

SENATE COMMITTEE OF REFERENCE AMENDMENT

Committee on Local Government & Housing.

SB24-174 be amended as follows:

1 Amend printed bill, page 5, after line 5 insert:

2 "(1) "ACCESSIBLE HOUSING" OR "ACCESSIBLE UNIT" MEANS
3 HOUSING THAT SATISFIES THE REQUIREMENTS OF THE FEDERAL "FAIR
4 HOUSING ACT", 42 U.S.C. SEC. 3601 ET SEQ., AS AMENDED, AND
5 INCORPORATES UNIVERSAL DESIGN."

6 Renumber succeeding subsections accordingly.

7 Page 5, strike lines 9 through 22 and substitute:

8 "(4) "DISPLACEMENT" MEANS:

9 (a) THE INVOLUNTARY RELOCATION OF RESIDENTS, PARTICULARLY
10 LOW-INCOME RESIDENTS, OR LOCALLY OWNED COMMUNITY SERVING
11 BUSINESSES AND INSTITUTIONS DUE TO:

12 (I) INCREASED REAL ESTATE PRICES OR RENTS, PROPERTY
13 REHABILITATION, REDEVELOPMENT, DEMOLITION, OR OTHER ECONOMIC
14 FACTORS;

15 (II) PHYSICAL CONDITIONS RESULTING FROM NEGLECT AND
16 UNDERINVESTMENT THAT RENDER A RESIDENCE UNINHABITABLE; OR

17 (III) PHYSICAL DISPLACEMENT WHEREIN EXISTING HOUSING UNITS
18 AND COMMERCIAL SPACES ARE LOST DUE TO PROPERTY REHABILITATION,
19 REDEVELOPMENT, OR DEMOLITION; OR

20 (b) INDIRECT DISPLACEMENT RESULTING FROM CHANGES IN
21 NEIGHBORHOOD POPULATION, IF, WHEN LOW-INCOME HOUSEHOLDS MOVE
22 OUT OF HOUSING UNITS, THOSE SAME HOUSING UNITS DO NOT REMAIN
23 AFFORDABLE TO OTHER LOW-INCOME HOUSEHOLDS IN THE
24 NEIGHBORHOOD, OR DEMOGRAPHIC CHANGES THAT REFLECT THE
25 RELOCATION OF EXISTING RESIDENTS FOLLOWING WIDESPREAD
26 RELOCATION OF THEIR COMMUNITY AND COMMUNITY SERVING ENTITIES."

27 Page 5, strike lines 26 and 27.

28 Renumber succeeding subsections accordingly.

29 Page 6, strike lines 5 through 10.

30 Renumber succeeding subsections accordingly.

31 Page 6, strike lines 20 through 27.

1 Page 7 strike lines 1 through 4.

2 Renumber succeeding subsections accordingly.

3 Page 7, line 14, after "WATER," insert "SOCIAL SERVICES,".

4 Page 7, line 19, strike "PATTERNS" and substitute "PATTERNS,".

5 Page 7, strike lines 25 through 27 and substitute:

6 "(14) "REGULATED AFFORDABLE HOUSING" MEANS AFFORDABLE
7 HOUSING THAT:

8 (a) HAS RECEIVED LOANS, GRANTS, EQUITY, BONDS, OR TAX
9 CREDITS FROM ANY SOURCE TO SUPPORT THE CREATION, PRESERVATION,
10 OR REHABILITATION OF AFFORDABLE HOUSING THAT, AS A CONDITION OF
11 FUNDING, ENCUMBERS THE PROPERTY WITH A RESTRICTED USE COVENANT
12 OR SIMILAR RECORDED AGREEMENT TO ENSURE AFFORDABILITY, OR HAS
13 BEEN INCOME-RESTRICTED UNDER A LOCAL INCLUSIONARY ZONING
14 ORDINANCE OR OTHER REGULATION OR PROGRAM;

15 (b) RESTRICTS OR LIMITS MAXIMUM RENTAL OR SALE PRICE FOR
16 HOUSEHOLDS OF A GIVEN SIZE AT A GIVEN AREA MEDIAN INCOME, AS
17 ESTABLISHED ANNUALLY BY THE UNITED STATES DEPARTMENT OF
18 HOUSING AND URBAN DEVELOPMENT; AND

19 (c) ENSURES OCCUPANCY BY LOW- TO MODERATE-INCOME
20 HOUSEHOLDS FOR A SPECIFIED PERIOD DETAILED IN A RESTRICTIVE USE
21 COVENANT OR SIMILAR RECORDED AGREEMENT.".

