

**CITY OF EDGERTON  
FINANCE COMMITTEE MEETING  
EDGERTON CITY HALL, COUNCIL CHAMBERS  
12 ALBION STREET**

**Monday, March 29, 2021 at 4:30 p.m.**

**NOTE: PER EMERGENCY ORDER FACE COVERINGS ARE REQUIRED**

**REMOTE PARTICIPATION:** To participate or view the meeting, please select the link to the meeting listed on the **calendar events** on the City website's home page at [www.cityofedgerton.com](http://www.cityofedgerton.com).

1. Call to order; Roll call
2. Confirmation of appropriate meeting notice posted on Friday, March 26, 2021.
3. Working session to develop Affordable Housing Program.
4. Adjourn.

Notice: If a person with a disability requires that the meeting be accessible or that materials at the meeting be in an accessible format, call the City Administrator's office at least 6 hours prior to the meeting to request adequate accommodations. Telephone: (608) 884-3341.

Notice is hereby given that a majority of the Common Council is expected to be present at the above scheduled noticed meeting to gather information about a subject over which they have decision-making responsibility. The only action to be taken at this meeting will be action by the Finance Committee.

# Memo

**To:** Finance  
**From:** Staff  
**Date:** 3/26/2021  
**Re:** TIF #5 Affordable Housing Extension

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The City Council passed a resolution extending TIF #5 for one year to provide funding for a program to benefit affordable housing initiatives in the City. An estimated \$340,000 will be available starting in 2021 for this program. (The staff report with background information about the TIF Affordable Housing Extension law is attached.) Based on previous conversations with the Council, **the following policy discussion is based on the assumptions that we will use our funding as a loan program to upgrade existing affordable, owner occupied housing units.** Our program is modeled after Monona's program. When debating policies, minimizing administrative costs and time should be a high priority - a complex program will necessitate the City hire a program administrator.

## Program policies:

**What is considered an affordable property?** Since the program is to benefit affordable housing, what metric should be used to establish eligibility? Monona allows properties having an assessed value at or below 120% of the median sale price of residential property. The average value of a single family residence (Jan 1, 2021) in Edgerton is \$209,293.

**Should the program include Grants and Loans?** The basic premise of the program is that the incentives to a home owner are a loan that, when repaid, can be reloaned. A loan requires a significant amount of administrative "overhead" for: the analysis of the ability to repay the loan; creation of mortgage documents; payments to administer; and collection action in the event of a delinquent loan. Should there be a dollar threshold below which a project would be a grant as opposed to a loan? A grant is significantly easier to administer than a loan. The disadvantage of offering grants is that grants will deplete the overall available pool of funds.

An alternative to having a "grant threshold" is to have a much less rigorous loan review for loans under a certain threshold.

**Maximum and minimum amount of loans or grants?** Monona's loans are for no more than 50% of the total project costs. Their maximum loan amount is \$75,000 for a major rehabilitation and \$15,000 for a home improvement. Should there be a minimum project size? Possibly \$10,000?

**Loan interest rates and terms?** The Monona program offers up to a 10 year term, with 2% interest. If the house is sold or refinanced in the 10 year term, the loan must be repaid.

**What types of projects are eligible?**

The goal is to improve the housing stock so maintenance type items, such as siding, roofing and furnaces should probably not be included in the program. Below is a list of items to consider:

- Mechanical system upgrades (electrical service upgrade, adding AC, replace lead water laterals.) Replacement of items that periodically need replacement should not be eligible such as water heaters, furnaces or new fixtures (unless part of a total bathroom upgrade or addition);
- Energy efficiency upgrades (windows, renewable energy technology, insulation);
- Renewable energy technology such as solar installation;
- Additions or major remodel (new garages used for cars but not other outbuildings);
- Environmental remediation – lead paint, asbestos (no soil remediation);
- Landscaping – only for flood reduction;
- Outdoor living (decks and patios) only as part of an addition, but they are a low priority.

