

# Action Plan

**Grantee: Northern Mariana Islands**

**Grant: B-08-SN-69-0001**

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<b>LOCCS Authorized Amount:</b>	\$ 364,162.00
<b>Grant Award Amount:</b>	\$ 364,162.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL Funds:</b>	\$ 69,000.00
<b>Total Budget:</b>	\$ 433,162.00

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## Funding Sources

**No Funding Sources Found**

## Narratives

### Areas of Greatest Need:

All Islands within the CNMI experience a shortage of affordable housing. The housing needs for the CNMI is in its Consolidated Plan for Program Years 2005-2010. In addressing the NSP requirement to target areas of greatest need that were impacted by foreclosures and abandonment CNMI provides the following: NMHC-Owned Foreclosed Properties- total of (13) properties Number of properties Location 6 Kagman, Saipan 2 San Jose, Tinian 1 Sinapalo Subdivision, Rota 1 Tatgua, Rota 1 Gara an, Saipan -1 Sadog Tasi, Saipan 1 Chalan Kanoa, Saipan 13 Total Note: The above foreclosed properties were not reflected in the data submitted to HUD on October 21, 2008. Such properties are pre-April 2007 data. Rural Development (RD) Foreclosed Properties- total of (38) properties: 5 Sinapalo, Rota 4 San Jose, Tinian 2 As Lito, Saipan 2 Tanapag, Saipan 2 Garapan, Saipan 1 As Matuis, Saipan 4 Kagman, Saipan 4 Chalan Kanoa, Saipan 2 San Vicente, Saipan 3 Dan Dan, Saipan 6 Koblerville, Saipan 2 Sadog Tasi, Saipan 1 Oleai, Saipan 38 Total properties Financial Institutions- total of (36) properties 3 Capitol Hill, Saipan 4 Kagman, Saipan 2 San Vicente, Saipan 3 Sinapalo, Rota 1 Teneto, Rota 1 Songsong, Rota 1 Talafofo, Rota 1 Obyan, Saipan 1 Dan Dan, Saipan 2 Chalan Kanoa, Saipan 1 As Lito, Saipan 1 As Perdido, Saipan 2 San Jose, Tinian 2 Koblerville, Saipan 2 Papago, Saipan 1 I Denni, Saipan 1 San Antonio, Saipan 1 Tanapag, Saipan 30 Total Of 36 total properties, 6 properties requires further research, as it is not registered with the Department of Public Lands Planning Division. Veteran's Affairs (VA)- total of (2) properties 1 Sinapalo, Rota 1 Tatgua, Rota 2 Total Foreclosed Properties Referred to Attorney 14 Kagman, Saipan 3 Koblerville, Saipan 1 As Matuis, Saipan 1 Sinapalo, Rota 3 Dan Dan, Saipan 22 Total Bank Pacific/NMHC Foreclosed Properties 2 Kagman, Saipan 1 Capitol Hill, Saipan 3 Total U.S. Bankruptcy Court 1 Koblerville, Saipan 1 Kagman, Saipan 2 Total Of 3 total properties, 1 property requires further research as it is not registered with the Department of Public Lands Planning Division. Alexander Realty Properties 2 Kagman, Saipan 1 Kannat Tabla, Saipan 3 Total Of 4 total properties, the location of 1 property requires further research as it is not registered with the Department of Public Lands Planning Division. Pacific Rim International 1 Kagman, Saipan 1 As Matuis, Saipan 2 Total Based on the summary needs data (shown above), the areas of greatest home foreclosures include the villages of Kagman, Saipan (34 foreclosed properties), Koblerville, Saipan (12 foreclosed properties), Chalan Kanoa, Saipan and Dan Dan, Saipan (7 foreclosed properties each), San Jose, Tinian (8 foreclosed properties), and Sinapalo, Rota (11 foreclosed properties). There are no homes in the CNMI that are financed by subprime mortgage related loans. The area of greatest home foreclosures is in the village of Kagman, with a population of 3,026 (based on the Census 2000 data); therefore, the area of greatest need is in the village of Kagman. Moreover, the village of Kagman is most likely to face a significant rise in the rate of home foreclosures in the future, as it is a fast growing community that is projected to increase to a residential population of 20,000 in the next decade (figure was calculated based on 4,000 homesteads currently in Kagman with an average size of 5 persons per household. [http://www.mvarietynews.com/index.php?option=com\_content&view=article&id=256%3Akagman-arboretum-a-community-park-proposed&Itemid=23].



