

Minutes
Community Development
Affordable Housing Advisory Board Meeting
Downtown Library • Meeting Room A
Wednesday • March 11, 2015 • 4 p.m.

Members Present: Frank Adams, Annie Brokenleg, Robin Burgard, Jon Carroll, Langu Okall, Gayleen Riedemann

Members Absent: Robert Hodgson III, Shawn Pritchett, Aaron Rietsema, and Kate Parker, ex-officio member

Also Present: Les Kinstad, Paul Hess, Al Roettger, Brent Tucker, and Bruce Smidt, Community Development staff

AGENDA

1. CALL TO ORDER

Jon Carroll called the meeting to order at 4:04 p.m.

2. ADDITIONS OR DELETIONS TO THE AGENDA

There were no additions or deletions to the agenda.

3. APPROVAL OF THE MINUTES FOR THE MEETING OF FEBRUARY 12, 2015

Upon motion by Gayleen Riedemann, seconded by Frank Adams, the Board approved the minutes of the February 12, 2015, Community Development Affordable Housing Advisory Board meeting as emailed. Motion carried unanimously.

4. OLD BUSINESS

There was no old business to discuss.

5. NEW BUSINESS

a) Public hearing to receive comments on the 2014 Consolidated Annual Performance and Evaluation Report (CAPER)

Today's public hearing was advertised in the *Argus Leader* to receive public comments on the 2014 CAPER report. Community Development is required to provide a CAPER report annually to the federal Housing & Urban Development agency. The CAPER report is due to the federal agency March 31, 2015.

There were no comments or questions received from the general public at today's hearing.

b) 2014 Accomplishments

Al Roettger provided all Board members with a copy of the 2014 Summary of the Affordable Housing Programs (see attached Exhibit A). Al reviewed the demographics of the summary as listed below:

Single-Family Housing Rehabilitation (Community Development)

Total number of projects completed..... 53
Dollars expended \$498,090

Furnace Replacement (Community Development)

Total number of projects completed..... 49
Dollars expended \$130,849

Gayleen questioned the success rate of the repayment loans. Brent Tucker said the payments are interest rate deferred so the homeowner does not pay back the funds until they leave the house. The majority of the furnace replacement repayment loans are very successful. Les indicated the furnace replacement loans are noted on the mortgage and these loans stay with the mortgage if transferred or sold.

Homebuyers Assistance Program (Community Development)

Total projects completed..... 14
Dollars expended \$63,474

Emergency Mobile Home Repair (Community Development)

Total projects completed..... 15
Dollars expended \$44,367

Rental Rehabilitation Loan Program (Community Development)

Number of projects (total units) completed..... 20 (33)
Dollars expended \$294,417

Operation Timber Strike Unmet Needs

The City provided a repayment loan with 2 percent interest to a homeowner after the ice storm of 2013. The ice unfortunately resulted in a fire. Homeowner had no insurance on the property. The work was completed in 2014. The total amount of \$12,162 of general funds was expended in 2014 for furnace and water heater replacement and electrical and plumbing repairs.

Les pointed out that Bruce Smidt should be especially recognized and thanked for all of the volunteer labor recruitment and manual labor he personally provided to see the completion of this project.

Neighborhood Revitalization (Affordable Housing Solutions)

Properties (total units) completed 4 (13)
Properties (total units) acquired 4 (4)
Single-family homes completed, sold, and occupied 3

Pettigrew Manor (Affordable Housing Solutions)

Three parcels at Tenth Street and Summit Avenue were acquired in 2007. The existing dilapidated structures were immediately cleared. Division resources of \$1,062 were utilized in 2014 for limited upkeep and holding costs. \$200,000 of CDBG funds was provided in 2014 toward the development of eight housing units, all of which will be for households with incomes no greater than 60 percent of the median family income. Construction will begin in 2015. Total estimated project cost is \$1,500,000.

Field of Dreams (Affordable Housing Solutions)

\$300,000 of CDBG funds was provided as a no-interest deferred loan for site acquisition at 15th Street and Sycamore Avenue. Approximately eight town houses will be constructed and sold, each for households with incomes no greater than 80 percent of median family income. Construction will occur in 2015. Total estimated project cost is \$1,415,000.