22 Page 8, strike lines 1 through 3.

23 Page 8, after line 5 insert:

24 "(16) "SUPPORTIVE HOUSING" OR "SUPPORTIVE UNIT" MEANS A
25 COMBINATION OF HOUSING AND SERVICES INTENDED AS A COST-EFFECTIVE
26 WAY TO HELP PEOPLE LIVE MORE STABLE, PRODUCTIVE LIVES, AND
27 TYPICALLY COMBINES AFFORDABLE HOUSING WITH INTENSIVE
28 COORDINATED SERVICES TO HELP PEOPLE MAINTAIN STABLE HOUSING AND
29 RECEIVE APPROPRIATE HEALTH CARE.

30 (17) "UNIVERSAL DESIGN" MEANS ANY DWELLING UNIT DESIGNED
31 AND CONSTRUCTED TO BE SAFE AND ACCESSIBLE FOR ANY INDIVIDUAL
32 REGARDLESS OF AGE OR ABILITIES.

33 (18) "VISITABLE HOUSING" OR "VISITABLE UNIT" MEANS A
34 DWELLING UNIT THAT A PERSON WITH A DISABILITY CAN ENTER, MOVE
35 AROUND THE PRIMARY ENTRANCE FLOOR OF, AND USE THE BATHROOM

- 1 IN."
- 2 Page 8, line 16, strike "COST-EFFECTIVE AND".
- 3 Page 8, line 21, after "HOMELESSNESS" insert "RESOLUTION AND".
- 4 Page 9, line 7, after "INCLUDING" insert "ACCESSIBLE, VISITABLE,".
- 5 Page 9, strike lines 12 through 14 and substitute:
- 6 "(c) THE METHODOLOGY FOR CONDUCTING A REGIONAL HOUSING
7 NEEDS ASSESSMENT MUST INCLUDE METHODS FOR A REGIONAL ENTITY
8 TO:".
- 9 Page 10, strike lines 2 and 3 and substitute "ON THE NUMBER OF JOBS AND
10 EACH LOCAL GOVERNMENT'S DEPENDENCE ON JOBS IN THE REGION, AMONG
11 OTHER FACTORS, TO PROMOTE A BALANCE OF JOBS AT ALL SALARY LEVELS
12 AND HOMES AFFORDABLE TO PERSONS IN THE REGION HOLDING JOBS AT
13 ALL INCOME LEVELS".
- 14 Page 10, line 14, after "METHODS" insert "AND ACCEPTABLE PUBLICLY
15 AVAILABLE DATA SOURCES".
- 16 Page 10, line 20, after "ACCESSIBLE UNITS," insert "VISITABLE UNITS,".
- 17 Page 11, strike lines 2 through 4, and substitute "JOBS AND EACH LOCAL
18 GOVERNMENT'S DEPENDENCE ON JOBS IN THE REGION, AMONG OTHER
19 FACTORS, TO PROMOTE A BALANCE OF JOBS AT ALL SALARY LEVELS AND
20 HOMES AFFORDABLE TO PERSONS IN THE REGION HOLDING JOBS AT ALL
21 INCOME LEVELS;".
- 22 Page 11, line 10, strike "FOR-SALE MULTIFAMILY RESIDENTIAL".
- 23 Page 11, line 12, strike "A".
- 24 Page 11, line 13, after "FOLLOWING" insert "BASELINE".
- 25 Page 12, strike lines 7 through 27, and substitute "DEVELOP GUIDANCE
26 FOR REGIONS AND LOCAL GOVERNMENTS TO CONDUCT A DISPLACEMENT
27 RISK ASSESSMENT. IN DEVELOPING THE GUIDANCE, THE DEPARTMENT
28 SHALL INCLUDE METHODS, WITH VARIATIONS FOR DIFFERENT LOCAL
29 CONTEXTS INCLUDING THE SIZE AND RESOURCE LEVELS OF LOCAL
30 GOVERNMENTS, FOR LOCAL GOVERNMENTS TO USE TO:

1 (a) GATHER FEEDBACK THROUGH COMMUNITY ENGAGEMENT; AND
2 (b) IDENTIFY INFORMATION FROM NEIGHBORHOOD-LEVEL EARLY
3 DISPLACEMENT WARNING AND RESPONSE SYSTEMS OR, IF THOSE SYSTEMS
4 ARE UNAVAILABLE, IDENTIFY THE BEST AVAILABLE LOCAL, REGIONAL,
5 STATE, OR FEDERAL DATA THAT CAN BE ANALYZED TO IDENTIFY
6 RESIDENTS AT ELEVATED DISPLACEMENT RISK, WHICH MAY INCLUDE:
7 (I) THE PERCENTAGE OF HOUSEHOLDS THAT ARE EXTREMELY
8 LOW-, VERY LOW-, AND LOW-INCOME, AS DESIGNATED BY THE UNITED
9 STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT;
10 (II) THE PERCENTAGE OF RESIDENTS WHO ARE RENTERS;
11 (III) THE PERCENTAGE OF COST-BURDENED HOUSEHOLDS, DEFINED
12 AS HOUSEHOLDS THAT SPEND MORE THAN THIRTY PERCENT OF THE
13 HOUSEHOLD'S INCOME ON HOUSING NEEDS;
14 (IV) THE NUMBER OF ADULTS WHO ARE TWENTY-FIVE YEARS OF
15 AGE OR OLDER AND HAVE NOT EARNED AT LEAST A HIGH SCHOOL
16 DIPLOMA;
17 (V) THE PERCENTAGE OF HOUSEHOLDS IN WHICH ENGLISH IS NOT
18 THE PRIMARY SPOKEN LANGUAGE; AND
19 (VI) THE PERCENTAGE OF HOUSING STOCK BUILT PRIOR TO 1970;
20 (c) IDENTIFY THE LOCATION OF MANUFACTURED HOME PARKS; AND
21 (d) IDENTIFY AREAS THAT QUALIFY AS DISADVANTAGED AS
22 DETERMINED WITH THE CLIMATE AND ECONOMIC JUSTICE SCREENING TOOL
23 DEVELOPED BY".

24 Reletttter succeeding paragraph accordingly.

25 Page 13, strike lines 5 through 10.

26 Renumber succeeding subsection accordingly.

27 Page 13, line 11, after "METHODOLOGY" insert "OR GUIDANCE".

28 Page 13, line 14, strike "STATE LAW." and substitute "FEDERAL OR STATE
29 LAW OR REGULATION.".

30 Page 14, line 5, after "ASSESSMENT" insert "NO LESS OFTEN THAN".

31 Page 14, line 14, after "DEPARTMENT." insert "THE DEPARTMENT SHALL
32 NOT ACCEPT A HOUSING NEEDS ASSESSMENT FROM A LOCAL GOVERNMENT
33 THAT DOES NOT INCLUDE THE ELEMENTS LISTED IN SECTION 24-32-3702
34 (1)(d)(I) THROUGH (VI) AND DEMONSTRATE CONSIDERATION OF THE
35 BASELINE COMPONENTS LISTED IN SECTION 24-32-3702 (2). THE
36 DEPARTMENT SHALL NOTIFY A LOCAL GOVERNMENT IF IT DOES NOT