## Distribution and Uses of Funds:

NSP Purchase and Rehabilitation: Using NSP funds, the NMHC will acquire bank-owned foreclosed and/or abandoned homes/properties at 70 percent of the property's appraised value, under the condition that the banks have selected a qualified borrower to purchase the property from NMHC. The lump sum sale proceeds (70% of the appraised value plus cost of any improvements) remitted to NMHC from the buyer will constitute as program income to NMHC. NMHC will use the program income to acquire and rehabilitate additional foreclosed and/or abandoned homes/properties from the banks. Upon obtaining a list of foreclosed upon and/or abandoned homes/properties from the banks/lending institutions, NMHC will target the following areas of greatest need: villages of Kagman, Dan Dan, Koblerville, and Chalan Kanoa (located on the island of Saipan), San Jose, Tinian, and Sinapalo, Rota. Note: Prior to acquiring the properties, NMHC will require a certification from the banks confirming that the properties adhere to all applicable building codes. Although the properties comply with applicable codes, the NMHC will ensure that all minor repairs and necessary maintenance are also addressed, as required by HUD. NSP funds will be allocated as follows: Program Administration Costs: \$36,416.00 Foreclosed Property Acquisition/Rehab: \$327,746.00 Total Allocation: \$364,162.00 C. Definitions and Descriptions \$ 36,416.00 \$ 327,746.00 \$ 364,162.00 (1) Definition of "blighted structure" in context of state or local law. Response: . Blighted structure- A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare. Note: The CNMI will not use NSP funds for the demolition of blighted structures. (2) Definition of "affordable rents." Note: Grantees may use the definition they have adopted for their CDBG program but should review their existing definition to ensure compliance with NSP program -specific requirements such as continued affordability. Response: CNMI does not intend to create rental units with its NSP funds. However, should rent need to be applied to an NSP assisted property CNMI has adopted the HOME Rent Limits as its affordable rent definition to ensure that units using NSP funds are affordable to low- and very low-income households. Additionally, CNMI will apply Rent and Occupancy Requirements to any rental NSP unit. Specifically, CNMI will enforce rent and occupancy agreements through: Covenants running with the property; Deed restrictions; or Other mechanism approved by HUD. Covenants and deed restrictions may be suspended upon transfer by foreclosure or deed-in-lieu of foreclosure. Calculating High and Low Rents: To calculate High Rent, on the NSP assisted property CNMI will follow the HOME Program Rents chart for a particular year, compare the Fair Market Rent and the 65% Rent Limit values depending on number of bedrooms. Determine which of the two rents is lower. This is the High Rent. Subtract the utility allowance that NMHC has established for a particular unit size and this will be the maximum rent that can be charged. To calculate Low Rent, follow the same steps as outlined above EXCEPT that the 50% Rent Limit figures must be used instead of the 65% Rent Limit figures. New rents are effective upon receipt of the new HUD-published HOME Rent numbers. However, tenants' rents will not be adjusted until theirs are renewed. Income Eligibility Requirements Nion 8 (Part 5) definition of annual (gross) income to determine income eligibility. The rental housing project owner needs to maintain documentation of his/her determination of tenant's income eligibility including verification of source documentation (e.g., wage statements, interest statements, SSI, etc.). At initial occupancy of the rental housing, the household living within an NSP rental unit must have income at or below 120 percent of the area median income. NMHC must verify compliance with NS

## Definitions and Descriptions:

Blighted structure- A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare.

Note: The CNMI will not use NSP funds for the demolition of blighted structures.

(2) Definition of "affordable rents." Note: Grantees may use the definition they have adopted for their CDBG program but should review their existing definition to ensure compliance with NSP program -specific requirements such as continued affordability.