Gayleen asked if there would be special financing issues associated with these town houses. Paul responded that Affordable Housing Solutions is coordinating with Wells Fargo to enable them to finance these units under a program Wells Fargo is working on. Gayleen also inquired if tenants would have association fees. Paul Hess replied the tenants would most likely have association fees involved with their rent at this location.

Frank inquired about the taxes on these units. Paul responded depending upon the funds put into this project will dictate what kind of an affordability period Community Development will require. Stipulations that the homeowner will need to abide by for a certain number of years in order to buy one of these units are then put into an agreement signed between the homeowner and Community Development.

Robin asked if these units would be FHA approved. Paul said these units are supposed to be FHA approved.

Land Acquisition/House Construction (Habitat for Humanity)

Homes completed and occupied..... 6

Repair Affair (Home Builders Care Foundation)

Owner-occupied units modified for accessibility..... 6

Dollars expended \$2,807

Mobile Home Self-Help Program

Brent explained that this program was generated due to code enforcement finding many homeowners unable to complete the necessary repairs to their home. The City has committed a \$5,000 General Fund grant for materials necessary for improvements to mobile homes. Concerned citizens will provide volunteer labor for this effort. \$1,280 was expended in 2014 for five projects.

Home Modification (Independent Living Choices)

Owner-occupied units modified for accessibility.....	11
Dollars expended	\$37,447
Rental units modified for accessibility	3
Dollars expended	\$3,131

Bright Futures (Inter-Lakes Community Action)

New households assisted	37
Total households assisted.....	59
(Results of 39 households leaving the program in 2014)	
Dollars expended	\$65,930

Frank Adams questioned why 39 households would leave the program. Paul replied that it's typical to lose households in the first 90 days of this program because of the households' unwillingness to participate in the case management involved with the Bright Futures program.

Heartland House (Inter-Lakes Community Action)

New households assisted	37
Total households assisted.....	66
Dollars expended	\$22,000

Heartland House Improvements (Inter-Lakes Community Action)

The City has committed to provide a \$100,000 CDBG deferred payment loan to the recipient for part of the renovation cost at the Heartland House facilities. The Heartland House program is a transitional housing program for homeless families with children. The program has two facilities used to provide the housing component of the program. The improvements will be done in 2015. Total estimated project cost is \$316,310.

Security Deposit Assistance (Inter-Lakes Community Action)

Total households assisted.....	76
Dollars expended	\$41,727

A Helping Hand Up (Lutheran Social Services)

The City committed a CDBG grant for costs of financial education for low-income people.

Total households assisted.....	144
Dollars expended	\$5,005

Fair Housing Education and Outreach (Property Management Solutions)

\$27,880 of CDBG funds were provided for fair housing education and outreach. Fair housing classes were held and outreach occurred at various community events. A phone line was staffed to answer questions about fair housing. The consultant strives to serve as an impartial third-party resource.

Gayleen voiced her concern with the lack of communication being provided by the Fair Housing consultant. Les said he would provide feedback to the consultant and possibly invite him to a future Board meeting. Brent also told the Board the Community Development staff is always willing to listen if anyone has any ideas on how to improve outreach.

HVAC Upgrades (St. Francis House)

\$12,598 of CDBG funds were provided as a no-interest deferred payment loan for improvements to the heating and air-conditioning at 700 East Sixth Street. The facility has three units which serve as transitional housing for homeless families.

Total households served 6
 Dollars expended \$24,995

Hispanic Homebuyer Education (Sioux Empire Housing Partnership)

Total households served 19
 Dollars expended \$2,500

Tenant-Based Rental Assistance (Sioux Falls Housing & Redevelopment Commission)

New households assisted 27
 Total households assisted 46
 Dollars expended \$133,612

Bowden Center Improvements (Volunteers of America)

The City has committed to provide a \$35,000 CDBG deferred payment loan to the recipient for part of the cost of exterior improvements to the Bowden Youth Center. The improvements will be completed in 2015. Total estimated cost is \$62,120.

Westwood Apartments (Westwood Limited Partnership)

The City committed \$350,000 of General Funds toward the construction of a 56-unit affordable housing development near 32nd Street and Tea-Ellis Road. The funds will be repaid over 32 years without interest. Construction will occur in 2015 followed by the units being leased to eligible low-income households.

