FROM BEACON HILL TO CAPITOL HILL: Advocating for Affordable Housing

2019 IMPACT REPORT

Metro Housing
People First. Housing Always.

IMPACT REPORT

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2019 IMPACT REPORT

Metro Housing
People First. Housing Always.
Advocating for Affordable Housing

OUR MISSION
Metro Housing|Boston mobilizes wide-ranging resources to provide innovative and personalized services that lead families and individuals to housing stability, economic security, and an improved quality of life.

METRO HOUSING|BOSTON
Helps families and individuals address their housing needs across the continuum toward economic security.

Metro Housing
BOSTON
People First. Housing Always.

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Burns & Levinson, LLP
Michael Widmer
Retired President, Massachusetts Taxpayers Foundation

EXECUTIVE DIRECTOR
Christopher T. Norris
Dear Friends,

Welcome to Metro Housing|Boston’s FY19 Impact Report. In metropolitan Boston, throughout Massachusetts, and across the nation, far too many families – including low income seniors, people with disabilities, veterans, and families with children – struggle to keep roofs over their heads as they experience homelessness. More families are renting than ever before, and our nation’s investments in affordable housing have not kept pace with the need. As a result, rents are increasing for those across income levels, impacting those with the lowest incomes the hardest.

A household in Massachusetts must now work 113 hours at the minimum wage of $12 an hour to afford a two bedroom apartment.

As we have for the past 36 years, Metro Housing remains committed to ensuring that everyone in Greater Boston has a safe, accessible, and affordable home. Until then, our job will not be complete.

In the following pages, you will learn about the impact our commitment has on local families, and how Metro Housing uses its position as a leader to advocate for favorable housing policies on the state and federal levels. In the past year, Metro Housing officials met with 34 state elected officials, paid 16 visits to congressional staff in Washington, D.C., met with many members of the Boston City Council, and presented testimony on affordable housing issues to the state legislature and Boston City Council.

Metro Housing also extends its influence through other channels. In FY19, we sponsored two community forums, each attended by more than 100 people, on topics such as housing availability for extremely low-income households. We also produced two policy reports, one on the impact of the Residential Assistance for Families in Transition program and the other on the benefits of establishing colocation sites to reach people in their own communities.

All of these activities heightened Metro Housing’s messaging to an even larger audience via social media, letters to editors, and published op-ed columns.

In closing, we thank all of our generous donors who continue to support our work in ensuring that everyone in Greater Boston has a place to call home. Whether it is through a one-time gift, a recurring monthly gift, or a program sponsorship.

Christopher T. Norris
Cynthia LaCasse
Elizabeth Gruber
Advocacy and Thought Leadership

When investments are made in affordable housing, investments are being made in people, our communities, and America as a whole – from increased employment and economic mobility to improved health and better education.

Metro Housing|Boston ensures that those investments are made and uses its position as a leader to advocate for housing policies at the city, state, and federal levels that benefit households with extremely low incomes.

POLITICAL ADVOCACY

During FY19, Metro Housing officials made several trips to Washington D.C., paying 16 visits to congressional staff members to brief them on the important affordable housing issues facing the families we serve. Additionally, Congresswoman Ayanna Pressley, Congressman Joe Kennedy III, and members of Congressman Stephen Lynch’s office visited our office in Roxbury Crossing. Members of Metro Housing’s senior staff also met with Congresswoman Katherine Clark at her Medford office.

Just as important as our meetings with federal officials were the briefings and testimony presented to our city and state officials. Metro Housing staff visited with Boston Councillors At-Large Michele Wu, Ailthea Garrison, and Annissa Essaibi George, City Council President Andrea Campbell, and District 6 Councillor Matt O’Malley. Metro Housing officials presented oral and written testimony to the Boston City Council and state legislature on various housing issues, including the City Council affordable housing pipeline and Governor Baker’s Housing Choice Bill. Metro Housing and the Regional Housing Network also welcomed Joint Housing Committee Co-Chairmen Joseph Boncore and Kevin Honan to their State House advocacy day in March.
THOUGHT LEADERSHIP


The findings of the colocation report were presented at a community forum. Metro Housing also cosponsored a forum - opened by Secretary of Housing and Economic Development Mike Kennealy - on a report by the Federal Reserve Bank of Boston: The Growing Shortage of Affordable Housing for the Extremely Low Income in Massachusetts, the results of which were covered in multiple media features. Each forum was attended by more than 100 people.

