

**MEETING OF THE  
MONROE NORTH TAX INCREMENT FINANCING AUTHORITY**

Wednesday, June 10, 2015

9:55 a.m. Meeting, or immediately following the DDA meeting

Downtown Grand Rapids Inc. office, 29 Pearl St. NW, Suite 1  
**AGENDA**

1. Call to order
2. Approval of minutes of May 13, 2015..... *Motion*                      *Hansen*  
(enclosed)
3. Financial reports for the period ending May 31, 2015 ..... *Motion*                      *Wallace*  
(enclosed)
4. Adoption of the MNTIFA Annual Budget for FY 2016..... *Motion*                      *Pratt*  
(enclosed)
5. Approval of the MNTIFA Share of Costs for the Canal Street.....*Motion*                      *Pratt*  
Park River Walk Extension (enclosed)
6. Board Member Discussion
7. Public Comment
8. Adjournment

Meeting of the City of Grand Rapids Tax Increment Financing Authority

May 13, 2015

1. Call to Order – The meeting was called to order by Chair Howard Hansen at 10:16 a.m.

2. Attendance:

Present: Shaun Biel, Howard Hansen, Kayem Dunn, Jane Gietzen, Elissa Hillary, Carl Kelly, Jim Talen

Absent: Mayor George Heartwell, Mark Roys

Others Present: Kristopher Larson (DDA Executive Director), Mary Sierawski (Exec Asst/Office Manager), Jana Wallace (Treasurer), Eric Pratt (staff), Dick Wendt (Counsel), and others.

3. Approval of Minutes of January 14, 2015

*Motion: Kayem Dunn, supported by Shaun Biel, moved approval of the minutes of the January 14, 2015 meeting of the TIFA as submitted. Motion carried unanimously.*

4. Financial reports for the period ending March 31, 2015

Ms. Wallace said since March 2014, the Authority has been paying for its share of the costs of administration and staff expenditures, which had been previously paid by the Downtown Development Authority for years. Mr. Kelly asked how these numbers are calculated. Ms. Sierawski responded that quarterly re-allocations for the percentage of DGRI staff time expended on Authority projects and programs are calculated and charged to the “Staff” line item rather than the “Share of DGRI General Administration” line item. Ms. Sierawski said DGRI staff tracks their time on a weekly basis.

*Motion: Kayem Dunn, supported by Jane Gietzen, moved to approve Statement C – Preliminary Schedule of January 1 – March 31, 2015 expenditures as recommended. Motion carried unanimously.*

5. Acceptance of the June 30, 2014 Audit for the MNTIFA

Ms. Wallace presented the Audit Wrap-Up document for the year ended June 30, 2014. Ms. Wallace pointed out a section of page 4 titled corrected and uncorrected statements

and said that there was a spreadsheet error to do with pensions and retirement at the City of GR level which has now been corrected.

6. Recommendation of the MNTIFA Priority Plan and Annual Budget for FY2016

Mr. Pratt said the proposed Priority Plan outlines all of the anticipated revenues and expenditures of the Authority over the next five years. Mr. Pratt said the proposed priority plan assumes between a .5% to 1% annual growth in the Authority's property tax increment revenues over the life of the Priority Plan. Mr. Pratt said if approved, the plan would begin on July 1, 2015 and runs through June 3, 2020. Mr. Pratt outlined the recommendations including development projects and Alliance for Investment, Livability, and Vibrancy priorities. Ms. Dunn asked if there's a policy about minimum fund balance that must be maintained. Mr. Pratt said no, there's no policy in place. Ms. Wallace said legally you would have to maintain a positive number. Mr. Hansen commented that there's much more to come in the Monroe North district and he's hoping that both gateways can be improved to finish the area. Mr. Larson said the gateway project is identified on the DDA budget and we will be addressing this project in the coming fiscal year. Mr. Larson said since the Canal St. Park discussion we have a landscape architecture team in place that's in communication with the GR Forward team, so this project will be consistent. Mr. Larson said he will send a rendering to the Board.

