area of affordable housing, conducting feasibility studies to conform to the state requirements for Low Income Housing Tax Credit applications. In this capacity, she has covered the gamut of rental housing, including senior and handicapped communities as well as those for the general population, in both urban and suburban settings.

Ms. Golin began working in the area of residential market research with Market Smart, evaluating proposed sites, gathering data on the current competitive environment and determining the extent of pipeline activity in and around the market area.

Education:

Masters in Business Administration, University of Maryland, College Park
Bachelor of Science in Music and Arts Administration, Indiana University, Bloomington

RPRG Clients by Specialty include:

HUD Market Analysis		Housing Needs Assessments	
Client	Location/Region	Client	Location
AGM Financial Service	National	Dalton Housing Authority	Georgia
Berkadia Commercial Mortgage	National	Grinnell Chamber	Iowa
Berkeley Pointe	National	Harristown Development	Pennsylvania
Capital One Multifamily	National	Howard County HCD	Maryland
Columbia National	Mid-Atlantic	Hsg Auth of Winton-Salem	North Carolina
Dwight Capital	National	Marshall Econ Dev	Iowa
Greystone	National	Maryland DHCD	Maryland
Highland Commercial Mortgage	Southeast	Quadel Consulting	National
M&T Realty Capital	National	Spartanburg Hsg. Auth.	South Carolina
Mason Joseph	National	The Communities Group	National
Paragon Mortgage	National	Urban Collage	National
Prudential Huntoon Paige	National		
Regions Bank	National		
Walker & Dunlop	National		
Wells Fargo	National		
General Rental/Market Analysis		Due Diligence/Market Study Review	
Client	Location	Client	Location
Atapco	Mid-Atlantic	Cohn Reznick	Mid-Atlantic
Bonaventure Realty Group	National	Enterprise Coimmunity Investment	National
Bozzuto Homes	Mid-Atlantic	Indiana HFDA	Indiana
Cathcart Properties	Virginia	Maine HFA	Maine
Denico	Virginia	New Jersey HMFA	New Jersey
HH Hunt	SE and Mid-Atlantic		
Integral Companies	Southeast		
Rea Ventures Group	Southeast		
RST Development	SE and Mid-Atlantic		
Wood Partners	Mid Atlantic		
Ocean Atlantic	Mid Atlantic		
LIHTC Market Analysis		For-Sale Analysis	
Client	Location	Client	Location
Benoit Group	Southeast	Bozzuto Homes	Mid-Atlantic
Enterprise Homes	Mid Atlantic	Centex Homes	Maryland
Homes For America	Mid Atlantic	Chesapeake Capital	Southeast and Mid-Atlantic
Ingerman	Mid Atlantic	Comstock Holdings	Mid-Atlantic
Iowa Finance Authority	Iowa	Gaylord Brooks	Maryland
Louisiana HFA	Louisiana	Keelty Homes	Maryland
Michaels Organization	National	Lambert Development	North Carolina
Michigan State Housing (MSHDA)	Michigan	Lennar	Mid-Atlantic
Mullin & Lonergan	Pennsylvania	Mi Casa	Maryland
Norsouth Development	Southeast	RST Development	Southeast and Mid-Atlantic
North Carolina Housing Finance (NCHFA)	North Carolina	Ryan Homes	Mid-Atlantic and Northeast
Osprey Property Company	Mid-Atlantic	Southern Land	Maryland
Presbyterian Senior	Southeast	Thomas Builders	Mid-Atlantic
Prestwick Development	Southeast		
Volunteers for America	National		
Walton Communities	Southeast		
Zimmerman Properties	Southeast		
Student Housing Analysis		Senior Housing/Assisted Living Analysis	
Client	Location	Client	Location
Bariglio Corporation	Newark, DE	Beztak Companies	National
Obrecht Development	Somerset Co, MD	CHAI	Maryland
Penn Trust Properties	State College, DE	Emory Development	Mid-Atlantic
Raycorp	Champaign, IL	JMR Development	Mid-Atlantic
		Mission First	Mid-Atlantic
		Pinnacle Companies	Northeast
		Presbyterian Senior	Mid-Atlantic
		The Peterson Companies	Mid-Atlantic
		Victory Housing	Maryland
		Wheeling PHA	West Virginia
Economic Impact Analysis/New Market Tax Credits		Economic Impact Analysis/New Market Tax Credits	
Client	Location	Client	Location
Altoona-Blair Co. Dev Corp	National	Altoona-Blair Co. Dev Corp	National
Bank of America	National	Bank of America	National
City of Harrisburg	Harrisburg, PA	City of Harrisburg	Harrisburg, PA
Crow Holdings	Dallas, TX	Crow Holdings	Dallas, TX