MEDIA

Local media coverage of Metro Housing events, reports and forums, as well as published letters to the editor and op-eds, help reach a broader audience of influencers who are in a position to advocate for affordable housing issues. Media outlets covering Metro Housing included The Boston Globe, The Bay State Banner, Banker & Tradesman, and WBUR radio. Social media also plays an important role in advancing key policy messaging. In FY19, Metro Housing increased its footprint in this all-important influencer space with more than 800 new Facebook followers and more than 200 new followers on Twitter.
Bill had a fairly typical childhood growing up in Braintree, going to school and hanging out with his friends. While still a teenager, however, he was in a serious motorcycle accident that left him disabled and unable to work. Bill lived with his family for as long as he was able. Throughout the ensuing years, Bill would stay where he could – rooming houses, friends’ couches, shelters – but there were too many nights spent sleeping under a tarp in the woods or on a mattress beside a bottle and can redemption center.

Bill applied to the Housing Choice Voucher Program – commonly known as Section 8 – more than 15 years ago and never gave up hope that he would receive the rental assistance he needed. Early in 2019, the Braintree Housing Authority notified Bill that an apartment in Quincy had become available.

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Bill applied to the Housing Choice Voucher Program – commonly known as Section 8 – more than 15 years ago and never gave up hope that he would receive the rental assistance he needed. Early in 2019, the Braintree Housing Authority notified Bill that an apartment in Quincy had become available.

Bill received the assistance needed to cover his upfront costs, and he moved into his new apartment.

“My life has not been an easy one,” says Bill. “Through all of the low points, there were always people willing to lend a hand. If it wasn’t for the people at Interfaith that put me in touch with Darnell at Metro Housing, I might still be living on the streets. I am very grateful.”

“Bill’s Story”

If it wasn’t for the people at Interfaith that put me in touch with Darnell at Metro Housing, I might still be living on the streets. I am very grateful.

– BILL

OUR PROGRAMS AND THEIR IMPACT

RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION (RAFT)
The state-funded RAFT program is a tool used by the HCEC team to provide eligible households up to $4,000 per 12-month period. RAFT lets families stay in their homes, helps them move out of homelessness into new apartments, keeps utilities on, and stabilizes families.

$4.4M TOTAL FUNDS DISTRIBUTED IN FY19
1,710 families & individuals received RAFT assistance
$2,599 average benefit received

METRO HOUSING ALSO PROVIDED ASSISTANCE TO:

468 BOSTON FAMILIES

Through various flexible homelessness prevention programs – Moving to Work, Emergency Solutions Grant, Flex Funds – using a variety of city, state, and federal funding.

34 FAMILIES

Through the Emergency Assistance Fund: Supported primarily by private contributions, the EAF grants small payments to help those at imminent risk of homelessness to remain housed or those that are homeless to obtain housing.
Stable Housing Leads to Recovery

SUAD’S STORY

Suad was a young woman living in Africa and building a life for herself when she was violently attacked in 2016. Badly burned on her face and body by acid, Suad came to Boston with her mother to be treated at Mass General Hospital.

While living with a cousin in Roxbury, Suad underwent more than 20 surgeries. Overcrowded conditions made her living situation difficult, and her doctors insisted that she find a safe home environment before any additional surgeries.

Suad and her mother began their housing search, which was made more difficult because of the need for an accessible home near public transportation.

A property manager at the Old Colony apartments in South Boston referred Suad to Sylvia Kelly of Metro Housing’s Specialized Intensive Programs & Services program.

With assistance from the City of Boston’s Department of Neighborhood Development, Sylvia was able to secure an emergency medical voucher through the Continuum of Care (COC) program. COC is designed to assist individuals and families experiencing homelessness with services to help them move into permanent housing. With help from her extensive contacts, Sylvia helped Suad find a beautiful, clean apartment in Mattapan with easy access to an MBTA bus route.

“Suad is an extraordinarily strong woman,” says Sylvia. “All of the things she went through – the move from Africa, the surgeries, the housing search – she did with much grace.”

