



2022 Housing Summit

Parke County

April 13, 2022

Parke County, IN Real Estate & Homes for Sale

62 Homes Sort by Relevant Listings

Brokered by CENTURY 21 Wheeler Realty



For Sale
\$85,000 ↓ \$24K
2 bed 2 bath 1,304 sqft 0.73 acre lot
2869 N Colby Dr,
Marshall, IN 47859

Email Agent

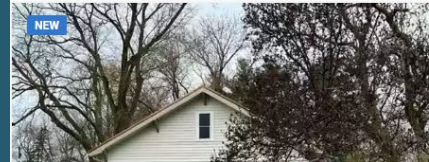
Brokered by CENTURY 21 Wheeler Realty



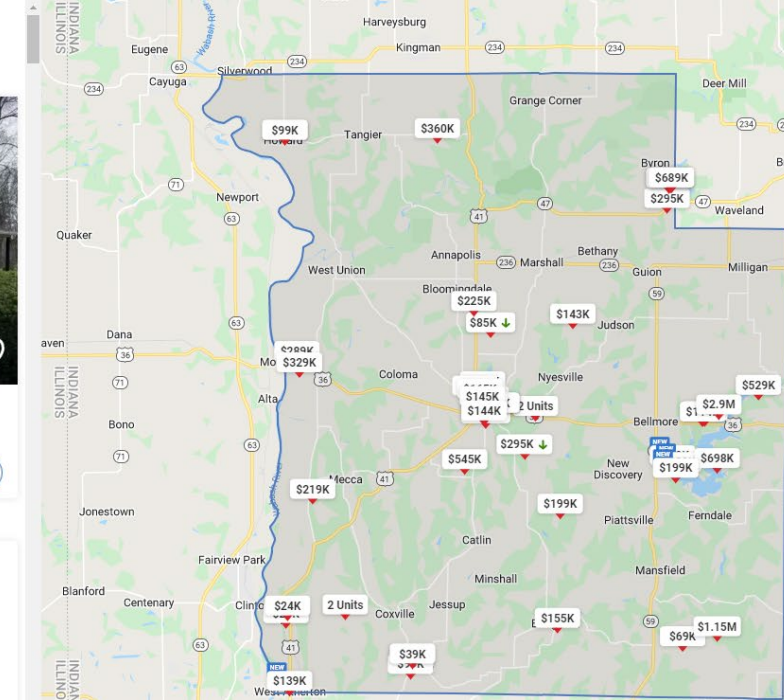
NEW - 20 HOURS AGO
For Sale
\$249,900
2 bed 1.5 bath 1,142 sqft 0.92 acre lot
7697 E Heaton Rd,
Rockville, IN 47872

Email Agent

Brokered by Remax R.E.A.



Advertisement



Agenda

- 9:00 am **Welcome and Introductions** – Partnership Parke County
- 9:15 am **Parke County Report Overview** – Purdue Extension
- 9:45 am **Federal/State/Regional Agency Program Introductions**
- USDA-RD (Vince Maloney & Phyllis Crumrin)
 - *Single-Family*
 - *Multi-Family*
 - IHADA (Jake Sipe & Sam Spergel)
 - OCRA (Sarah Froderman)
 - First Option Mortgage (Dustan Ingram)
- 10:30 am **Housing Goals and Strategies for Parke County – Facilitated Discussion** – Purdue Extension
- 11:45 am **Road Map for Moving Forward** – Partnership Parke County
- Noon **Adjourn**



Introductions (15 minutes)