**What analysis will be done to determine an applicant's ability to repay?**

- The most basic analysis is to contact the current lender to determine if they are current with their existing loans and to check county records to ensure they are current on their taxes. This is what Monona does for their evaluation.
- Loan to Value ratio is a common criteria (and easy to develop) used by lenders. An 80-90% loan to value ratio is common. (Total of all mortgages are no more than 80% of the value of the property.) If this criteria is used, what ratio should be used in this program? How will the committee account for increased value if the project includes a significant addition? Our housing program assumes an addition or major remodel would increase the value by 1/3 of the construction costs. Is an appraisal required or is the assessed value information acceptable? An appraisal will add significant time, complexity, and cost to the program.
- Is title work necessary? If so, is a Letter Report acceptable or is a full Title Opinion needed? A letter report is not a commitment to insure, rather, it is a report on the status of a title for the current owner. In other words, letter reports briefly summarize how the current owner is in title, the legal description of the subject property and any liens found in the Recorder of Deeds and judgments filed in Circuit Court from the time of ownership to the present date. A letter report gives no warranties or title insurances. If we do not do a letter report, we would rely of the applicant to honestly report this information in their application. Banks have a threshold over which a title opinion is needed. A letter report costs \$450-750.
- What standards will be used to evaluate the ability to repay? This process can be very involved. Banks use a debt-to-income ratio. For example, no more than 43% of all income can be encumbered by debt payments (mortgages, taxes, installment payments, credit cards, car payments, etc.). The debt information would either be provided by the applicant and assumed to be accurate or a credit report is needed. Verification of income information requires tax returns, pay stubs, etc.
- Is a credit report needed? A credit report is a summary of how you have handled credit accounts, including the types of accounts and your payment history. Information is provided

regarding credit cards, mortgages, student loans, and vehicle loans; the date those accounts were opened; your credit limit or loan amount; account balances; your payment history; past-due accounts that have been turned over to a collection and bankruptcies. A credit report costs \$10.

**How long must the owner stay in the property after the project?** (Only relevant with a grant)

**Should we have a Name for the program?**

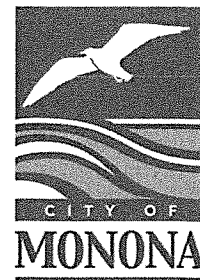
### **Summary:**

If the primary goal in making a loan is to protect the City's investment while keeping program administration at a reasonable level, the following items are most valuable:

- Is the applicant current on payments on existing mortgage and taxes? and
- What is the loan to value calculation? If the loan to value standard is conservative (i.e. 80%) then the City's loan (which will be behind the principal private financing) is relatively secure and would reduce the need for detailed analysis of ability to repay. Is the applicant's signature on the document certifying the information provided is true, sufficient? If not then credit and title reports will be needed.

Attached are some example loan application forms.

# Renew Monona Loan Program Application Form



Please complete and return to:

Monona City Hall  
Attn: City Administrator/Economic Development Director  
5211 Schluter Road  
Monona, WI 53716  
Phone: (608) 222-2525  
[BGadow@ci.monona.wi.us](mailto:BGadow@ci.monona.wi.us)

**All applications must be received by 5:00 pm on the closest work day to the first of the month to be considered for review at the next CDA meeting.**

## Applicant Information:

Name of Applicant: \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Name of Employer: \_\_\_\_\_ Contact Person: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Employer Phone: \_\_\_\_\_ Number of years at this job: \_\_\_\_\_

## Co-Applicant Information:

Name of Co-Applicant: \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Name of Employer: \_\_\_\_\_ Contact Person: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Employer Phone: \_\_\_\_\_ Number of years at this job: \_\_\_\_\_

## Other Information:

Household size: \_\_\_\_\_ How long have you lived at your current residence? \_\_\_\_\_

Do you rent or own your current residence?  Rent  Own

Have you purchased a home before? \_\_\_\_\_

If yes, how long ago?: \_\_\_\_\_

## Property Being Purchased or Where Improvements will be Made:

Property Address: \_\_\_\_\_

Number of bedrooms: \_\_\_\_\_ Age of home: \_\_\_\_\_

Are you currently:  purchasing this home?  residing in this home?

If purchasing, please complete the following information:

Offered purchase price: \$ \_\_\_\_\_ Amount of down payment: \$ \_\_\_\_\_

Realtor name and company: \_\_\_\_\_

Realtor Phone: \_\_\_\_\_ Do you have an accepted offer to purchase? \_\_\_\_\_

Primary lender name: \_\_\_\_\_

Primary lender address: \_\_\_\_\_

Primary lender contact person: \_\_\_\_\_ Phone: \_\_\_\_\_

**Please Check the Program for Which You Are Applying:**

X	Program	Description	Max Loan Amount	Terms
	Home Improvement Program	Home System Upgrades, Energy Efficiency, Renewable Energy Technology Installations, and Environmental Remediation (asbestos, lead)	\$15,000	Payments amortized over 10 years; 2% annual interest; Loan due upon sale or after 10 years. Construction must begin within 30 days of loan approval' Construction must be completed within 180 days of start of construction.
	Major Home Rehab Program	Major work such as adding floor, rooms, rehab of kitchens, baths, etc.	\$75,000	
	First-time Homebuyer Program	Provides no more than 40% of the required down-payment.	\$20,000	

*Eligibility requirements apply, see program brochure for details.*

All applicants, please use the space below to describe the home upgrades that you propose to make should you receive program loan funds:

Professional cost estimate attached.