Gayleen questioned how many bedrooms these units would have. Bruce responded mainly 1- to 2-bedroom units with four 3-bedroom units. Gayleen stressed Community Development should strongly promote units that have more than two bedrooms.

c) 2016 Applications for Assistance

Les Kinstad stated February 28 was the deadline for Community Development to receive applications for 2016 federal funding. Les distributed applications to all Board members for their review as well as a summary of the 2016

estimated revenue and project costs (see attached Exhibit B). The 2016 revenue is estimated at \$4,206,909; 2016 project costs are estimated at \$4,170,345. A brief group discussion followed.

Frank suggested the Board pursue foundation money to assist Community Development in completing additional projects. The revenue in these foundations is donated by individuals only to be awarded out to support groups with outreach and certain projects.

6. OTHER BUSINESS

There was no other business.

7. ADJOURN

Upon motion by Jon Carroll, seconded by Annie Brokenleg, the meeting adjourned at 5:25 p.m.

Secretary

DRAFT

Draft for Public Review and Comment
3/6/2015 to 3/23/2015



Affordable Housing Division
Carnegie Town Hall
235 West Tenth Street
PO Box 7402
Sioux Falls, SD 57117-7402
(605) 367-8180
(605) 367-7039 Hearing Impaired

www.siouxfalls.org/community-development/affordable-housing.aspx

Affordable Housing Programs
2014 Summary
January 1 - December 31, 2014

Community Development's Affordable Housing Division provides funding to the various programs and projects described herein. Funding for these activities is provided by the federal Community Development Block Grant (CDBG) program, the federal Home Investment Partnerships (HOME) program, City of Sioux Falls General Funds, community partners, and department resources. For further information, please contact Community Development.



EQUAL HOUSING
OPPORTUNITY

Draft for Public Review and Comment
3/6/2015 to 3/23/2015

Single-Family Housing Rehabilitation (Community Development): No-interest deferred payment loans, low-interest repayment loans, and diminishing loans are provided to maintain homes in a decent, safe and sanitary condition. Household income must be no greater than 80% of median family income. Funding is provided from the following sources for this program – CDBG, City General Funds, and grant from the Federal Home Loan Bank.

Projects underway in 2014	72
Expended in 2014.....	\$498,090
Projects under contract that will continue into 2015.....	19
Regular rehab projects completed in 2014	53
Of the 53 projects completed:	
Average loan	\$9,186
Average household income	\$25,009 (45.7% MFI)
Average household size	1.7 persons
Large families (5+ members)	1
Female-headed households.....	35
Elderly households.....	26
Disabled households.....	15
Average age of head of household	58.1
White.....	52
Black/African American	1

Furnace Replacement (Community Development): Assistance is provided as a no-interest loan for replacement of older inefficient furnaces. Two-thirds of the loan may be forgiven after two years of ownership and occupancy. Income must be no greater than 80% of median family income. CDBG and City General Funds were used for this program.

Projects underway in 2014	53
Expended in 2014.....	\$130,849
Projects under contract that will continue into 2015.....	4
Projects completed in 2014.....	49
Of the 49 projects completed in 2014:	
Average loan	\$2,670
Average household income	55.4% MFI
Average household size	2.0 persons
Large families (5+ members)	2
Female-headed households.....	22
Elderly households.....	20
Disabled households.....	8
White.....	48
Black/African American	1

Homebuyers Assistance Program (Community Development): No-interest deferred payment loans are provided for part of the down payment and closing costs associated with the purchase of a home. Household income must be no greater than 80% of median family income. Properties purchased must be located within a designated program area. CDBG and City General Funds were used for this program.

Projects completed	14
Expended	\$63,474
Of the 14 projects completed:	
Average loan	\$4,534
Average purchase price	\$100,725
Average household income	\$37,771 (62.9% MFI)
Average household size	2.5 persons
Large families (5+ members)	3
Female-headed households.....	3
Disabled households.....	2
Average age of head of household	34.5
White.....	11
Black/African American	1
Asian.....	2

Emergency Mobile Home Repair (Community Development): Financial assistance is provided for emergency repairs to mobile homes. Loans are forgiven after one year of ownership and occupancy. Household income must be no greater than 80% of median family income. CDBG funds were used for this program.