*Motion: Elissa Hillary, supported by Jane Gietzen, moved to approve the MNTIFA Priority Plan for FY16 to FY20 and adopt a resolution recommending the City Commission approve the MNTIFA Annual Budget for FY16. Motion carried unanimously.*

7. Renewal of a Service Agreement with Downtown Grand Rapids Inc.

Mr. Larson said that in September 2013, the MNTIFA and DGRI entered into a Services Agreement in which DGRI has agreed to perform certain services for the MNTIFA. Mr. Larson said the Agreement articulates and formalizes the operating relationships between the MNTIFA and DGRI. Mr. Larson said the initial term of the Agreement ends on December 31, 2015, and leadership from the DGRI Board of Advisors is seeking to renew the term of the Agreement pursuant to the provisions of the Agreement for an additional three years, which would begin January 1, 2016 and run through December 31, 2018. Mr. Hansen said the MNTIFA is in the best hands we can be with the DGRI staff.

*Motion: Elissa Hillary, supported by Jane Gietzen, moved to approve the attached resolution and authorize the MNTIFA Board Chair to execute the attached services agreement addendum (First Addendum to Services Agreement) on behalf of the MNTIFA. Motion carried unanimously.*

8. Board Member Discussion

Mr. Kelly asked if there is a stipulation for affordable housing when the MNTIFA deals with development projects. Mr. Pratt said there is no requirement at this time, but this topic has been discussed during the GR Forward process.

9. Public Comment

None.

10. Adjournment

The meeting adjourned at 10:47 a.m.

# MEMORANDUM

CITY OF GRAND RAPIDS

**Agenda Item #3**  
**June 10, 2015**  
**Monroe North TIFA Meeting**

DATE: June 5, 2015

TO: Monroe North Tax Increment Financing Authority

FROM: Jana M. Wallace  
Debt and Authority Finance Officer

**SUBJECT: FY2015 Interim Financial Statements Through May 31, 2015**

Attached are the Monroe North Tax Increment Financing Authority financial statements for the first eleven months of the fiscal year ending June 30, 2015.

Statement A: Balance Sheet

Statement B: FY2015 Statement of Revenues and Expenses

Statement C: Schedule of April 1 through May 31, 2015 Expenditures

Since March, 2014, the Authority has been paying for its share of the costs of administration and staff expenditures, which had previously been paid by the Downtown Development Authority in prior years. Quarterly re-allocations for the percentage of DGRI staff time expended on Authority projects and programs are charged to the "Staff" line item rather than the "Share of DGRI General Administration" line item. Since this accounting treatment wasn't anticipated when the FY2015 budget was submitted, the Authority's year to date "Staff" expenditures have exceeded the FY2015 "Staff" budget. However, this negative variance is more than offset by much lower expenditures for the "Share of DGRI Administration" line item.

Please call me at 456-4514 or email me at [jwallace@grcity.us](mailto:jwallace@grcity.us) if you have any questions.

Attachments

## STATEMENT A

### **MONROE NORTH TAX INCREMENT FINANCING AUTHORITY**

#### **Balance Sheet as of May 31, 2015**

##### **ASSETS**

Pooled Cash and Investments	\$	1,359,639
General Fixed Assets		5,307,124
Future Tax Increment Revenues Anticipated		441,000
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>7,107,763</b>

##### **LIABILITIES AND FUND EQUITY**

###### **Liabilities**

Accounts Payable	\$	134
Amount for Property Tax Appeals		14,070
Contracts Payable		441,000
<b>TOTAL LIABILITIES</b>	<b>\$</b>	<b>455,204</b>

###### **Fund balance / equity:**

Investments in General Fixed Assets	\$	5,307,124
Reserve for Compensated Absences		1,724
Reserve for Encumbrances		45,816
Reserve for Authorized Projects		1,297,895
<b>TOTAL FUND EQUITY</b>	<b>\$</b>	<b>6,652,559</b>

<b>TOTAL LIABILITIES &amp; FUND EQUITY</b>	<b>\$</b>	<b>7,107,763</b>
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# STATEMENT B