For now, Suad’s main focus is to fully recover from her injuries. She is so grateful for the excellent care she has received that she eventually wants to go back to school to become a nurse.

Suad’s gratefulness does not stop with the medical care. “Sylvia has done so much,” she says. “I can’t imagine what we would have done. We love her like a sister.”
Joseph's Story

Joseph had a home, his family, and a secure job. Life was good.

That life took a turn when Joseph's girlfriend, the mother of his three young children, developed medical challenges which made her unavailable to the family. Joseph became the primary caretaker of his children, two of whom had serious medical conditions, requiring many doctor visits and specialized care. To support them, Joseph had a full-time job as a security officer, but he missed a lot of work to tend to his children's medical care. When he didn't work, Joseph didn't get paid, and he eventually fell behind in rent.

Confronted with mounting family, home, and work pressures, Joseph experienced a parent's worst nightmare when his girlfriend's condition worsened and his three young children were removed from his home and placed in foster care. Soon after, Joseph was evicted.

Now a single father, Joseph was laser-focused on getting his kids back. Without a stable home, however, this was going to be very difficult. He spent his days searching for a new apartment using all of the resources available. He spent his nights working, often on just a few hours of sleep. He would often sleep at work prior to the start of his shift or in his truck, spending weekends with his brother.

In late 2018, Joseph was referred to CONNECT in Chelsea, one of Metro Housing's colocation sites. There he met Blanca Gomez, Colocation Case Manager, and the two of them worked together to find a new home and bring his family back together.

"Joseph would do anything for his kids," says Blanca. "Together, we applied for every housing opportunity available. He was doing his own research and attending parenting classes."

Blanca learned of a three-bedroom apartment. Joseph quickly applied – and was chosen!

"When you are not in the situation that I was in, you tend to take so much for granted," says Joseph.

Joseph recently regained custody of his five-year-old son and is hopeful that his other kids will soon be reunited with their family.

"Metro Housing was so important to me during this process," adds Joseph. "I don't even want to think about where I might be without their help."
If I didn’t have Metro Housing on my side, I’d probably be dead or in jail. I truly mean that. They have helped me in so many ways that I can’t even explain.  — EILEEN

A Second Chance at Life Provides Hope for the Future

EILEEN’S STORY

Eileen comes from a family of firefighters, so it is no surprise that she was able to channel bravery and courage to fight the many battles she has faced in her lifetime.

Eileen was living at St. Mary’s Center in Dorchester with her then 14-month old daughter after her child’s father left her, penniless and unable to pay the rent. After 10 months at the shelter, Eileen moved into an apartment in Quincy with assistance from the Continuum of Care program, which helps individuals and families experiencing homelessness with services to help them move into permanent housing.

Soon after her move to Quincy, Eileen became involved in an abusive relationship and became addicted to drugs. Because of her addiction, she lost custody of her daughter, who went to live with her father. Depressed from losing her daughter, Eileen fell deeper into her addiction.

When her daughter’s father passed away, Eileen regained custody – the jumpstart she needed to seek sobriety.

“Since I got my daughter back, I have not touched anything. I won’t touch anything,” says Eileen. “My daughter deserves better. I deserve better.”

In 2018, Eileen found herself on the brink of eviction due to discrepancies in her heating oil bills and was referred to Metro Housing. Through the hard work and perseverance of her case worker, Keith Williams, and a very understanding landlord, Eileen moved into a new apartment in Weymouth with her daughter.

“If I didn’t have Metro Housing on my side, I’d probably be dead or in jail. I truly mean that,” says Eileen. “They have helped me in so many ways that I can’t even explain.”
Mom and Daughter Gain Accessibility with Loan Program

**VELINA’S STORY**

Velina has always been an avid learner. When she immigrated to Boston from Bulgaria, she had already earned two degrees. While still learning how to navigate a new culture, she earned an MBA and is currently working on her doctoral degree. Perhaps most importantly, however, Velina recently learned how to remodel a home to make it more accessible.