1. Name
2. Title
3. Role

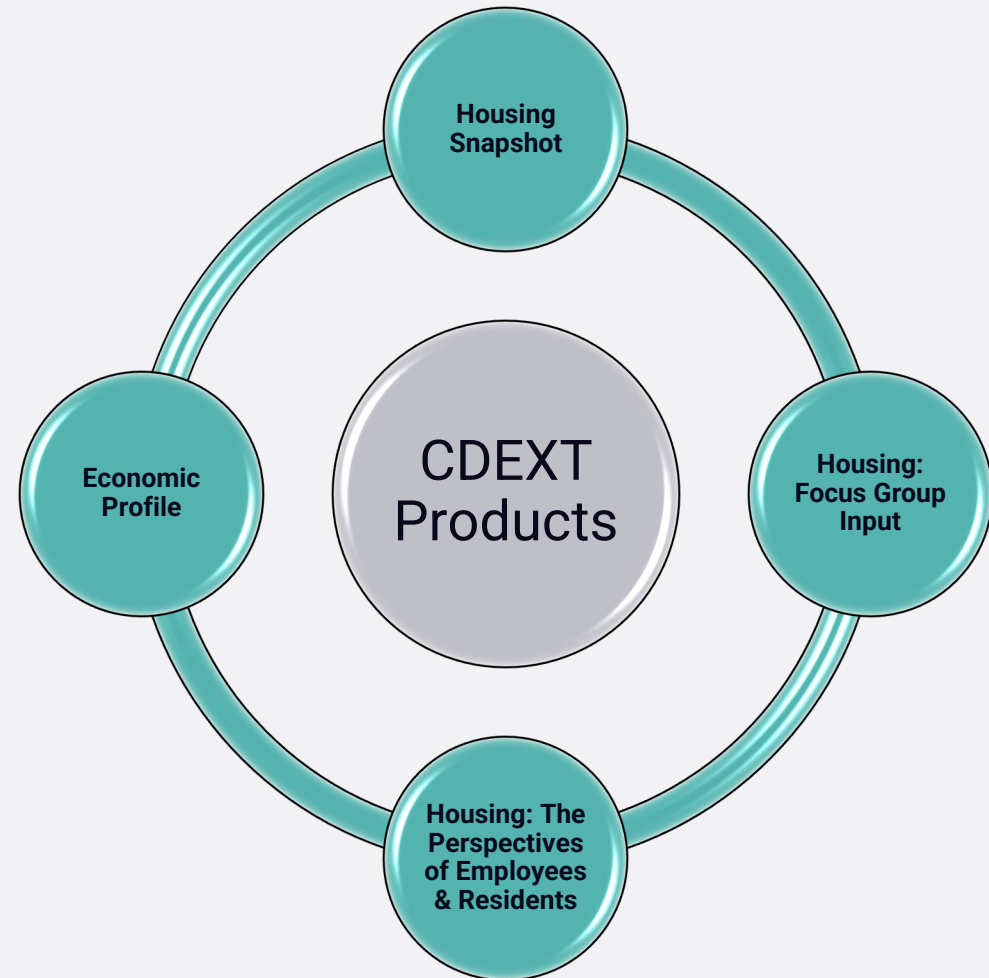


An Overview of the Parke County Housing Study (30 minutes)

Introduction

Partnership Parke County contracted with the Purdue Extension – Community Development (CDEXT) to carry out a multi-dimensional analysis of housing – aimed at highlighting key data and elevating stakeholder input - to help guide the work of local and regional government and economic development leaders.

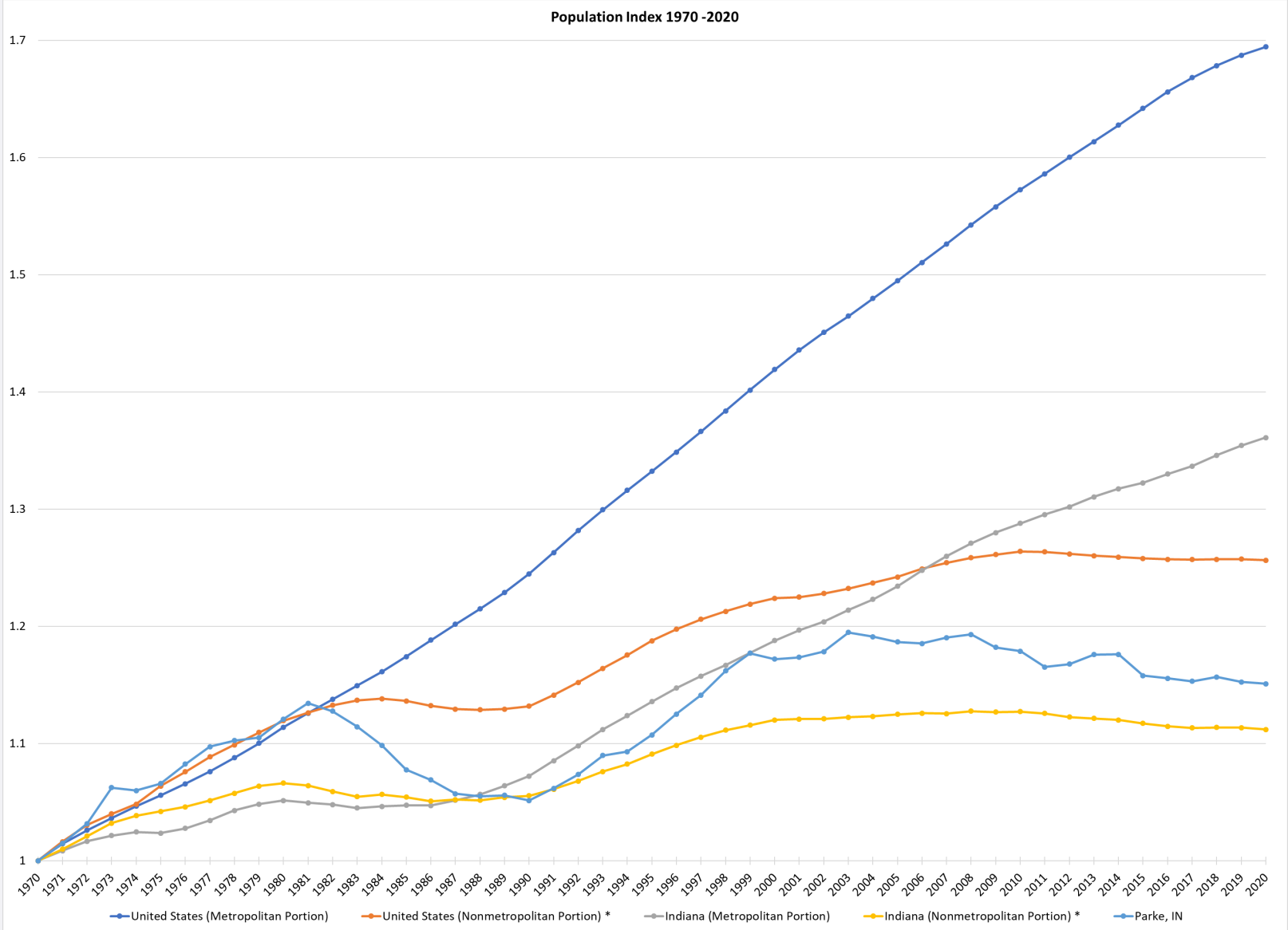
This report provides a synopsis of the major projects completed by CDEXT and key findings associated with each of the initiatives it is undertaking.