## MONROE NORTH

### TAX INCREMENT FINANCING AUTHORITY FY2015 Statement of Revenues and Expenses July 1, 2014 - May 31, 2015

<b>REVENUES</b>		
	<b>Budget</b>	<b>Actual</b>
Property Tax Increment	\$ 490,175	\$ 496,018
Property Tax Increment - Prior Year Appeals	(7,500)	81
Interest on Investments	6,832	10,360
Interest on Investments - Multi-Year Accrual Reversal	-	(6,510) <sup>1</sup>
From / (To) Fund Balance	627,814	-
<b>TOTAL REVENUES</b>	<b>\$ 1,117,321</b>	<b>\$ 499,949</b>
<b>EXPENSES</b>		
<b>Committed and Ongoing</b>		
Staff Support	\$ 9,000	\$ 18,770
Supplies	200	-
Contractual Services - Annual Audit	4,300	4,300
Contractual Services - Legal	5,000	2,118
Insurance - General Liability	1,217	1,116
Floodwalls Debt Service - Principal	100,800	100,800
Floodwalls Debt Service - Interest	18,962	18,962
General Fund Department Services	9,292	8,518
Share of DGRl Administration	36,050	7,262
<b>Sub-Total Committed and Ongoing</b>	<b>184,821</b>	<b>161,846</b>
<b>Development Projects</b>		
Development Agreement - 940 Monroe LLC	135,000	114,237
Development Support - Miscellaneous	35,000	-
<b>Sub-Total Development Projects</b>	<b>170,000</b>	<b>114,237</b>
<b>Investment</b>		
Accessibility and Streetscape Improvement	5,000	-
Bond Avenue Reconstruction	10,000	-
Canal Street Park Riverwalk Extension	65,000	1,220
Grand River Restoration	25,000	-
Mason Street Reconstruction	20,000	-
Monroe North Connections Plan Implementation	40,000	-
Monroe/Ottawa/Coldbrook Reconstruction	10,000	-
New Downtown Master Plan	12,500	-
Newberry Street Reconstruction	60,000	-
Ottawa Avenue Re-Construction Phase I	340,000	430
Infrastructure Improvements - Miscellaneous	25,000	-
<b>Sub-Total Investment</b>	<b>612,500</b>	<b>1,650</b>
<b>Livability</b>		
Asset Maintenance	10,000	-
Bicycle Infrastructure Improvements	10,000	-
Downtown Census	10,000	-
Transit Improvements - Shuttle Lease	75,000	38,751
Urban Recreation Plan	10,000	-
<b>Sub-Total Livability</b>	<b>115,000</b>	<b>38,751</b>
<b>Livability</b>		
Public Space Enhancement	20,000	679
Street Lighting Banner Brackets	15,000	-
<b>Sub-Total Vibrancy</b>	<b>35,000</b>	<b>679</b>
<b>TOTAL EXPENSES</b>	<b>\$ 1,117,321</b>	<b>\$ 317,163</b>
<b>EXCESS / (DEFICIT)</b>	<b>\$ -</b>	<b>\$ 182,786</b>

Note 1: For efficiency reasons, the City Treasurer does not record interest revenue when earned from multiple year investments. Instead, revenues associated with multiple-year investments are accumulated annually, accrued, then reversed in the following fiscal year.