Velina’s daughter, Didi, was born with a rare genetic condition called Osteogenesis Imperfecta, a bone disorder characterized by fragile bones that break easily. After Didi broke her arm and her foot in 2017, she used a wheelchair to get around. Things were manageable at the time, but Velina was concerned that as Didi grew it would become more difficult should Didi suffer another fracture.

During a medical visit at Children’s Hospital, a social worker told Velina about the Home Modification Loan Program administered by Metro Housing.

The Home Modification Loan Program is an innovative state lending program that helps qualifying participants finance home modifications. It assists seniors, individuals, and families with children with disabilities to finance the cost of renovations to their primary residence, allowing individuals to remain at home. Typical modifications include installation of ramps and lifts, widening of doorways, and alteration of kitchens and bathrooms.

Working with Metro Housing staff, Velina applied for and received the loan that would improve accessibility for Didi in the bathroom and kitchen. Didi actually helped design the remodeled spaces herself.

“The renovation was really helpful when I experienced a more serious fracture this year,” says Didi. “It was much easier to get around thanks to the modifications.”

Adds Velina, “The contractors went above and beyond in helping us get the job done. We would never have been able to do this without HMLP and the highly professional, considerate, and timely support of Jennifer Shaw and Susan Shea at Metro Housing. We are very grateful.”

**HOME MODIFICATION LOAN PROGRAM**

The Home Modification Loan Program is an innovative state lending program that helps qualifying participants finance home modifications. It assists seniors, individuals, and families with children with disabilities to finance the cost of renovations to their primary residence, allowing individuals to remain at home. Typical modifications include installation of ramps and lifts, widening of doorways, and alteration of kitchens and bathrooms.

**IN FY19 METRO HOUSING/BOSTON MADE HOMES SAFER BY:**

- 34 home modification loans valued at $1M

To help elders and people with disabilities stay in their homes.
Strong Partnerships Helpful in Finding a Home

SUE SCIASCIA AND CARMEN MORALES

A positive relationship between property managers and Metro Housing can make all the difference in the world when seeking safe and affordable housing. But sometimes an off-the-cuff comment and being in the right place at the right time can have the same effect.

Sue Sciascia of Schochet Property Management is the manager of Riverside Apartments in Medford, 200 affordable homes designed for elderly residents and residents with disabilities or limited mobility. With Carmen Morales as the assistant property manager, together they have more than 35 years of property management experience.

Metro Housing’s Sylvia Kelly helped several participants find homes at Riverside over the years. Though she knew Carmen from their time working together at Metro Housing, Sylvia met Sue while visiting her office. When Sue asked Sylvia if there was anything else she needed, Sylvia responded, “Yes, do you happen to have an accessible apartment?” in reference to Michael, someone she was trying to find housing for. When Sylvia heard her response of, “Well, in fact we do,” it started a relationship that would quickly grow.

Within 24 hours of learning about the available apartment, Sylvia had returned all of the necessary paperwork. Sue and Carmen made a video of the apartment for Michael. One week later, he was in his new apartment.

Sue and Carmen reached out to Michael often, helping him with everyday tasks. They made sure he was not left alone for long periods of time, and that he always had enough food in his apartment.

“The kindness and caring shown by Sue and Carmen to Michael made his life so much better... They may not realize it, but they helped change a man’s life.”

– SYLVIA KELLY, METRO HOUSING SIPS MANAGER

OUR PROGRAMS AND THEIR IMPACT

PROPERTY OWNER SERVICES

In FY19, Metro Housing conducted more than 19,000 inspections, ensuring that renters in subsidized apartments live in safe, decent homes. Staff also partnered with more than 4,700 property owners to offer a variety of programs and services, and led workshops for 253 property owners and managers in areas such as Property Owner/Tenant Law, Fair Housing, Section 8 Orientation, and Housing Quality Standard Inspections.

METRO HOUSING PARTNERED WITH:

4,700 PROPERTY OWNERS

and conducted

19,000 INSPECTIONS

The kindness and caring shown by Sue and Carmen to Michael made his life so much better... They may not realize it, but they helped change a man’s life.