**Total Cost of Improvements:** \$ \_\_\_\_\_

**Amount of Loan You Are Seeking:\*** \$ \_\_\_\_\_

\*The maximum loan amount is 50% of the total cost of improvements up to the limit of the program for which you are applying.

**Certification:** I hereby certify that to the best of my knowledge and belief, the content of the application is true and correct. I/we consent to the disclosure of such information for purposes of income and verification related to my/our application for financial assistance. I/we understand that giving false information on this application will result in disqualification from the Renew Monona Loan Program.

Signature of applicant: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of co-applicant: \_\_\_\_\_ Date: \_\_\_\_\_

For internal use only

SHORT FORM CREDIT APPLICATION (For Wisconsin residents only)

Date of Application \_\_\_\_\_

To Creditor: Bank of Milton

1. APPLICANT(S). Check one of the following boxes. You may apply for individual credit in your name only, joint credit in your name and the name of your spouse or joint credit in your name and the name(s) of other joint applicant(s). Note: Individual credit and joint credit may also be marital purpose debt under Wisconsin law.

- Individual Credit. Complete Applicant Column and sign on page 2. Complete Spouse Column with information about your spouse only if you are married and a Wisconsin resident. Only the applicant signs on page 2.
Joint Credit with spouse as joint applicant. Complete Applicant and Spouse Columns. Both joint applicant spouses sign on page 2.
Joint Credit with \_\_\_\_\_ as joint applicant who is not your spouse. Each joint applicant must complete a separate application as if applying for individual credit and submit them together, including completing Spouse Column if the joint applicant is married and a Wisconsin resident. Only the applicant signs on page 2.

2. LOAN Amount requested \$ \_\_\_\_\_ Purpose \_\_\_\_\_
Collateral offered Yes No. If yes, describe collateral \* \_\_\_\_\_
Owner(s) of collateral \_\_\_\_\_
Interest rate: \_\_\_\_\_ No. of Months: \_\_\_\_\_ Type: \_\_\_\_\_

Applicant APPLICANT INFORMATION Spouse

Form section for Applicant and Spouse information including Name, Social Security Number, Date of Birth, Driver's License, and Address.

EMPLOYMENT INFORMATION

Form section for Employment Information including Name & Address of Employer, Position, Business Phone, and Yrs. on this job.

OTHER INCOME - Except alimony, child support and maintenance

(Need not reveal income from medical insurance, disability or wage continuation insurance if applicant(s) does not choose to have such income considered as a basis for repaying this obligation.)

Table with columns: Gross Monthly Income, Applicant, Spouse, Total, Describe Other Income Source, Monthly Amount. Rows include Overtime, Bonuses, Commissions, Dividends/Interest, Net Rental Income, Other, and Total.

INCOME FROM ALIMONY, CHILD SUPPORT OR SEPARATE MAINTENANCE PAYMENTS

(Need not be revealed if applicant(s) does not choose to have it considered as a basis for repaying this obligation.)

**LIST ALL DEBTS AND OBLIGATIONS OF PERSONS IDENTIFIED IN APPLICANT AND SPOUSE COLUMNS.  
(Use continuation sheet to list any additional liabilities.)**

**Liabilities and Pledged Assets.** List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet if necessary. Indicate by (\*) those liabilities which will be satisfied or paid in full upon the granting of the extension of credit to which this application relates.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance	Credit Limit	Debtor
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE
Acct. no.				
Name and Address of Creditor	\$ Payment/Months	\$	\$	<input type="checkbox"/> APPLICANT <input type="checkbox"/> SPOUSE
Acct. no.				
Alimony/Child Support/Separate Maintenance Payments Owed to:		When Payments Due	Ends	Amt. Past Due
	\$			\$
<b>TOTAL MONTHLY PAYMENTS</b> ▶		\$		

**NOTICE TO MARRIED APPLICANTS:** No provision of any marital property agreement, unilateral statement under s.766.59, Wis. Stats., or court decree under s.766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision.