# STATEMENT C

## MONROE NORTH TAX INCREMENT FINANCING AUTHORITY

### Schedule of Expenditures April 1 - May 31, 2015

Vendor	Purpose / Project	Description	Amount
County of Kent	KCDC Floodwall Bonds - 2008	Semi-annual interest payment	\$ 8,598.75
City Treasurer - Parking/Mobile GR	Transit Improvements - Shuttle Lease	DASH North transit services - February, 2015	6,667.00
City of Grand Rapids	Staff Support	Staff support - May, 2015	935.47
City of Grand Rapids	Staff Support	Staff support - April, 2015	848.11
City Treasurer - Parking/Mobile GR	Transit Improvements - Shuttle Lease	DASH North - 12/14 & 01/15 additional due new MOU	834.00
City Treasurer - Budget Office	General Fund Department Services	General Fund services - April, 2015	774.33
City Treasurer - Budget Office	General Fund Department Services	General Fund services - May, 2015	774.33
Yucko's Inc	Public Space Enhancement	Share of dog waste bag dispensers	678.75
Federal Square Building Co #1	Share of DGRI Administration	Share of April, 2015 lease - 29 Pearl NW	148.36
Federal Square Building Co #1	Share of DGRI Administration	Share of May, 2015 lease - 29 Pearl NW	148.36
Dickinson Wright PLLC	Contractual Services - Legal	Legal services - share of TIF legislation Feb 2014	130.16
City Treasurer - Risk Mnmt	Insurance	General insurance - April, 2015	101.00
City Treasurer - Risk Mnmt	Insurance	General insurance - May, 2015	101.00
Fusion IT LLC	Share of DGRI Administration	Share of technical support / repairs / installation	39.38
Applied Imaging	Share of DGRI Administration	Share of base rental and overage charges	32.15
Wondergem Consulting Inc	Share of DGRI Administration	Share of public relations - 04/01-04/15/2015	17.05
Professional Maint of Michigan	Share of DGRI Administration	Share of 29 Pearl NW cleaning service - March 2015	11.66
Professional Maint of Michigan	Share of DGRI Administration	Share of 29 Pearl NW cleaning service - April 2015	11.66
Cellco Partnership dba Verizon	Share of DGRI Administration	Share of staff cellphone svc/equip 04/02-05/01/2015	10.42
Federal Square Building Co #1	Share of DGRI Administration	Share of March, 2015 electricity	7.73
Federal Square Building Co #1	Share of DGRI Administration	Share of April, 2015 electricity	6.89
TDS Metrocom LLC	Share of DGRI Administration	Share of 29 Pearl NW telephone system	6.47
TDS Metrocom LLC	Share of DGRI Administration	Share of 29 Pearl NW telephone system	6.47
Staples Contract & Commercial	Share of DGRI Administration	Share of 29 Pearl NW office supplies	6.03
Fusion IT LLC	Share of DGRI Administration	Share of technical support / repairs / installation	5.88
Fusion IT LLC	Share of DGRI Administration	Share of technical support / repairs / installation	5.88
Cellco Partnership dba Verizon	Share of DGRI Administration	Share of staff cellphone svc/equip 03/02-04/01/2015	5.21
Great America Financial Svcs	Share of DGRI Administration	Share of copier charges	4.56
Fusion IT LLC	Share of DGRI Administration	Share of technical support / repairs / installation	4.22
Fusion IT LLC	Share of DGRI Administration	Share of technical support / repairs / installation	4.02
Professional Maint of Michigan	Share of DGRI Administration	Share of 29 Pearl NW window cleaning	3.89
Fusion IT LLC	Share of DGRI Administration	Share of technical support / repairs / installation	3.69
Comcast	Share of DGRI Administration	Share of internet access	3.27
Comcast	Share of DGRI Administration	Share of internet access	3.06
Fifth Third Procurement Card	Share of DGRI Administration	Share of supplies	2.43
Ferris Coffee & Nut Co	Share of DGRI Administration	Coffee for meetings and staff	2.28
Ferris Coffee & Nut Co	Share of DGRI Administration	Coffee for meetings and staff	2.21
Godwin Plumbing Inc	Share of DGRI Administration	29 Pearl NW toilet repair	2.13
Engineered Protection Sysys Inc	Share of DGRI Administration	Share of 29 Pearl NW security - 05/01-07/31/2015	2.00
Staples Contract & Commercial	Share of DGRI Administration	Share of 29 Pearl NW office supplies	1.83
Ferris Coffee & Nut Co	Share of DGRI Administration	Coffee for meetings and staff	1.79
Acuity, a Mutual Ins Company	Share of DGRI Administration	General liability ins - added additional insured	1.69
Gordon Water Systems	Share of DGRI Administration	Share of water cooler rental	1.60
Staples Contract & Commercial	Share of DGRI Administration	Share of 29 Pearl NW office supplies	1.46
Staples Contract & Commercial	Share of DGRI Administration	Share of 29 Pearl NW office supplies	1.23
Dickinson Wright PLLC	Contractual Services - Legal	Legal services - share of DGRI meeting Feb 2015	1.21
Model Coverall Services Inc	Share of DGRI Administration	Share of 29 Pearl NW entry mats	0.81
Model Coverall Services Inc	Share of DGRI Administration	Share of 29 Pearl NW entry mats	0.81
Model Coverall Services Inc	Share of DGRI Administration	Share of 29 Pearl NW entry mats	0.81
Model Coverall Services Inc	Share of DGRI Administration	Share of 29 Pearl NW entry mats	0.81
Professional Maint of Michigan	Share of DGRI Administration	Share of 29 Pearl NW cleaning supplies	0.75
Fusion IT LLC	Share of DGRI Administration	Share of technical support / repairs / installation	0.53
<b>TOTAL EXPENDITURES</b>			<b>\$ 20,965.59</b>



