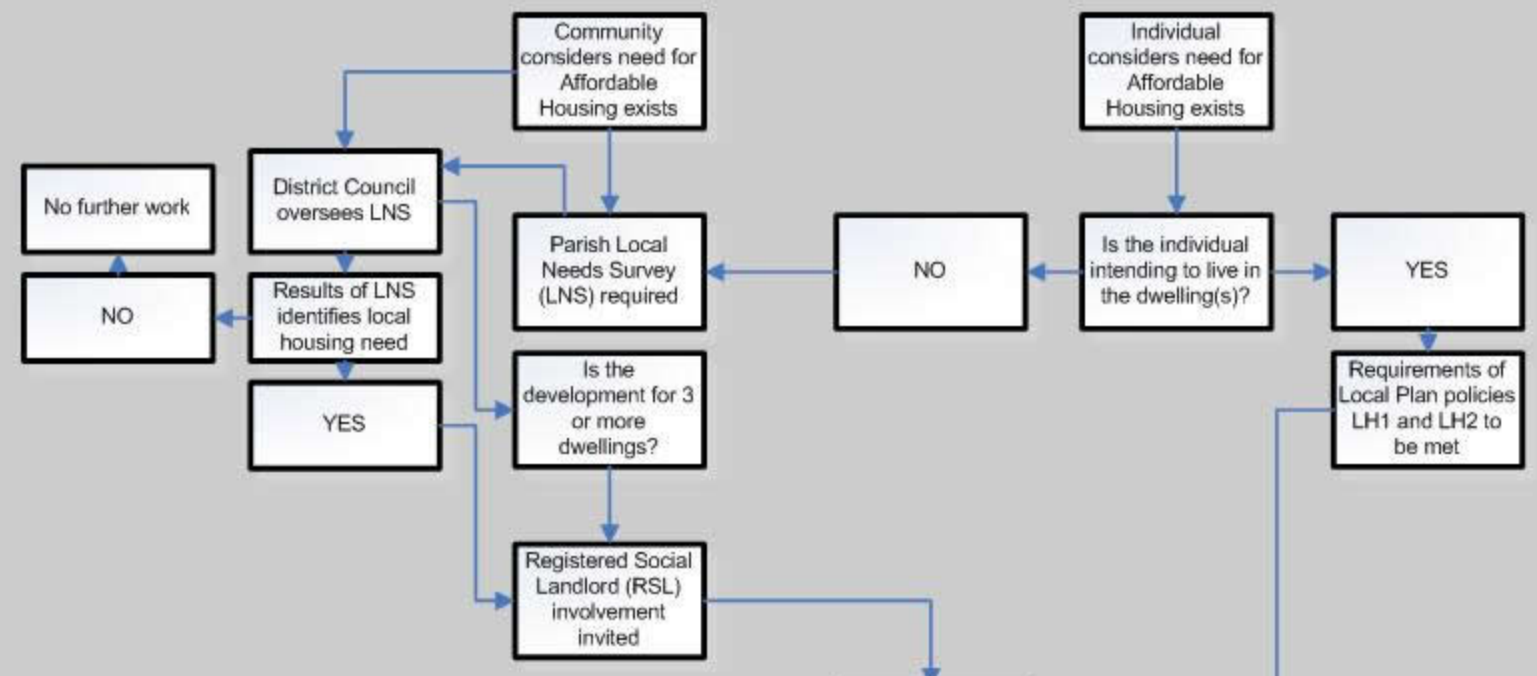


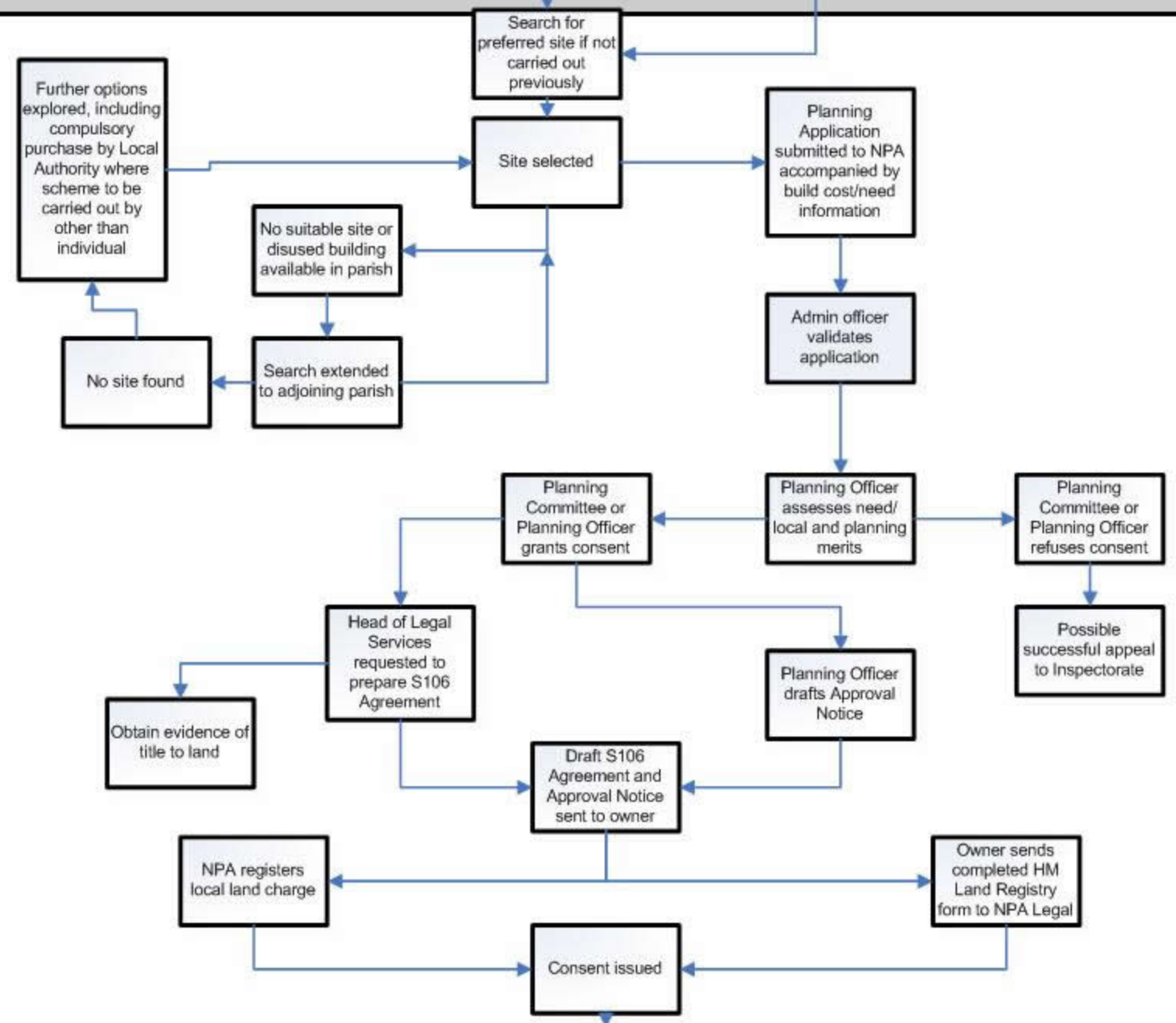
COMMUNITY

INDIVIDUAL

ESTABLISHING HOUSING NEED



PLANNING PROCESS



MANAGING THE HOUSING MARKET