Response:

HOME Rent Limits ensure that units built (in this case purchased and rehabilitated) using HOME funds are affordable to low- and very low-income households.

## Low Income Targeting:

CNMI will apply the Section 8 (Part 5) definition of annual (gross) income to determine income eligibility. The rental housing project owner needs to maintain documentation of his/her determination of tenant's income eligibility including verification of source documentation (e.g., wage statement, interest statements, SSI, etc.). At initial occupancy of the rental housing, the household living within an NSP rental unit must have income at or below 80 percent of the area median income. As with the 25% set aside requirement, NMHC will target households with 50% or below AMI. NMHC must verify compliance with NSP requirements each year and conduct an on-site property inspection every 3 years.

## Acquisition and Relocation:

The average cost of a 3-bedroom home in the CNMI is \$66,500. NMHC, with NSP funds, will acquire an estimate of 4 bank-owned foreclosed and/or abandoned homes/properties to rehabilitate and resell to eligible homebuyers. At least 25 percent of the NSP funds will be used to acquire and rehabilitate homes for households with an income level of less than 50 percent of area median income. Up to 75 percent of the funds will be used for households with an income level of 51-80 percent of area median income, and up to 75 percent of the funds will be used for households with an income level of 81-120% of area median income.

Assuming NMHC will acquire 3-bedroom foreclosed upon homes from the banks/lending institutions, the number of NSP affordable housing units made available to low, moderate, and middle-income households are as follows:

< 50% of area median income: 2 units  
51%-80% of area median income: up to 3 units



81%-120% of area median income: up to 3 units

**Public Comment:**

There were no public comments received.

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
9999	Restricted Balance	<i>No activities in this project</i>	
MP-NSP-001	Rehabilitation and Resale of NMHC-	MP-NSP-001A	NSP Purchase and Rehabilitation LH25
		MP-NSP-001B	NSP Purchase and Rehabilitation LMMI
MP-NSP-002	NSP Administrative Costs	MP-NSP-002	NSP Planning and Administrative Costs



# Activities

**Project # / Title: MP-NSP-001 / Rehabilitation and Resale of NMHC-owned**

**Grantee Activity Number: MP-NSP-001A**  
**Activity Title: NSP Purchase and Rehabilitation LH25**

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures

**Project Number:**  
 MP-NSP-001

**Projected Start Date:**  
 04/01/2009

**Project Draw Block by HUD:**  
 Not Blocked

**Activity Draw Block by HUD:**  
 Not Blocked

**Block Drawdown By Grantee:**  
 Not Blocked

**National Objective:**  
 LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Activity Status:**  
 Completed

**Project Title:**  
 Rehabilitation and Resale of NMHC-owned

**Projected End Date:**  
 08/31/2010

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 198,123.74

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 198,123.74

**Benefit Report Type:**  
 Direct (Households)

**Program Income Account:**  
 NSP1 PROGRAM INCOME

## Proposed Beneficiaries

	Total	Low	Mod	Low/Mod%
# Owner Households	2	2		100.00
# of Households	2	2		100.00

## Proposed Accomplishments

	Total
# of Singlefamily Units	2
# of Housing Units	2
# of Properties	2



**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Northern Marianas Housing Corporation1

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed Budget
Northern Marianas Housing Corporation1	Unknown	\$ 198,123.74

**Location Description:**

Saipan is the largest island and capital of the Commonwealth of the Northern Marianas Islands (CNMI), a chain of 15 tropical islands belonging to the Marianas archipelago in the western Pacific Ocean (15°10'51"N, 145°45'21"E) with a total area of 115.39 km2 (44.55 sq mi). The 2000 Census population of the island of Saipan was 62,392. [http://en.wikipedia.org/wiki/Saipan]. Tinian is about 5 miles (8km) southwest of its sister island, Saipan, and has a land area of 39 sq.mi. (101.01 km2). Together with uninhabited neighboring Aguigan Island (2.74 sq mi, or 7.09 km2), it forms Tinian Municipality--one of the four constituent municipalities of the Northern Marianas. The total area of the municipality is 41.74 sq mi (108.1 km2). Tinian's largest village is San Jose. The 2000 Census population of the island of Tinian was 2,859.[http://en.wikipedia.org/wikilindex.html?curid=227156] Rota also known as the "peaceful island", is the southernmost island of the United States Commonwealth of the Northern Marianas Islands (CNMI) and the second southernmost of the Marianas Archipelago. It lies slightly northeast of the United States territory of Guam. Songsong village is the largest and most populated followed by Sinapalo village (Sinapalu). [http://en.wikipedia.org/wiki/Rota\_(island)] The island of Rota is approximately 10 miles long and 3 miles wide. The 2000 Census population of the isl-nd of Rota was 3,283.