# MEMORANDUM

CITY OF GRAND RAPIDS

Agenda Item #4a  
June 10, 2015  
MNTIFA Meeting

DATE: June 5, 2015

TO: Howard Hansen, Chair  
Monroe North Tax Increment Financing Authority

FROM: Eric Pratt, Planner  
Project Manager

SUBJECT: Monroe North Tax Increment Finance Authority Operating Budget for FY 2016

Enclosed in your packet is a copy of the FY 2016 Operating Budget for the Monroe North Tax Increment Finance Authority (MNTIFA), as approved by the Grand Rapids City Commission on May 26, 2015. In accordance with State of Michigan Public Act No. 450 of 1980, as amended, MNTIFA Board is being asked to adopt the attached budget.

This proposed budget includes all anticipated sources of revenues and expenses of the Authority for FY 2016, including debt service payments and administration. The recommended budget also includes all anticipated projects of the authority throughout the fiscal year, including:

- **Operational Costs** – Support for administration and professional services, including fiscal, audit and legal.
- **General Obligations** – Debt and interest payments, including the Authority's share of the bond issue related to the construction of the flood walls located along the Grand River.
- **Development Projects** – Support for economic development, historic preservation and compliance with the American Disability Act (ADA) through the preservation of existing buildings found within the district.
- **Infrastructure Improvements:** Anticipated capital improvement projects and asset maintenance, including the reconstruction of Bond Avenue, from Mason Street to Newberry Street and the construction of the newly redesign Canal Street Park Riverwalk Extension.

Your approval is requested.

CC: Howard Hansen, Chair  
Kris Larson, DGRI  
Jana Wallace, MNTIFA Treasurer

Attachment.

**CITY OF GRAND RAPIDS, MICHIGAN  
MONROE NORTH  
TAX INCREMENT FINANCING AUTHORITY  
FY2016 Appropriation Request  
Recommended by the Monroe North TIFA Board  
on May 13, 2015  
Approved by City Commission on May 26, 2015  
Submitting for Adoption by the Monroe North TIFA Board  
on June 10, 2015**

**RESOURCES**

Property Tax Increment Revenue	\$ 498,309
Property Tax Increment - Prior Year Adjustment	(7,500)
Interest on Investments	8,839
(To) / From Fund Balance	587,826
<b>TOTAL RESOURCES</b>	<b>\$ 1,087,474</b>

**APPROPRIATIONS**

**Ongoing and Committed Expenditures**

Staff Support	\$ 60,000
Supplies	200
Contractual Services - Annual Audit	5,600
Contractual Services - Legal	5,000
Insurance - General Liability	1,234
Floodwall Bonds Debt Service - Principal	106,200
Floodwall Bonds Debt Service - Interest	15,339
General Operating Fund Overhead Allocation	8,901
Share of Downtown Grand Rapids Inc Administration	5,000
<b>TOTAL ONGOING AND COMMITTED</b>	<b>\$ 207,474</b>

**DEVELOPMENT AND INFRASTRUCTURE EXPENDITURES**

**Development Support Projects** **\$ 60,000**

**Infrastructure Projects**

Investment - infrastructure & real property support projects	635,000
Livability - projects and programs for downtown residents	120,000
Vibrancy - projects and programs for tourist attraction	65,000

**TOTAL DEVELOPMENT AND INFRASTRUCTURE** **\$ 880,000**

**TOTAL APPROPRIATIONS** **\$ 1,087,474**

**EXCESS / (DEFICIT)** **\$ -**

# MEMORANDUM

CITY OF GRAND RAPIDS

DATE: June 4, 2015

TO: Kristopher Larson, AICP  
Monroe North Tax Increment Financing Authority  
Executive Director