Outputs

1. **Housing Snapshot for Parke County**
2. **Economy Snapshot for Parke County**
3. **Online Listening Session Report** - Summary of the feedback received from participants taking part in the sessions.
4. **Housing Survey Analysis** – Summary of the housing survey administered to employees and residents in Parke County and highlights of survey results
5. **Final Report with key findings and recommendations**

Population Index, 1970 - 2020



Components of Population Change, 2021*

Components	2010-2021	2020-2021
Total Population (16,407 in 2021)	-932 (-5.7%)	253 (1.6%)
Natural Increase		-43
Net Domestic Migration		298
Net International Migration		0
Total		253

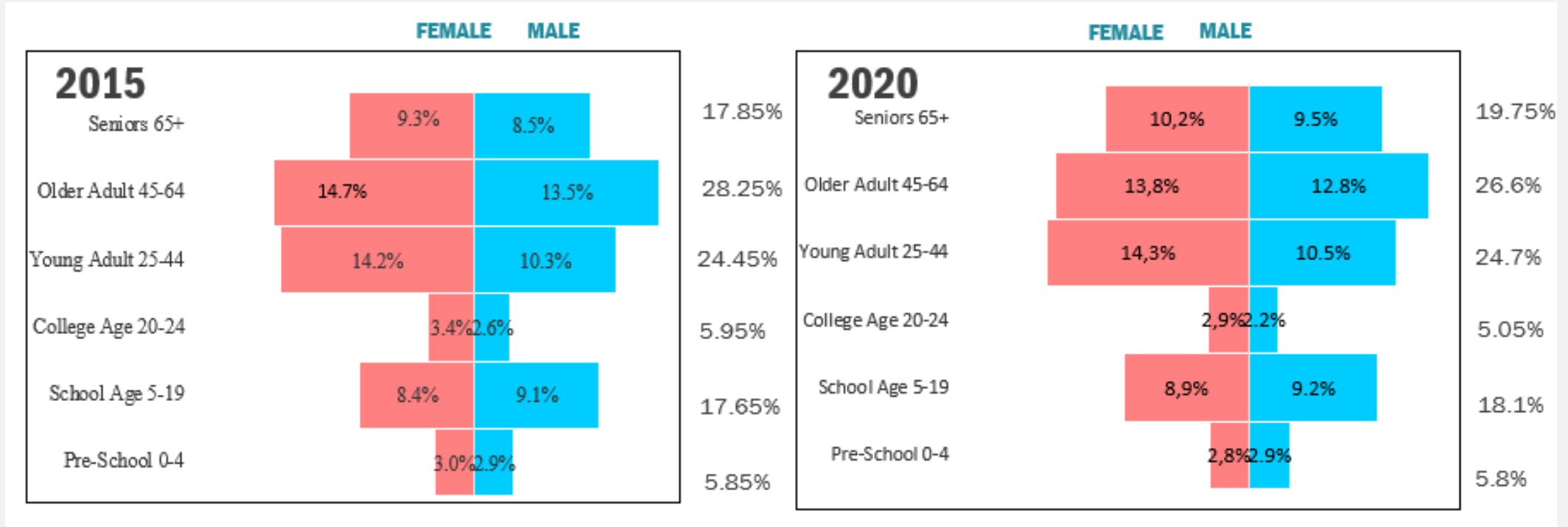
*NOTE: [1] Total population change includes a residual. This residual represents the change in population that cannot be attributed to any specific demographic component. See Population Estimates Terms and Definitions at <http://www.census.gov/programs-surveys/popest/about/glossary.html>.

[2] Net international migration for the United States includes the international migration of both native and foreign-born populations. Specifically, it includes: (a) the net international migration of the foreign born, (b) the net migration between the United States and Puerto Rico, (c) the net migration of natives to and from the United States, and (d) the net movement of the Armed Forces population between the United States and overseas. Net international migration for Puerto Rico includes the migration of native and foreign-born populations between the United States and Puerto Rico.

[County Population Totals: 2020-2021](#) Source: U.S. Census Bureau, Population Division

Population Pyramids

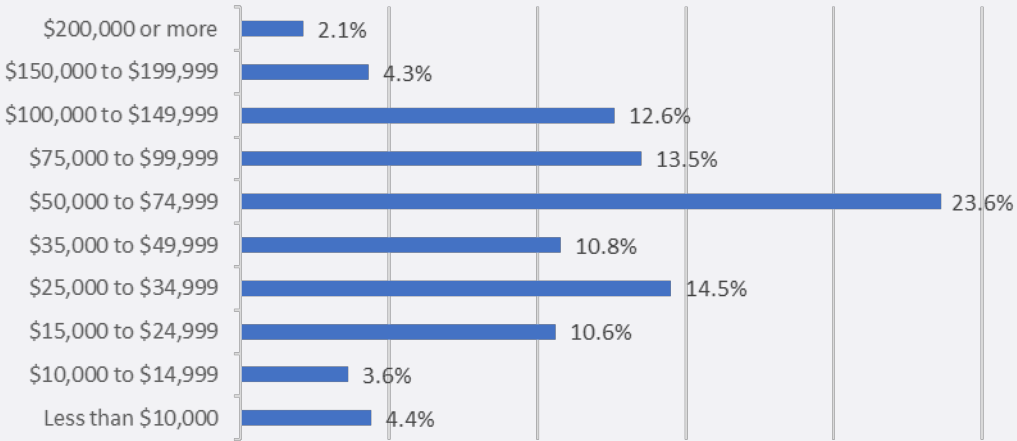
Population pyramids are visual representations of the age distribution of the population by gender.