– SYLVIA KELLY, METRO HOUSING SIPS MANAGER
**A Winding Road to Economic Security**

▶ **KIMBERLY’S STORY**

As a young mother of two small children, Kimberly grew up quickly when her own mother passed away at a young age. She had two younger siblings that she was now responsible for raising, along with her own two children. Living in the Roxbury home where she was raised, Kimberly did her best with the support of her family and friends. But it was not enough. She fell into a crowd that led to drug addiction. The family was evicted and moved to Dorchester.

Kimberly, determined to make a better life for her family, kicked her drug addiction. She took control of her life and started taking medical courses, and ultimately earned a Licensed Practical Nurse degree from Quincy College. Throughout her career, Kimberly worked at local hospitals, nursing homes and a drug detox center. However, working long hours on her feet took a toll on her and she was unable to continue working due to chronic knee pain.

In 2018, Kimberly received a Section 8 voucher but had difficulty finding a new apartment because of her poor credit history. She came to Metro Housing and was referred to Matt Gibson, who as head of the Green Space Financial Coaching program, set out to work with Kimberly to improve her financial standing.

“Kimberly’s involvement in the program got off to a rocky start,” says Matt. “Today, her checking account is balanced, she has money in the bank, and is current on all of her expenses.”

With an improved credit history, Matt helped Kimberly apply for housing. She now lives in a new apartment in Brighton. Additional assistance from RAFT helped her with upfront costs.

“I appreciate Matt very much,” says Kimberly. “He had such great patience with me and never passed judgement. Without the help of Metro Housing, I truly believe that I would be homeless today. I am very grateful.”

With assistance from the Green Space Financial Coaching program, Kimberly was able to improve her financial standing.

**OUR PROGRAMS AND THEIR IMPACT**

**GREEN SPACE**

Green Space is a financial literacy and housing stabilization program for low- and moderate-income families and individuals in Greater Boston. Green Space provides workshops and one-on-one financial coaching with no time limits, focusing on each participant’s financial priorities. Green Space also provides housing stabilization services as needed. Green Space is possible in part through the generous support of Santander.

**ASSISTED 79 FAMILIES**

- **60% more confident managing finances**
- **69% improved housing stability**

**AVERAGE OF 80 PARTICIPANTS ENROLLED EACH YEAR**

The success of Mass LEAP has shown DHCD that programs like this are critical for our residents. The services and supports led to measurable gains in income, savings, and education.

– DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT
additional FY 2019 by the numbers

FAIR HOUSING
Metro Housing has committed to equal opportunity and access to housing for all by incorporating fair housing principles into its services. We provide trainings to tenants, service providers, and property owners regarding their rights and responsibilities under the federal Fair Housing Act of 1988 and the state fair housing law. Staff members also provide technical assistance on fair housing and refer clients to other related services in Greater Boston.

In FY19, Metro Housing’s Fair Housing project responded to:

142 FAIR HOUSING CASES

Of those, 99 were referrals from participants, service providers, & professionals

CENTER FOR HOARDING INTERVENTION
The Center for Hoarding Intervention (CHI) provides intensive, hands-on case management support for low-income residents struggling with hoarding disorder and at risk of eviction. CHI also provides training in hoarding intervention for service providers, hoarding professionals, and first responders, and technical assistance to communities to improve hoarding intervention policies and procedures.

In FY19, CHI provided services to:

75 HOUSEHOLDS
and made:
1,256 home visits

The Hoarding Training Institute trained
1,423 PROFESSIONALS

FAIR HOUSING STABILITY
Family Economic Stability (FES) is a five-year, flat-subsidy rental assistance program designed to help families reach economic stability through intensive case-management and support.

In FY19:

50 FAMILIES participated in FES
$146,030 was held in escrow for participants

FAIR HOUSING SELF-SUFFICIENCY
Family Self-Sufficiency (FSS) is a voluntary program designed to help families achieve increased economic self-sufficiency over a five-year period.

In FY19, FSS:

distributed:
$333,691 in escrow savings
29 PARTICIPANTS completed the program and gained an average $30,362 INCREASE in yearly earnings

HOUSING CONSUMER EDUCATION CENTER (HCEC)
Metro Housing serves as the HCEC for Greater Boston. Funded by the Massachusetts Department of Housing and Community Development, it is one of nine HCECs located throughout the state. Free and open to the public, HCECs educate and assist tenants and property owners and respond to constituent issues reported by elected officials.