FROM: Mark A. De Clercq, P.E. *MAD*  
City Engineer

**SUBJECT: Construction of Grand River Walkway (Canal Street Park to Leonard Street Non-Motorized Trail)  
(Demonstration Project and Increase in Scope)**

On November 12, 2014, (Proceeding No. 84021) the City approved an agreement with Michigan Department of Transportation and authorized expenditures for the Grand River Walkway from Canal Street Park to Leonard Street. Also on November 12, 2014, Monroe North Tax Increment Financing Authority (MNTIFA) authorized its share of the project estimated at \$75,000. At that time, it was noted it may be necessary to return to amend the project budget pending completion of the GR Forward Grand River Corridor Plan (River Plan). The walkway is a non-motorized trail extending behind the City of Grand Rapids' Coldbrook water pumping facility along the east bank of the Grand River.

The River Plan is nearing completion and the City and Downtown Grand Rapids Inc. now desire to construct elements from that plan in conjunction with the Grand River Walkway (Project) to demonstrate features plan implementation will deliver. The additional work is part of a demonstration project to showcase features from the River Plan including building a wider trail, a boardwalk overlook, additional landscape and irrigation, removing portions of the floodwall to provide access to the river, and construction of a trail stub toward the dock line of the river to provide for future trail connectivity under Leonard Street and for the future trail north of Leonard Street. The additional work also includes increasing the berm height east of the proposed trail in order to achieve FEMA Flood Zone Protection (three feet of freeboard) in the project area. The additional flood mitigation and control accounts for 45% of the additional project cost. The work is consistent with the River Plan and was designed by the Fishbeck, Thompson, Carr & Huber, Inc. (FTCH)/Stoss Landscape Urbanism team.

The original Project received a Michigan Department of Transportation (MDOT) – Transportation Alternative Program (TAP) grant which required the construction contract to be held by MDOT. Staff discussed the proposed additional work referenced above with MDOT staff. Some modifications to their contract are permissible within the terms of the grant program, however the majority of the work was recommended to be completed under separate contract. MDOT's contract is with Diversco Construction Company, Inc. (Diversco). The proposed work and the original contract work need to be constructed at the same time due to sequencing and a limited work area. Staff recommends this best be accomplished by having one contractor complete the work.

Diversco provided a bid of \$758,931 in May 2015 for the additional demonstration project work for which the engineer's estimate is \$752,525. Estimated total additional expenditures (\$950,661) required for this project include the construction contract (additional work), design phase services by FTCH, construction phase services by FTCH, testing, inspection/administration, and contingencies.

It is anticipated that at their meeting on June 10, 2015, a recommendation to award a contract to Diversco and to authorize additional expenditures not to exceed \$950,661 for the project will be presented to the City Commission for their consideration and approval. The award of the construction contract and authorization of additional expenditures is contingent upon the MNTIFA's authorization of its share of costs.

It is requested that the MNTIFA authorize its share of estimated expenditures in the amount of \$150,000 of which \$75,000 was previously authorized on November 12, 2014.

MAD/JDM/em

Attachment

cc: Eric DeLong  
Jana Wallace  
David Marquardt  
Jay Steffen  
Tracy Hover  
Connie Bohatch  
Alex Thomas

**SUMMARY OF ESTIMATED COSTS**  
**for**  
**Construction of Grand River Walkway**  
**(Canal Street Park to Leonard Street Non-Motorized Trail)**

**Project Funding Source(s)**

	<u>Revised Project Estimate</u>
Federal Grant Share (MDOT-TAP)	\$182,769
Capital Improvement Fund	606,231
Grand River Floodwalls/Embankments Chapter 20 Drain	400,661
West Michigan Trails & Greenways Coalition	50,000
Monroe North TIFA	150,000
Total Project Sources	<u>\$1,389,661</u>