Income

PARKE COUNTY

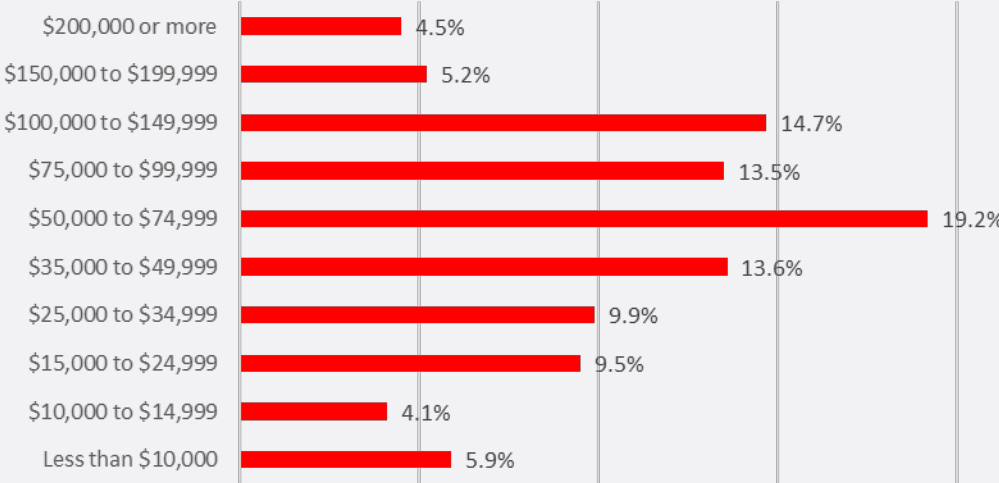
HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2020 INFLATION-ADJUSTED DOLLARS)



Median household income \$55,853

INDIANA

HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2020 INFLATION-ADJUSTED DOLLARS)



Median household income \$58,235

Sources:
<https://data.census.gov/cedsci/table?q=PARKE%20COUNTY&t=Income%20%28Households,%20Families,%20Individuals%29&tid=ACSST5Y2020.S1901> , and
<https://data.census.gov/cedsci/table?q=INDIANA&t=Income%20%28Households,%20Families,%20Individuals%29>



Factors Affecting Housing Supply in Parke County



Housing Units in the Adjacent Region: 2015-2020

Housing Units

Vigo (41.1%) has the largest share of housing units in the region. Parke County has 7.2% of the housing units.

Fountain, Montgomery, Putnam and Vigo counties expanded their number of housing unit by 100 units (+1%) or more between 2015-2020. No county in the region expanded housing units at the same rate as the state average (3.0%) during the time period. Parke County's share of new housing units in the region was 9.4% of the 2,038 total units added.

In total, the region represents 4.0% of housing units in the state.

County	2015	2020	Difference	Percent Difference	2020 Regional Share	2020 State Share
Parke	8,062	8,253	191	2.4%	7.2%	0.3%
Clay	11,693	11,773	80	0.7%	10.3%	0.4%
Fountain	7,810	7,937	127	1.6%	6.9%	0.3%
Montgomery	16,527	16,709	182	1.1%	14.6%	0.6%
Putnam	14,774	15,188	414	2.8%	13.2%	0.5%
Vermillion	7,466	7,512	46	0.6%	6.5%	0.3%
Vigo	46,353	47,351	998	2.2%	41.3%	1.6%
Total	112,685	114,723	2,038	1.8%	100.0%	4.0%
Indiana	2,820,253	2,903,720	83,467	3.0%		100.0%

A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters.



Housing Units in the Adjacent Region: 2020

Housing Units	Parke	Clay	Fountain	Montgomery	Putnam	Vermillion	Vigo	Indiana
Total housing units	8,253	11,773	7,937	16,709	15,188	7,512	47,351	2,903,720
Percent of occupied housing units	72.8	88.8	88.0	93.5	89.9	87.3	90.1	89.6
Percent of vacant housing units	27.2	11.2	12.0	6.5	10.1	12.7	9.9	10.4
Percent Built 2014 or later	4.7	2.9	1.9	1.2	2.5	1.9	2.3	2.9
Percent Built 2010 or later	2.2	1.8	1.1	1.8	1.3	0.5	2.3	2.4
Percent Built 2000 to 2009	11.8	11.5	6.9	11.1	12.3	8.6	8.9	11.9
Percent Built 1990 to 1999	11.6	14.3	11.5	10.7	20.6	12.0	11.2	14.7
Percent Built 1980 to 1989	7.2	7.7	8.2	9.0	12.1	6.9	9.0	9.9
Percent Built 1970 to 1979	18.3	12.8	13.8	12.3	12.9	15.3	15.5	13.8
Percent Built 1960 to 1969	7.6	8.0	9.9	13.9	7.8	5.9	8.7	11.0
Percent Built 1950 to 1959	7.2	8.9	9.6	10.3	9.5	10.0	10.5	10.9
Percent Built 1940 to 1949	5.3	6.4	5.3	4.0	3.2	5.7	7.4	5.7
Percent Built 1939 or earlier	24.2	25.6	32.0	25.8	17.6	33.3	24.2	16.8

These data come from the American Community Survey. They represent a weighted average using data from 2016-2020.