- 1 ACCEPT AN ASSESSMENT.".
- 2 Page 14, line 22, after "UPDATED" insert "NO LESS THAN".
- 3 Page 15, line 10, after "ASSESSMENT" insert "THAT CONFORMS TO THE
4 METHODOLOGY FOR CONDUCTING REGIONAL HOUSING NEEDS
5 ASSESSMENTS DEVELOPED BY THE DIRECTOR PURSUANT TO SECTION
6 24-32-3702 (1)(c)".
- 7 Page 15, line 24, after "DEPARTMENT." insert "THE DEPARTMENT SHALL
8 NOT ACCEPT A HOUSING NEEDS ASSESSMENT FROM A REGIONAL ENTITY
9 THAT DOES NOT INCLUDE THE ELEMENTS LISTED IN SECTION 24-32-3702
10 (1)(c)(I) THROUGH (VI) AND DEMONSTRATE CONSIDERATION OF THE
11 BASELINE COMPONENTS LISTED IN SECTION 24-32-3702 (2). THE
12 DEPARTMENT SHALL NOTIFY A REGIONAL ENTITY IF IT DOES NOT ACCEPT
13 AN ASSESSMENT.".
- 14 Page 16, strike line 5 and substitute "PLAN MUST BE RESPONSIVE TO AN
15 ACCEPTED HOUSING NEEDS ASSESSMENT AND DEMONSTRATE THE LOCAL".
- 16 Page 16, line 14, strike "DISPLACEMENT." and substitute "DISPLACEMENT
17 AND CONSIDERATION FOR PARTICIPATION BY PERSONS UNABLE TO ATTEND
18 MEETINGS IN PERSON OR AT THE LOCAL GOVERNMENT'S REGULAR MEETING
19 TIMES.".
- 20 Page 16, line 22, strike "FOLLOWING:" and substitute "FOLLOWING
21 COMPONENTS:".
- 22 Page 17, line 1, strike "FIVE" and substitute "SIX".
- 23 Page 17, line 19, strike "DEVELOPMENT," and substitute "DEVELOPMENT
24 AND REGULATED AFFORDABLE HOUSING,".
- 25 Page 17, strike lines 20 through 22, and substitute "TWO STRATEGIES
26 INCLUDED IN THE STANDARD AFFORDABILITY STRATEGIES DIRECTORY
27 DESCRIBED IN SECTION 24-32-3706 (1) AND ONE STRATEGY INCLUDED IN
28 THE LONG-TERM AFFORDABILITY STRATEGIES DIRECTORY DESCRIBED IN
29 SECTION 24-32-3706 (2) THAT ARE SELECTED TO ADDRESS THE
30 DEMONSTRATED HOUSING NEEDS".
- 31 Page 18, strike lines 2 and 3, and substitute "MITIGATION STRATEGY
32 INCLUDED IN THE DISPLACEMENT RISK MITIGATION STRATEGIES
33 DIRECTORY DESCRIBED IN SECTION 24-32-3706 (4) THAT THE".

- 1 Page 18, line 8, strike "(3)(d)" and substitute "(3)(e)".
- 2 Page 18, line 16, strike "AND".
- 3 Page 18, after line 16 insert:
- 4 "(j) A NARRATIVE DESCRIPTION OF THE PUBLIC OUTREACH AND
5 ENGAGEMENT PROCESS FOR THE HOUSING ACTION PLAN; AND".
- 6 Reletter succeeding paragraph.
- 7 Page 18, line 26, after "GOVERNMENT." insert "THE DEPARTMENT SHALL
8 NOT ACCEPT A HOUSING ACTION PLAN THAT DOES NOT INCLUDE THE
9 COMPONENTS REQUIRED BY SECTION 24-32-3705 (3). THE DEPARTMENT
10 SHALL NOTIFY A LOCAL GOVERNMENT IF IT DOES NOT ACCEPT A HOUSING
11 ACTION PLAN."
- 12 Page 19, line 18, after "SECTION." insert "THE DEPARTMENT SHALL NOT
13 ACCEPT ANY UPDATE THAT WOULD RESULT IN A HOUSING ACTION PLAN
14 THAT DOES NOT INCLUDE THE COMPONENTS REQUIRED BY SECTION
15 24-32-3705 (3). THE DEPARTMENT SHALL NOTIFY THE LOCAL
16 GOVERNMENT IF IT DOES NOT ACCEPT AN UPDATE."
- 17 Page 19, strike lines 23 through 27, and substitute "**displacement impact**
18 **mitigation.** (1) NO LATER THAN JUNE 30, 2025, THE DEPARTMENT SHALL
19 DEVELOP A STANDARD AFFORDABILITY STRATEGIES DIRECTORY THAT
20 INCLUDES THE FOLLOWING STRATEGIES:
- 21 (a) IMPLEMENTING A LOCAL INCLUSIONARY ZONING ORDINANCE
22 THAT CONSIDERS LOCAL HOUSING MARKET CONDITIONS THAT IS CRAFTED
23 TO MAXIMIZE AFFORDABLE HOUSING PRODUCTION AND COMPLIES WITH
24 THE REQUIREMENTS OF SECTION 29-20-104 (1)(e.5) AND (1)(e.7);
- 25 (b) ADOPTING A LOCAL LAW OR PLAN TO LEVERAGE PUBLICLY
26 OWNED, SOLD, OR MANAGED LAND FOR REGULATED AFFORDABLE HOUSING
27 DEVELOPMENT;
- 28 (c) CREATING OR EXPANDING A PROGRAM TO SUBSIDIZE OR
29 OTHERWISE REDUCE IMPACT FEES OR OTHER SIMILAR DEVELOPMENT
30 CHARGES FOR REGULATED AFFORDABLE HOUSING DEVELOPMENT;
- 31 (d) ESTABLISHING A DENSITY BONUS PROGRAM THAT GRANTS
32 INCREASED FLOOR AREA RATIO, DENSITY, OR HEIGHT OF REGULATED
33 AFFORDABLE HOUSING UNITS;
- 34 (e) CREATING A PROGRAM TO PRIORITIZE AND EXPEDITE
35 DEVELOPMENT APPROVALS FOR REGULATED AFFORDABLE HOUSING
36 DEVELOPMENT;

