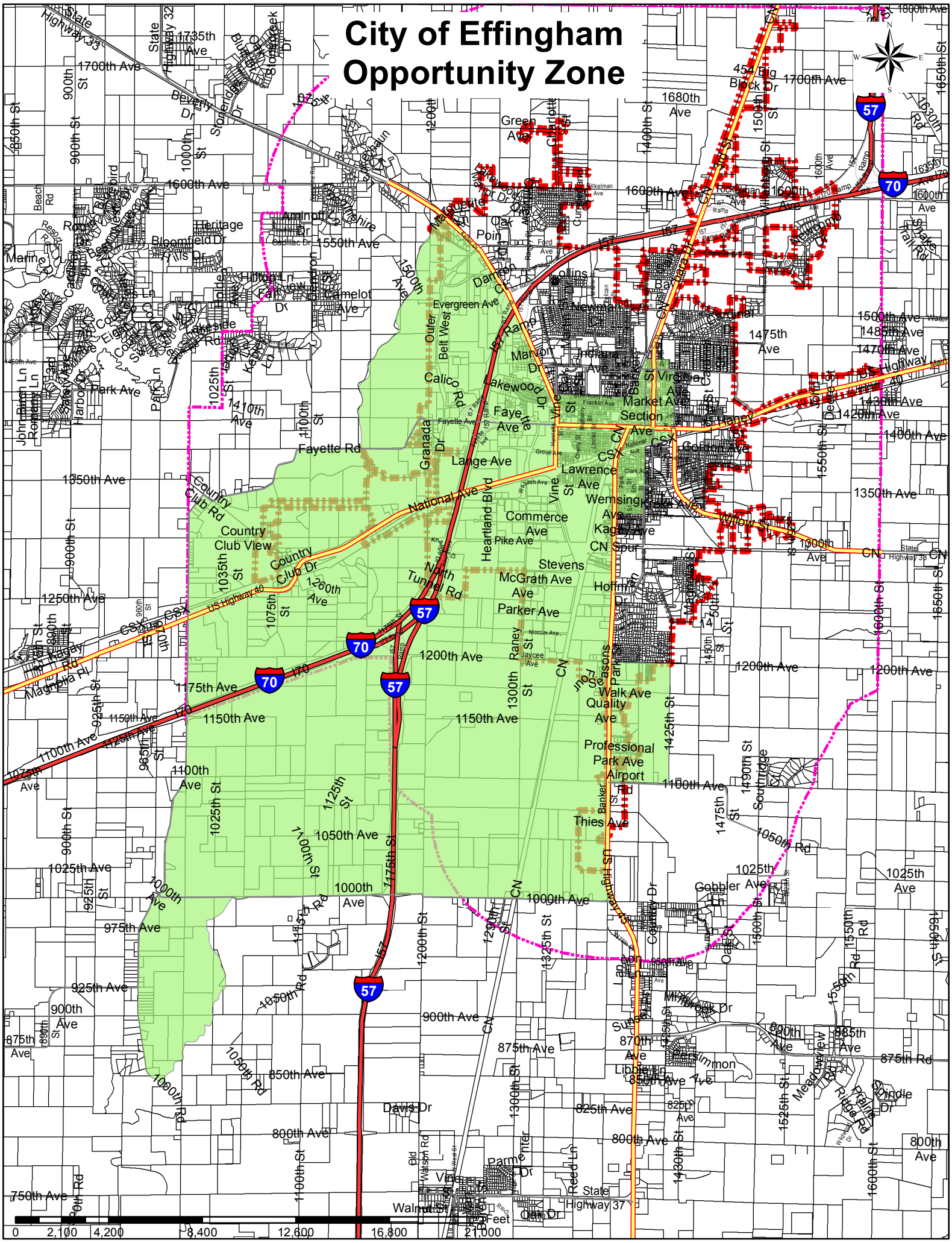City of Effingham Opportunity Zone