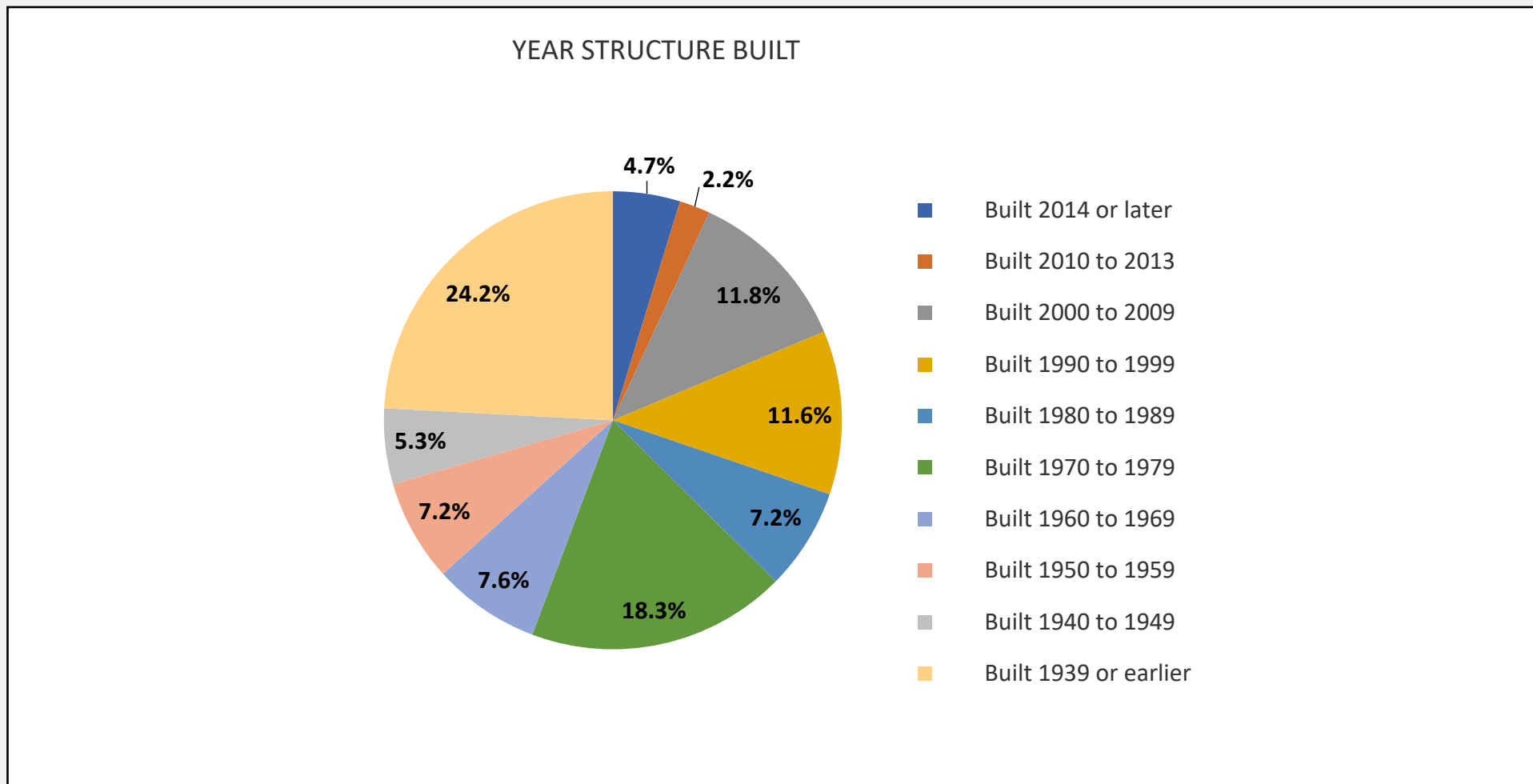
Parke County contains approximately, 7.2% of the housing units in the region. The majority of these units are occupied (72.8%). This is the lowest rate in region.

More than half of the housing units in Fountain, Montgomery, Vermillion and Vigo are older homes (built before 1970).

Parke (18.7%) and Fountain (9.9%) have the largest and smallest share of homes built since 2000, respectively.



Housing Units in Parke County: 2020





Housing Units in Parke County: 2020

A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters.

	2010	2015	2020	Pct Chng 15-20
Total:	8039	8,062	8253	2%
Built 2014 or later		13	391	2908%
Built 2010 to 2013		69	179	159%
Built 2000 to 2009	873	993	971	-2%
Built 1990 to 1999	995	1,069	955	-11%
Built 1980 to 1989	756	685	592	-14%
Built 1970 to 1979	1,326	1,697	1511	-11%
Built 1960 to 1969	838	747	625	-16%
Built 1950 to 1959	610	556	594	7%
Built 1940 to 1949	499	377	441	17%
Built 1939 or earlier	2,142	1,856	1994	7%

Source: American Community Survey B25034 ([2010](#), [2015](#) and [2020](#))

	2015		2020	
Total population in housing units	15,480	100%	15,538	100%
Owner-Occupied	12,337	79.7%	12,372	79.6%
Renter-Occupied	3,143	20.3%	3,166	20.4%



Value of Occupied Housing Units in the Adjacent Region: 2020

Occupied Housing Units

In terms of the 71,843 owner-occupied units in the region, Montgomery, Putnam and Vigo counties account for 67.9%. Parke County contains 6.6%.

Most of the owner-occupied housing is valued at less than \$200,000. Over four-fifths of the occupied housing in the region falls into these categories across the counties (Parke = 77.9%).

On the other end, \$200K+, Putnam (30%) and Parke (22.1%) have a relatively large share of higher value homes. Indiana average is 31.3%. In spite of Parke's share of higher value units, Parke County has the second lowest median value.

	Parke	Clay	Fountain	Montgomery	Putnam	Vermillion	Vigo	Indiana
Owner-occupied units	4,751	8,190	5,178	11,632	10,108	4,939	27,045	1,808,293
Percent- Less than \$50,000	18.7	12.5	13.5	7.1	8.6	23.9	11.5	7.9
Percent- \$50,000 to \$99,999	33.4	35.0	32.2	25.9	20.3	37.3	36.1	20.8
Percent- \$100,000 to \$149,999	13.4	24.8	23.4	25.4	23.0	15.1	19.8	21.7
Percent- \$150,000 to \$199,999	12.4	11.1	14.7	20.1	18.0	9.7	15.8	18.2
Percent- \$200,000 to \$299,999	11.8	9.7	10.7	13.5	19.1	10.8	11.0	17.4
Percent- \$300,000 to \$499,999	4.9	5.6	3.1	6.5	7.9	2.4	4.7	10.3
Percent- \$500,000 to \$999,999	5.5	0.8	1.6	1.0	2.7	0.6	0.7	3.0
Percent- \$1,000,000 or more	0.0	0.4	0.7	0.5	0.3	0.1	0.3	0.6
Median Dollars	\$96,400	\$104,200	\$107,600	\$132,200	\$144,900	\$83,900	\$105,200	\$148,900



Cost of Occupied Housing Units in the Adjacent Region: 2020

Occupied Housing Units

Owner occupied housing with a mortgage allows for a comparison of costs of ownership to examine affordability.