**Activity Description:**

Based on the summary needs data above, the village of Kagman, with (34) foreclosed properties,is the area of greatest need in the CNMI, as it has the greatest number of home foreclosures. NMHC will rehabilitate and re-sale the NSP-assisted units to qualified buyers. As such, NMHC is fulfilling its mission of commitment to: • Efficient and responsive delivery of housing and mortgage, and community development programs to the people of the Commonwealth, and to provide these services to low, moderate, and middle income individuals • Encourage self-sufficiency and instill personal responsibility of home ownership • Implement homeownership programs and increase the number of family residential dwellings that are safe, decent; sanitary, and affordable • Implement programs to address the growing and future needs and economic viability of the Commonwealth of the Northern Marianas Islands • Ensure that the elderly, disabled, and most needy have access to and are- afforded equal opportunity to housing programs Using NSP funds, the NMHC will acquire bank-owned foreclosed and/or abandoned homes/properties at 70 percent of the property's appraised value, under the condition that the banks have selected a qualified borrower to purchase the property from NMHC. The lump sum sale proceeds (70% of the appraised value plus cost of any improvements) remitted to NMHC from the buyer will constitute as program income to NMHC. NMHC will use the program income to acquire and rehabilitate additional foreclosed and/or abandoned homes/residential properties from the banks. Upon obtaining a list of foreclosed upon properties from the banks lending institutions, NMHC will target the following areas of greatest needs for purchase of the properties: villages of Kagman, Dan Dan, Koblerville, and Chalan Kanoa (located on the island of Saipan), San Jose, Tinian, and Sinapalo, Rota. Total Budget: As of date, December 3, 2008, the amount of NSP funds to be granted to the CNMI jurisdiction is in the amount of \$364,162.NMHC will use \$327,746, 90 percent of the funds for NSP Purchase and Rehabilitation . Up to 10 percent of the funds will be used for NSP Program Administration Costs. Total budget breakdown is as follows: Program Administration Costs: Project Cost: Total Allocation: \$ 36,416.00 \$ 327,746.00 \$ 364,162.00 J. Performance Measures (e.g., units of housing to be acquired, rehabilitated, or demolished for the income levels of households that are 50 percent of area median income and below, 51-80 percent, and 81-120;percent): Response: The average cost of a 3-bedroom home in theCNMI is \$66,500. NMHC, with NSP funds, NMHC will acquire an estimate of 5 bank-owned foreclosed and/or abandoned homes/properties to rehabilitate and resell to eligible homebuyers. At least 25 percent of the NSP funds will be used to acquire and rehabilitate homes for households with an income level of less than 50 percent of area median income. Up to 75 percent of the funds will be used for households with an income level of 51-80 percent of area median income, and up to 75 percent of the funds will be used for households with an income level of 81-120% of area median income. Assuming NMHC will acquire 3-bedroom foreclosed upon homes from the banksllending institutions, the number of NSP affordable housing units made available to low, moderate, and middle-income households are as follows: <50% of area median income: 2 units 51%-80% of area median income: up to 3 units 81%-120% of area median income: up to 3 units Proposed time for commencement: 311/09 Proposed time for completion: 8/31/10 Affordability Period: The affordability period

and recapture provisions as noted in Section C(3) of this NSP Substantial Amendment will apply to this activity .