1 (f) UNLESS OTHERWISE REQUIRED BY LAW, REDUCING LOCAL
2 PARKING REQUIREMENTS FOR REGULATED AFFORDABLE HOUSING TO
3 ONE-HALF SPACE PER UNIT OF REGULATED AFFORDABLE HOUSING
4 WITHOUT LOWERING THE PROTECTIONS PROVIDED FOR INDIVIDUALS WITH
5 DISABILITIES, INCLUDING THE NUMBER OF PARKING SPACES FOR
6 INDIVIDUALS WHO ARE MOBILITY IMPAIRED, UNDER THE FEDERAL
7 "AMERICANS WITH DISABILITIES ACT OF 1990", 42 U.S.C. SEC. 12101 ET
8 SEQ., AND PARTS 6 AND 8 OF ARTICLE 34 OF TITLE 24;

9 (g) ENACTING LOCAL LAWS THAT INCENTIVIZE THE CONSTRUCTION
10 OF ACCESSIBLE AND VISITABLE AFFORDABLE HOUSING UNITS; AND

11 (h) ANY OTHER STRATEGY DESIGNATED BY THE DEPARTMENT
12 THAT OFFERS A COMPARABLE IMPACT ON LOCAL HOUSING AFFORDABILITY.

13 (2) ON OR BEFORE JUNE 30, 2025, THE DEPARTMENT SHALL
14 DEVELOP A LONG-TERM AFFORDABILITY STRATEGIES DIRECTORY THAT
15 INCLUDES THE FOLLOWING STRATEGIES:

16 (a) ESTABLISHING A DEDICATED LOCAL REVENUE SOURCE FOR
17 REGULATED AFFORDABLE HOUSING DEVELOPMENT, SUCH AS INSTITUTING
18 A LINKAGE FEE ON NEW, REGULATED AFFORDABLE HOUSING
19 DEVELOPMENTS;

20 (b) REGULATING SHORT-TERM RENTALS, SECOND HOMES, OR
21 OTHER UNDERUTILIZED OR VACANT UNITS IN A WAY, SUCH AS VACANCY
22 FEES FOR UNDERUTILIZED UNITS, THAT PROMOTES MAXIMIZING THE USE OF
23 LOCAL HOUSING STOCK FOR LOCAL HOUSING NEEDS;

24 (c) MAKING A COMMITMENT TO AND REMAINING ELIGIBLE TO
25 RECEIVE FUNDING PURSUANT TO ARTICLE 32 OF THIS TITLE 29;

26 (d) INCENTIVIZING OR CREATING A DEDICATED LOCAL PROGRAM
27 THAT FACILITATES INVESTMENT IN LAND BANKING OR COMMUNITY LAND
28 TRUSTS;

29 (e) ESTABLISHING AN AFFORDABLE HOMEOWNERSHIP STRATEGY
30 SUCH AS:

31 (I) ACQUIRING OR PRESERVING DEED RESTRICTIONS ON CURRENT
32 HOUSING UNITS;

33 (II) ESTABLISHING AN INCENTIVE PROGRAM TO ENCOURAGE
34 REALTORS TO WORK WITH LOW-INCOME AND MINORITY PROSPECTIVE
35 HOME BUYERS; OR

36 (III) ESTABLISHING AN AFFORDABLE RENT-TO-OWN PROGRAM;
37 AND

38 (f) ANY OTHER STRATEGY DESIGNATED BY THE DEPARTMENT THAT
39 OFFERS A COMPARABLE IMPACT ON LOCAL HOUSING AFFORDABILITY.