The rule of thumb is that a household should not be spending more than 30% of their monthly income on housing costs.

Parke County (57.7%) has a fairly average share of homes whose cost is less than 20%, suggesting more than half of occupied housing units with a mortgage are quite affordable from a monthly cost perspective.

However, Parke County has the second highest share (20%) of owner-occupied units with a monthly mortgage cost above 30% of income in the adjacent region.

	Parke	Clay	Fountain	Montgomery	Putnam	Vermillion	Vigo	Indiana
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	2718	5189	2838	7756	6284	2631	17156	1173633
Less than 20.0 percent (%)	57.4	66.4	55.7	60.9	57.9	67.6	59.2	58.8
20.0 to 24.9 percent (%)	15.6	12.4	14.3	15.8	12.8	7.9	12.3	14
25.0 to 29.9 percent (%)	7	7.7	9.1	8.1	12.6	8.9	8.7	8.3
30.0 to 34.9 percent (%)	5.3	3.3	6.6	2.9	5.5	5.7	4.9	5.2
35.0 percent or more (%)	14.7	10.3	14.3	12.4	11.2	9.9	14.9	13.8
Over 30 percent (%)	20.0	13.6	20.9	15.3	16.7	15.6	19.8	19.0



Rental Housing Units in the Adjacent Region: 2020

Rental Housing Units

In terms of the 28,133 rental housing units in the region, Montgomery, Putnam and Vigo counties account for 78.4%. Parke County contains 3.7%.

By far, the \$500-\$999 rent category is the most common, ranging from 55.5% of units in Parke to 78.1% in Vermillion. Less than 70% of renters in Indiana (versus 82.7% in the region) pay less than \$1000 in rent.

On the other end of the spectrum, only 17.3% of rentals fall into the \$1000+ category. Putnam (19.6%) and Vigo (63.7%) dominate this category with 83.3% market share.

	Parke	Clay	Fountain	Montgomery	Putnam	Vermillion	Vigo	Indiana
Occupied unit paying rent	1,045	2,036	1,571	3,710	3,414	1,422	14,935	750,635
Percent - Less than \$500	28.2	13.3	14.1	15.7	11.3	20.6	15.4	11.3
Percent - \$500 to \$999	55.5	69.5	74.9	73.7	62.7	78.1	65.5	58.6
Percent - \$1,000 to \$1,499	14.6	13.1	8.8	9.6	25.8	1.1	13.1	23.9
Percent - \$1,500 to \$1,999	1.6	3.9	2.3	0.7	0.0	0.0	4.0	4.5
Percent - \$2,000 to \$2,499	0.0	0.0	0.0	0.0	0.0	0.1	0.9	1.0
Percent - \$2,500 to \$2,999	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.3
Percent - \$3,000 or more	0.0	0.2	0.0	0.4	0.2	0.0	1.2	0.5
Median Dollars	759	717	691	702	784	681	761	844



Cost of Rental Housing Units in the Adjacent Region: 2020

Rental Housing Units

Unlike the owner-occupied situation in the adjacent region, where about a fifth of units were not affordable, around 48.3% of rental units are above the 30% monthly income threshold.

Conversely, over 29.7% of rental units fall below the 20% of monthly income threshold. This creates a situation where less than a quarter (22%) of rental units fall in the middle between relatively affordable and not affordable.

The high proportion of unaffordable rental units and the lack of ‘rental ladder’ creates a situation where residents can find it difficult to find housing.

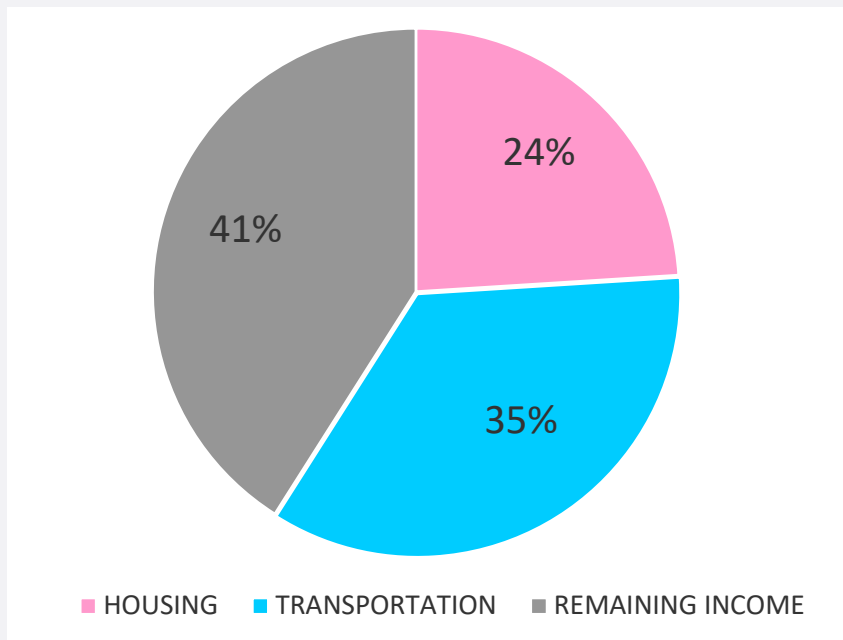
	Parke	Clay	Fountain	Montgomery	Putnam	Vermillion	Vigo	Indiana
Occupied units paying rent (excluding units where GRAPI cannot be computed)	1,029	2,029	1,536	3,606	3,406	1,333	14,371	728,944
Less than 15.0 percent	27.4	21.7	21.5	21.5	22.6	17.9	12.9	15.4
15.0 to 19.9 percent	11.3	14.4	19.3	13.1	13.6	14.0	11.1	14.0
20.0 to 24.9 percent	12.6	17.1	8.1	10.8	15.5	9.0	9.5	12.9
25.0 to 29.9 percent	4.5	8.9	10.7	16.8	10.0	20.8	9.6	11.7
30.0 to 34.9 percent	8.8	6.4	12.8	9.0	11.8	5.6	11.0	8.9
35.0 percent or more	35.4	31.6	27.6	28.7	26.5	32.8	45.8	37.2
Over 30 percent	44.2	38.0	40.4	37.7	38.3	38.4	56.8	46.1