**NOTICE:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

For the purpose of obtaining the credit described above, and any future credit granted to the undersigned by the creditor named above, the undersigned, jointly and severally, (1) represent that the above statements are true and complete, (2) authorize the creditor named above, or its agents, to verify them and obtain additional information concerning our credit, employment history or any other information, including credit reports (although the creditor may rely on these statements without any further verification), to furnish, to the extent not prohibited by applicable law, credit experience with me to others, and to answer any questions about our credit experience and other financial relationships with the creditor, and (3) agree to the provisions of any rules, regulations or agreements of the creditor governing such credit. This application is creditor's property.

The undersigned understand that it may be a crime punishable by fine or imprisonment or both to knowingly make any false statements concerning any of the above facts.

**IMPORTANT INFORMATION ABOUT  
PROCEDURES FOR OBTAINING CREDIT**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who obtains credit.

What this means for you: When you obtain credit, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Applicant Sign Here \_\_\_\_\_ Date \_\_\_\_\_

Joint-Applicant Spouse Sign Here \_\_\_\_\_ Date \_\_\_\_\_  
(Joint Credit Only)



# Memo

Feb 2020  
staff report

**To:** Common Council  
**From:** Staff  
**Date:** 3/26/2021  
**Re:** TIF #5 Affordable Housing Extension

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In 2009, the state legislature passed a law allowing the extension of a TIF District for one additional year to provide funding for affordable housing initiatives. TIF #5, the Business Park TIF, will have collected adequate funds to pay all of its obligations and will close before April 15<sup>th</sup> of this year. The Finance Committee will discuss the cost and benefits of implementing the **TIF Affordable Housing Extension (AHE)**. Here are some quick facts about this idea:

- If the City decides to implement the AHE, it must pass a resolution to that affect by April 15<sup>th</sup>.
- An estimated \$300,000 would be available for affordable housing initiatives if the entire year's worth of increment is collected.
- In the year the TIF retires, the City's levy limit will increase by an estimated \$39,000. This increase in the levy limit would be postponed by one year if the AHE were implemented.
- Funds created by the AHE can be used anywhere in the city, not just within the TIF#5 boundary.

Options: The attached League of Municipalities article provides 6 examples of how other communities have used funds created by an AHE. In general, most programs use the funds to create new affordable housing units; to fund public infrastructure repair in low-moderate income neighborhoods; or to improve existing housing. If the Council wishes to proceed with the AHE, it should direct the Finance Committee to develop program proceeds and policies for Council approval.

If the City were to use the AHE, there are several factors to consider.

### Build New vs Refurbish Existing Housing

- The City does not own any land it could use to develop new affordable units. There are almost no single family lots available in the City.
- Housing age: The City's existing housing stock is older on average than the state average meaning the housing stock could benefit from a program to upgrade existing housing. (69.1% of Edgerton's housing units were built before 1980 while 61.0% of the state's housing units were built before 1980.)
- Modernized and efficient residential units are more attractive over time thus increasing the tax base. This additional tax base also does not come with the additional costs associated with new infrastructure for new development.

### Single Family vs Multi-family

- TIF incentives: The City has provided incentives using TIF to support the development of many multi-family units. Among many other positive impacts of these projects, the incentives served to make the new units more affordable than they otherwise would have been. Thus the City has contributed to the provision of more affordable multi-family housing.
- Cost Burden: Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes. Homeowners in Edgerton have a higher cost burden than their counterparts in either Rock or Dane Counties while renters in Edgerton have a lower cost burden than renters in the two counties.

The factors listed above may direct the City to focus on improving existing owner occupied housing as opposed other programs. Monona's program, which focuses on the improvement of their current housing stock, may be a good program to study. (See attached)

Some policies to debate with such a program include:

- Loans or grants? Interest rates and terms?
- Maximum amount of loans?
- Will the City's mortgage always be in a second position? What will the maximum loan to value ratio be?
- How long must the owner stay in the property after the project?
- Are loans automatically repaid upon sale?
- Is eligibility based on the value of the property as opposed to the income level of the owner as is the case with other programs?
- If the goal is to try to improve housing, what is the maximum property value of the property compared to the average value of homes in Edgerton?
- What types of projects are eligible? First time buyers, mechanical upgrades, energy efficiency, additions.

# Using TIF to Benefit Affordable Housing

Curt Witynski, J.D., Deputy Executive Director, League of Wisconsin Municipalities



Most municipal officials are familiar with using tax incremental financing (TIF) to help fund infrastructure and create incentives to promote economic development and job creation within a community. Less are aware that after a TIF district has paid all of its infrastructure and development costs, but before it is formally terminated, it can be repurposed for one additional year to benefit affordable housing and improve housing stock anywhere within the community.