**Environmental Assessment:** COMPLETED

**Environmental Reviews:** None

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**Grantee Activity Number: MP-NSP-001B**  
**Activity Title: NSP Purchase and Rehabilitation LMMI**

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

MP-NSP-001

**Projected Start Date:**

04/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Activity Status:**

Completed

**Project Title:**

Rehabilitation and Resale of NMHC-owned

**Projected End Date:**

08/31/2010

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 210,052.56

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 210,052.56

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
6	4	2	100.00
6	4	2	100.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

# of Housing Units

# of Properties

**Total**

6

6

6

**Activity is being carried out by Grantee:**

Yes

**Activity is being carried out through:**

Grantee Employees

**Organization carrying out Activity:**

Northern Marianas Housing Corporation1

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

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**Organization Type**

Unknown

**Proposed Budget**

\$ 198,123.74



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**Environmental Assessment:** COMPLETED

**Environmental Reviews:** None

**Project # / Title: MP-NSP-002 / NSP Administrative Costs**

**Grantee Activity Number: MP-NSP-002**  
**Activity Title: NSP Planning and Administrative Costs**

**Activity Type:**  
Administration

**Activity Status:**  
Completed

**Project Number:**  
MP-NSP-002

**Project Title:**  
NSP Administrative Costs

**Projected Start Date:**

**Projected End Date:**



04/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

**Benefit Report Type:**

NA

03/19/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 18,756.92

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 18,756.92

**Program Income Account:**

NSP1 PROGRAM INCOME

**Activity is being carried out by Grantee:**

Yes

**Activity is being carried out through:**

Grantee Employees

**Organization carrying out Activity:**

Northern Marianas Housing Corporation1

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Northern Marianas Housing Corporation1

**Organization Type**

Unknown

**Proposed Budget**

\$ 18,409.92

**Location Description:**

Administrative Activities will be handled in the NMHC Office located on Saipan, the largest island and capital of the Commonwealth of the Northern Marianas Islands (CNMI).

**Activity Description:**

The CNMI will use up to 10% of its NSP Allocation to provide administrative support/management as defined by the CDBG program regulations at 24 CFR 570.205.

**Environmental Assessment:** EXEMPT

**Environmental Reviews:** None



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## Action Plan Comments:

- Reviewer - Reviewed, accepted and approved CNMI's Action Plan in hard copy in January 2009. CNMI's DRGR submittal is the same as the hard copy. Recommend approval of the plan.
- Reviewer - Reviewed by RCB: Reviewed, accepted, and approved CNMI's NSP1 plan amendment in hard copy. CNMI's DRGR submittal is the same as the hard copy.
- Reviewer - Per CNMI, only the following items were revised in the Plan:  
1)Increased the estimated PI to match the PI receipted (inputted a slightly larger estimate than what was actually receipted)  
2)Changed the EA status to *completed* from *underway*  
3)Changed the activity type to rehabilitation/reconstruction of residential structures from Acquisition
- Reviewer - Plan corrections accepted and approved.
- Reviewer - Changes made per Hqtrs. Plan approved.

## Action Plan History

Version	Date
B-08-SN-69-0001 AP#1	08/17/2009
B-08-SN-69-0001 AP#2	03/16/2011
B-08-SN-69-0001 AP#3	06/25/2012
B-08-SN-69-0001 AP#4	03/12/2013
B-08-SN-69-0001 AP#5	03/14/2013
B-08-SN-69-0001 AP#6	08/19/2013
B-08-SN-69-0001 AP#7	08/19/2013
B-08-SN-69-0001 AP#8	09/09/2013
B-08-SN-69-0001 AP#9	12/11/2013
B-08-SN-69-0001 AP#10	01/16/2014



B-08-SN-69-0001 AP#11	09/05/2014
B-08-SN-69-0001 AP#12	10/28/2014
B-08-SN-69-0001 AP#13	03/11/2015
B-08-SN-69-0001 AP#14	11/13/2015
B-08-SN-69-0001 AP#15	07/05/2016
B-08-SN-69-0001 AP#16	08/18/2016
B-08-SN-69-0001 AP#17	03/09/2018
B-08-SN-69-0001 AP#18	03/21/2019
B-08-SN-69-0001 AP#19	04/10/2019