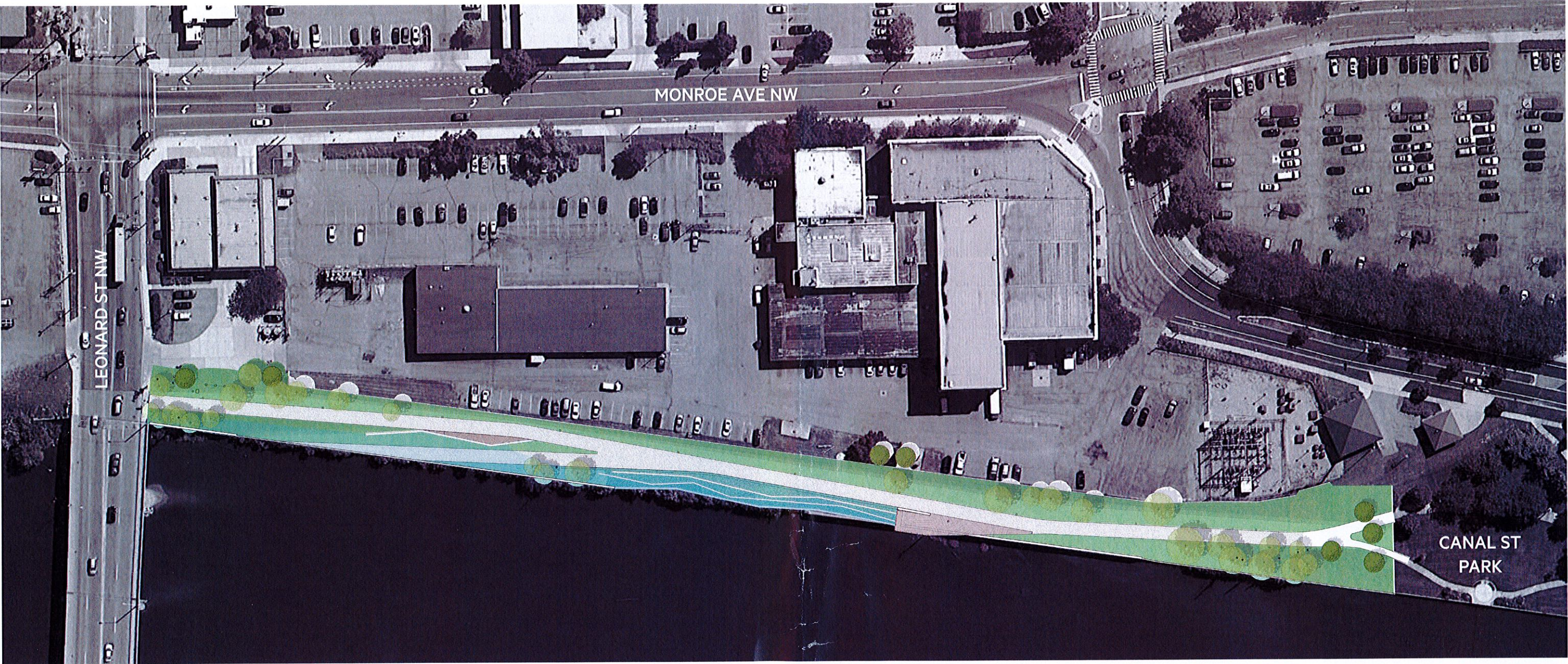
**Breakdown of Project Uses**

Construction Contract (Additional Work)	\$758,931
Design Phase Services by FTCH	69,500
Construction Phase Services by FTCH	44,900
Testing	15,000
Inspection/Administration	25,000
Contingencies (4%)	<u>37,330</u>
Sub-Total	\$950,661
Prior Authorization (Proceeding No. 84021)	<u>439,000</u>
Total Project Uses	<u>\$1,389,661</u>



# COLDBROOK SCHEMATIC DESIGN

DEMONSTRATION PROJECT - OPTION B  
05.15.2015



- existing floodwall retained
- proposed concrete seating wall
- gabion river terrace
- existing electricity pole
- proposed light pole
- existing tree retained
- proposed tree (willow, elm)

- chain link boundary fence
- resin bound path (12 feet wide)
- timber deck overlook
- sloped viewing lawn
- river edge planting (emergent and non-submerged)
- river edge planting (submerged)





# GRAND RAPIDS TRAIL

## RESIN-BONDED SURFACE MATERIAL STUDY