NOTE: Gross Rent As A Percentage Of Household Income (GRAPI)





Housing and Transportation Costs as Percent of Income



COUNTY	HOUSING	TRANSPORTATION	H+T
PARKE	24%	35%	57%
CLAY	27%	32%	59%
FOUNTAIN	26%	32%	58%
MONTGOMERY	22%	33%	56%
PUTNAM	37%	23%	60%
VERMILLION	23%	33%	55%
VIGO	24%	30%	54%

The target for this index is 45% with thresholds of 30% for housing & 15% for transportation



Factors Affecting Housing Demand in Parke County

Survey Results: Who Responded?

Do you live in Parke County?

Answer	%
Yes	91.5%
No	8.5%

Is your current home owned, rented, or occupied without payment of rent?

Answer	%
Owned	82.9%
Rented	13.7%
Occupied without payment of rent	3.5%
Total	432

What is your gender?

Answer	%
Male	33.3%
Female	63.9%
Prefer not to say	2.8%
Total	432

What is your highest level of educational attainment?

Answer	%
No high school	0.2%
High school (including GED or alternative credential)	20.8%
Some college, no degree	26.9%
Associate degree	17.8%
Bachelor's degree	20.1%
Graduate/professional degree or higher	14.1%
Total	432

What is your age range?

Answer	%
18-24	3.0%
25-34	15.0%
35-44	22.9%
45-54	17.6%
55-64	22.9%
65+	18.5%
Total	432

What is your race?

Answer	%
White	94.2%
Black of African American	0.2%
Asian	0.0%
American Indian or Alaska Native	0.2%
Native Hawaiian and Other Pacific Islander	0.0%
Other (please specify)	1.2%
Prefer not to say	4.2%
Total	432

What is your ethnicity?

Answer	%
Hispanic or Latino	1.2%
Not Hispanic or Latino	90.9%
Prefer not to say	7.9%
Total	430

Survey Results: Are You in the Market for Moving?

Are You in the Market for Moving?

The majority of the survey respondents reported that they do not plan to move from their current homes.

Those that do plan to move, prefer to buy, rather than rent. Homeownership has been on a slight downward trend since 2010 in Parke County (80.1 vs. 79.1%), this may reflect a change in consumer preference or simply be an artifact of the high level of homeownership (82.9%) in the sample.

Insight Into Homeowners: What is your plan in terms of moving? (out of 430 responses)

I do not plan to move.	81.2%
I plan to buy a house.	14.2%
I plan to rent.	4.7%

Survey Results: What are Your Future Plans?

Future Homeowners: 61 respondents reported plans to purchase a new home.

Single-family home - for my growing family	36
Single-family home – downsizing from my present home	12
Townhome or Condominium	3
Manufactured Home	1
New Construction	26
Single-Family – “Fixer-upper”	8

Survey Results: What Are You Willing to Pay?

What Are You Willing to Pay?

Eighteen percent reported that they are willing to consider a home in the less than \$99,999 price range.

Half of respondents (50.8%) wish to purchase a home in the \$100,000 to \$199,999 price range.

Nearly one-third (31.1%) of respondents are seeking homes in the \$200,000+ range.

Future Homeowners: What is the highest range of home prices that you would be willing to consider for your new home purchase? (out of 61 responses)

Answer	%	Count
\$49,999 or less	1.6%	1
\$50,000 to \$99,999	16.4%	10
\$100,000 to \$149,999	29.5%	18
\$150,000 to \$199,999	21.3%	13
\$200,000 to \$299,999	21.3%	13
\$300,000 or more	9.8%	6
Total	100%	61

Survey Results: What Do You Want in Your New Housing Unit?

What Do You Want in Your New House?

Survey participants reported air conditioning, internet, energy efficiency, and washer and dryer as the top four desired features that they were seeking in a new home.

Basement, access to town utilities and detached garage were deemed less critical.

Desired Features for Future Homeowners/Renters: (out of 81 responses)

Amenity	Index Score (out of 4)
Air conditioning	3.88
Internet	3.71
Energy-efficient home	3.38
Washer and dryer	3.30
Natural setting	2.99
Open floor plan	2.31
Nice landscaping	2.31
Dishwasher	2.28
Garage attached	2.27
Large property (more than an acre)	2.19
Other (please specify)	2.12
Basement	1.97
Access to town utilities	1.96
Garage detached	1.77

Key: 0=Not Important, 1=Slightly Important, 2=Undecided, 3=Somewhat Important, 4=Very Important

Results: Average scores on a scale of 1 to 4 as selected in the household survey. The scores are ranked in descending order based on preferred features.