HCEC provides workshops and trainings for tenants and service providers on topics such as affordable housing basics, landlord relationships, and housing search strategies.

In FY19, Metro Housing’s HCEC responded to:

14,546 HOUSING INQUIRIES

which included:
4,250 information & referral sessions
9,771 counseling sessions

HOME BASE & STABILIZATION
HomeBASE is a program of the Massachusetts Department of Housing and Community Development designed to reduce the need for motels and shelters. The goal is to assist families who are facing homelessness to find alternative solutions to entering shelter and/or motels.

In FY19, Metro Housing provided:

345 FAMILIES with 12 months of stabilization services to ease their transition to permanent housing

And helped:

45 FAMILIES move out of shelters

METRO HOUSING|BOSTON
Helps families and individuals address their housing needs across the continuum toward economic security.
FY 2019 highlights

► CHAMPIONS OF HOUSING

Champions of Housing honorees with Executive Director Chris Norris (center), (L-R): Eric Shupin of CHAPA, Leslie Reid of Madison Park Development Corporation, Patricia Flaherty of Mission Hill Neighborhood Housing Services, and Donald Conover of Conover & Associates LLC.

► FOOD DRIVE

Metro Housing staff contributed nearly 5,000 food items during their annual summer food drive to benefit the ABCD Parker Hill/Fenway Food Pantry. This was in addition to the more than 3,000 items donated during their winter food drive.

► STAFF ADVOCACY

Metro Housing staff visited the State House to express support for the Massachusetts Rental Voucher Program on “Cookie Day.”

► COAT DRIVE

Staff members help deliver winter coats to Metro Housing families. (L-R): Keith Williams, Latawnda Brown, Lanaii Tolentino, Lacynda Lawton, and Sasha Clements.

► VOLUNTEERING

James Stone, Chairman and Chief Executive Officer of the Plymouth Rock Group of Companies, joined some of his employees to paint and clean a home in preparation for a Metro Housing family to move in.
**FY 2019 Financials**

FOR THE YEAR ENDED
JUNE 30, 2019

**Revenue:**
- Program Services & Reimbursements: $12,377,599
- Foundations: 463,449
- Corporations: 334,570
- Individuals: 119,998
- Investment Income: 481,532
- Unrealized (Loss)/gain: $(421,593)
- Miscellaneous income: $47,903.00
- Total Revenue & Support: $13,403,459

**Expenses:**
- Program Services: $12,379,008
- General Administrative: 924,221
- Fundraising: 431,251
- Total Expenses: $13,734,480
- Net Assets, beginning of year: $13,056,630
- Excess/(Deficit) of Revenue over Expenses: $(331,022)
- Net Assets, End of year: $12,725,608

The deficit is due to the GAAP requirement of derivative instruments, such as the interest rate swap agreement Metro Housing entered into on its mortgage note payable, to be recognized at fair value in the audited financial statements. On June 30, 2019 the value of the swap agreement was negative $66,257, on June 30, 2018 it had a positive value of $355,536, therefore a total net change of negative $421,593 is reflected in the audited financial statements.

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**Hoarding Training**

Professionals from across the country attended the Hoarding Training Institute’s three day Certificate Program for those wishing to use evidence-based practices when intervening in hoarding situations.

**Boston Marathon**

Team Metro Housing has had runners compete and raise funds through the Boston Marathon since 2006 thanks to the John Hancock Nonprofit Program, raising a combined $496,000. The 2019 team (L-R): Venize Touze, Kate Keaney, Andrew Haas, Dina Vargo, and Cece Baggott.

**Lowell L. Richards, III Fellowship**

Georgina Ann Hernandez (left) was selected as the 2019 Lowell L. Richards, III Fellowship for Leadership and Public Service. She is with Karen Richards, Lowell’s wife. Lowell L. Richards, III served on Metro Housing’s Board of Directors for nearly 30 years and as co-chair for twelve years.
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Top row: Congresswoman Katherine Clark, Suad - participant
Third row: Congresswoman Ayanna Pressley, Boston City Councilor Matt O’Malley (L), Eileen - participant
Bottom row: Joseph - participant, Congressman Joseph Kennedy, III, Representative Kevin Honan

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