The "Affordable Housing Extension" (AHE) was added to TIF law in 2009, but relatively few of the 600 cities and villages in the state have taken advantage of the option. Under Wis. Stat. sec. 66.1105(6)(g), a city or village with a TIF district that has retired its debt and paid for all of its project costs can extend the life of the district for one year if the city or village does the following: (a) adopts a resolution extending the life of the TIF district for a specified number of months (up to one year) and specifies how the city or village intends to improve its housing stock; and (b) forwards a copy of the resolution to the department of revenue (DOR), notifying the department that it must continue to authorize the allocation of tax increments to the district.

Upon receiving such notice, DOR must authorize the allocation of tax increments to the district during the TIF district's extended life, without regard to any other statutory requirements that would otherwise require termination of the allocation of such increments. A city or village must use at least 75% of those tax increments to "benefit affordable housing" anywhere within the city or village in which the district exists. Affordable housing is defined as housing costing no more than 30% of the household's gross monthly income. A household consists of an individual and his or her spouse and all minor dependents. Any remaining portion of the increments must be used by the municipality to improve its housing stock.

## Examples of Municipalities Using the Affordable Housing Extension Option

Several communities around the state have taken advantage of the affordable housing extension in the TIF law:

**Milwaukee.** Since 2015, the City of Milwaukee has extended seven TIDs for an additional year to benefit affordable housing and improve housing stock in the city. In total, over \$2 million of increment has been realized to date for this purpose.

The money has been used to fund many of the programs within the city's Strong Neighborhoods Plan. An overview of the Strong Neighborhoods Plan is available on the city's website <http://bit.ly/MilwStrongNeighborhoods>

**Madison.** Madison has used the provision five times to help fund the city's Affordable Housing Initiative Fund, which is used to incentivize developers to pursue Section 42 federal tax credits for affordable housing developments. Under the program, the city invites proposals from developers to build affordable units in amenity-rich areas with easy access to public transportation. Affordable units set rents at 30, 50, and 60 percent of area median income.

The Affordable Housing Initiative Fund has led to the funding of 486 affordable housing units over the last three years, representing \$100 million of development between eight developers, supported by \$7.58 million from the city's fund.

The city budgets about \$4.5 million annually for the Affordable Housing Initiative Fund. Most of that comes from general obligation bonding. However, when a closing TID is capable of being extended one year for affordable housing purposes, the increment from the TID in its last year is added to the fund.

**Fitchburg.** Fitchburg recently kept one of its TIF districts open an extra year to begin to pay into a fund for affordable housing. The one-year extension generated \$127,000. The City is using approximately \$40,000 of those funds to begin Fitchburg Housing Goals, Strategies, Toolkit, and Implementation Plan with a focus on affordability. The city has hired MSA & Urban Assets as their consultants on implementing their plan.

**Monona.** Monona used the affordable housing extension to keep its TID #3 open an additional year to help fund a new program called "Renew Monona." Renew Monona is a housing stock renewal loan program created by the CDA and

## Feature

administered by the City of Monona. The program offers 0% interest loans to those purchasing or residing in a home in the city to be used for making substantial improvements to the home to enhance its energy efficiencies and bring it up to modern standards.<sup>1</sup>

**La Crosse.** La Crosse used a combination of CDBG grants and TIF dollars from the affordable housing extension to fund the construction of five energy efficient houses in a struggling neighborhood to be sold to low-moderate income households at an average sale price of \$154,000.

**Appleton.** Appleton extended its TID #2 for one year under the affordable housing extension provision and used the tax increment to help pay for street repairs in a low-moderate income neighborhood.

### Conclusion

Before your next successful TIF district comes to a close, consider taking advantage of the option provided in TIF law to extend the district for one more year and use the tax increments to "benefit affordable housing" within your community.

### About the author:

Curt manages the League's lobbying program, representing the League before the Legislature, the Governor's office, and state agencies. He writes the *Legislative Bulletin* and *Capitol Buzz* newsletters, organizes legislative material and the Budgeting Toolkit for the League's web page, and answers questions from the media and members about legislation that the League is following. Additionally, he helps plan League conferences and meetings. Contact Curt at [witynski@lwm-info.org](mailto:witynski@lwm-info.org)

1. The Monona, La Crosse, and Appleton examples are taken from a paper prepared by Abigail Jackson in 2015 as she was pursuing her master's degree at UW-Madison. Her *Analysis of Wisconsin's Act 28, the Affordable Housing Extension* is posted online: [https://jacksonabby.files.wordpress.com/2016/04/jackson\\_final-paper-844-1.pdf](https://jacksonabby.files.wordpress.com/2016/04/jackson_final-paper-844-1.pdf)

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