Survey Results: Desired Community, Shopping and Retail Amenities

Amenities

Survey participants preferred cellphone service and availability of internet above all other community amenities.

Daycare and arts/cultural opportunities ranked the lowest.

Desired Amenities: (out of 429 responses)

Amenity	Index Score (out of 4)
Cell phone service	3.48
Availability of reliable high-speed internet	3.45
Easy access to emergency medical care	2.75
Activities for youth and/or families	2.50
Outdoor spaces (public parks, trails, lake, etc.)	2.47
Local schools	2.42
Variety of dining options	2.41
Professional services	2.38
Activities for adults/seniors	2.26
Diversity in shopping options	2.16
Walkable/bikeable community	1.98
Historic district	1.62
Arts/Cultural opportunities	1.56
Daycare	1.47

Key: 0=Not Important, 1=Slightly Important, 2=Undecided, 3=Somewhat Important, 4=Very Important

Results: Average scores on a scale of 1 to 4 as selected in the household survey. The scores are ranked in descending order based on preferred features.

Survey Results: Current Accessibility Features

Current Accessibility Features: Does your home currently have any of the following accessibility features? (out of 429 responses)

Current Accessibility Features	Amenity	% Yes
<p>Full bathroom and bedroom on entry-level were the top two most prevalent accessibility features for survey respondents.</p> <p>Ramps and elevators were almost nonexistent among respondents.</p>	Full bathroom on the entry-level	87.6%
	Bedroom on entry-level	86.4%
	Handles or levers for any sink faucets instead of knobs on any faucets	64.5%
	All areas on the same level, meaning no steps between rooms	50.1%
	Kitchen cabinets with rollout trays or lazy Susans	40.9%
	Raised toilets. Do not include portable devices.	30.4%
	Both sides of any stairs or steps with handrails or grab bars inside your home	28.5%
	Extra-wide doors or hallways	24.1%
	Door handles instead of knobs on all doors	22.0%
	Built-in seats in the shower area of the bathroom	21.6%
	Handrails or grab bars in any of the bathrooms in your home, such as in the shower or bathtub area	20.1%
	Handrails or grab bars in any other areas of your home	6.9%
	Ramps inside your home	2.9%
	An elevator inside your home (If you live in an apartment building, this means inside of your apartment, not just inside the apartment building.)	1.0%



Strategies and Concluding Comments

County Assets		Potential for:
Natural capital	Water resources such as Lake Waveland, Raccoon Lake State Park Recreation Area, Turkey Run State Park, and Rockville Lake Park are among other many outside opportunities. Sugar Valley Canoes and Turkey Run Canoe and Camping provide rentals for the area. Preserved natural environment such as wildlife and forested areas. Sizeable amount of parks. Five state roads and two highways. Three lakes.	Outdoor and recreational activities; Hiking; Aquatic sports as fishing.
Built capital	Five major state roads: Indiana State Road(s): 163, 47, 59, 234 and 236. US Route 41 and US Route 36 are also part of the Parke County landscape. Downtown development including buildings, historic centers, small businesses and retailers. Diversity of housing types affordable.	Attracting and growing business and population.
Social and Cultural capital	Indiana's largest festival, Covered Bridge Festival, 31 covered bridges. Billie Creek Village and Historic Bridgeton. Community events. Efforts to promote the community. Safe, proactive, and affordable community. Friendly inhabitants willing to assist. Basketball, baseball and football teams. Adult educational programs on housing.	Attracting and retaining families. Access to quality housing.
Human and Political Capital	Opportunities to educate the youth through good quality schools and libraries. There is confidence in county leaders. Economic development works to secure sustainable jobs retaining employees.	Developing skills in youth to get a good job and settle in a community. Motivating change through collaboration. Bring new jobs to the community.
Financial and Business capital	Agribusiness, Government, Tourism, and Retail trade are the main sectors. Economic activities in towns - new businesses coming. Received funds for investments in economic development.	Funds to support community plans. Small, locally-owned businesses can add to fostering vibrant downtowns. Improving the quality of life.

Online Listening Sessions– Key Factors Limiting Access to Quality Housing

Too many old and low-quality houses.
Little investments in old houses.
Unwillingness to renovate own house.
Lack of middle-income houses between \$100,000 - \$200,000
Empty houses on valuable lots.
Low income.
Insufficient credit to get a loan or mortgage.
Inability to do a down-payment.
The county has retail items necessary but items wanted
Loss of many businesses.
Increased demand for rental units with 3 bedrooms and 2 baths
Limited availability of the grocery and other stores and amenities.



Federal, State & Regional Partners Introduction (45 minutes)





Action Planning (75 minutes)

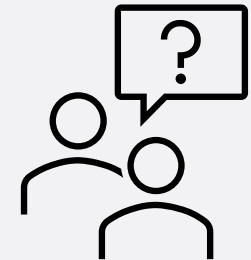


Housing Goals and Strategies for Parke County (75 min)

Part 1: Brainstorming Assets Related to Placemaking, Regional Economic Development, New Development, and Existing Development

Part 2: Identifying Opportunities

Part 3: Drafting Recommendations for Action



Community Capitals Framework



Social
Financial
Built
Natural
Cultural
Human
Political



Report Out – Road Map for Moving Forward (15 minutes)



Extension - Community
Development

Purdue Extension Community Development (CDEXT)

OUR MISSION

Strengthen the capacity of local leaders, residents, businesses, and organizations to build resilient, inclusive, and sustainable communities through research-based resources and processes.

Visit

www.cdext.purdue.edu

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