40 (3) A LOCAL GOVERNMENT MAY SUBMIT AN EXISTING OR
41 PROPOSED LOCAL LAW, IN A FORM AND MANNER DETERMINED BY THE
42 DEPARTMENT, TO THE DEPARTMENT, AND THE DEPARTMENT MAY
43 DETERMINE THAT THE ADOPTION OF THAT LOCAL LAW QUALIFIES AS AN

1 AFFORDABILITY STRATEGY FOR PURPOSES OF THIS SECTION, SO LONG AS
2 THE LOCAL LAW SUPPORTS EQUAL OR GREATER HOUSING AFFORDABILITY
3 AND ACCESSIBILITY THAN THE STRATEGIES DESCRIBED IN SUBSECTIONS (1)
4 AND (2) OF THIS SECTION.

5 (4) NO LATER THAN JUNE 30, 2025, THE DEPARTMENT SHALL
6 DEVELOP A DISPLACEMENT RISK MITIGATION STRATEGIES DIRECTORY. THE
7 DIRECTORY MUST INCLUDE THE FOLLOWING STRATEGIES:

8 (a) CREATING A LOCALLY FUNDED AND ADMINISTERED RENTAL
9 AND MORTGAGE ASSISTANCE PROGRAM;

10 (b) CREATING AN EVICTION AND FORECLOSURE NO-COST LEGAL
11 REPRESENTATION PROGRAM;

12 (c) ESTABLISHING A HOUSING COUNSELING AND NAVIGATION
13 PROGRAM;

14 (d) CREATING A PROPERTY TAX AND DOWN PAYMENT ASSISTANCE
15 PROGRAM;

16 (e) DEVELOPING A PROGRAM TO OFFER TECHNICAL ASSISTANCE
17 AND FINANCIAL SUPPORT FOR COMMUNITY ORGANIZATIONS TO DEVELOP
18 INDEPENDENT COMMUNITY LAND TRUSTS;

19 (f) PRIORITIZING LOCAL MONEY TOWARD REGULATED AFFORDABLE
20 HOUSING UNIT PRESERVATION OR IMPLEMENTING OR CONTINUING DEED
21 RESTRICTIONS FOR AFFORDABLE HOUSING UNITS;

22 (g) IDENTIFYING PARTNERSHIPS WITH REGIONAL AND NONPROFIT
23 ENTITIES TO IMPLEMENT STRATEGIES; AND

24 (h) OTHER STRATEGIES IDENTIFIED BY THE DEPARTMENT THAT
25 PROVIDE DISPLACEMENT MITIGATION THAT IS EQUIVALENT TO THE OTHER
26 STRATEGIES DESCRIBED IN THIS SUBSECTION (4).".

27 Strike pages 20 through 23.

28 Page 24, strike lines 1 through 5.

29 Page 26, after line 3 insert:

30 "(c) CONDUCTING A DISPLACEMENT RISK ANALYSIS WITH A
31 STATE-CREATED TOOL;

32 (d) IDENTIFYING AND IMPLEMENTING STRATEGIES, INCLUDING IN
33 THE DIRECTORIES DESCRIBED IN SECTION 24-32-3706;".

34 Reletter succeeding paragraphs accordingly.

35 Page 26, line 6, after "POLICIES" insert "PURSUANT TO ACCEPTED HOUSING
36 NEEDS ASSESSMENTS AND ACCEPTED HOUSING ACTION PLANS".

- 1 Page 26, line 7, strike "TYPES" and substitute "TYPES, INCLUDING
2 REGULATED AFFORDABLE HOUSING,".
- 3 Page 27, line 27, after "COORDINATION" insert "OR DISPUTES".
- 4 Page 28, line 1, strike "USES," insert "INCLUDING REGULATED
5 AFFORDABLE HOUSING USES,".
- 6 Strike "PRIORITIES" and substitute "OPPORTUNITIES" on: **Page 31**, line 11;
7 and **Page 39**, line 14.
- 8 After "WATER" insert "SUPPLY" on: **Page 29**, line 16; **Page 32**, line 23;
9 **Page 37**, line 22; **Page 41**, line 5; and **Page 46**, line 1.

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