Projects underway in 2014	18
Expended in 2014.....	\$44,367
Projects under contract that will continue into 2015.....	3
Projects completed in 2014	15
Of the 15 projects completed:	
Average loan	\$2,668
Average household income	\$27,767 (44.3% MFI)
Average household size	2.6 persons
Large families (5+ members)	3
Female-headed households.....	7
Elderly households.....	5
Disabled households.....	4
Average age of head of household	49.3
White.....	15

Rental Rehabilitation Loan Program (Community Development): Repayment loans with 3% interest are provided to owners of rental property in select core neighborhoods. Funds are used to improve exterior appearance to help revitalize these eligible neighborhoods. This is a non-federal program with no reporting requirements related to household demographics. The program is funded solely by loan repayments from prior projects.

Projects (units) underway in 2014	34 (66)
Expended in 2014.....	\$294,417
Projects (units) under contract to continue in 2015	14 (33)
Projects (units) completed in 2014.....	20 (33)
Of the 20 projects completed:	
Average loan	\$11,376

Operation Timber Strike Unmet Needs (Community Development): The City provided a repayment loan with 2% interest to a home owner after the ice storm of 2013. The ice resulted in a fire. There was no insurance on the property. The work was completed in 2014. \$12,162 of General Funds was expended in 2014 for furnace and water heater replacement, and electrical and plumbing repairs.

Neighborhood Revitalization (Affordable Housing Solutions): Affordable Housing Solutions acquires properties contributing to neighborhood deterioration. After acquisition, the existing structures are either demolished with new housing constructed on the site or rehabilitated consistent with applicable codes. Each completed housing unit is sold or leased to a household whose income is no greater than 80% of the median family income. HOME funds, City General Funds, and other division resources were used for this program. A grant from Wells Fargo was also available for this program.

Properties (units) in the program	24 (41)
Properties (units) for purchase/lease at year-end	5 (6)
Properties (units) leased in incomplete projects.....	2 (7)
Properties (units) under construction at year-end.....	3 (3)
Properties (units) acquired, awaiting construction or rehab at year-end.....	12 (12)
Properties (units) completed in 2014	4 (13)
Properties (units) acquired in 2014	4 (4)

Single-family homes completed, sold, & occupied in 2014.....	3
Average project cost	\$164,090
Average sale price	\$121,400
Average household income	\$40,094 (65.9% MFI)
Average household size	2.7 persons
Disabled households	1
White.....	2
Asian.....	1

Pettigrew Manor (Affordable Housing Solutions): Three parcels were acquired in 2007. The existing dilapidated structures were immediately cleared. Division resources of \$1,062 were utilized in 2014 for limited upkeep and holding costs. \$200,000 of CDBG funds was provided in 2014 toward the development of eight housing units, all of which will be for households with incomes no greater than 60% of the median family income. The funds are provided as a no-interest deferred loan. Construction will occur in 2015. Total estimated project cost is \$1,500,000.

Field of Dreams (Affordable Housing Solutions): \$300,000 of CDBG funds was provided as a no-interest deferred loan for site acquisition and preparation on which affordable housing will be constructed. Approximately eight townhouses will be constructed and sold, each for households with incomes no greater than 80% of median family income. Construction will occur in 2015. Total estimated project cost is \$1,415,000.

Land Acquisition/House Construction (Habitat for Humanity): Deferred payment loans are provided for acquisition of land on which new houses are constructed utilizing volunteer labor, sweat equity, and donated materials and services. Each home is sold to a household whose income is no greater than 50% of the median family income. CDBG funds were used for this program.

Homes completed and occupied 6
 Average lot cost \$17,667
 Average household income \$31,444 (32.6% MFI)
 Average household size 8.3 persons
 Large families (5+ members) 6
 Female-headed households 2
 Black/African American 6

Repair Affair (Home Builders Care Foundation): Grants are provided for accessibility modifications in homes owned and occupied by households that are elderly and/or disabled. Members of the Home Builders Association provide volunteer labor. Income must be no greater than 80% of median family income. CDBG funds were used for the cost of materials.

Owner-occupied units modified for accessibility 6
 Expended \$2,807
 Average project cost \$468
 Average household income \$18,973 (34.3% MFI)
 Average household size 1.5 persons
 Female-headed households 3
 Elderly households 5
 Disabled households 3
 White 6

Mobile Home Self-Help Program (Hope Next Door): The City has committed a \$5,000 General Fund grant for materials necessary for improvements to mobile homes. Concerned citizens will provide volunteer labor for this effort. \$1,280 was expended in 2014 for five projects. Eligible costs are limited to exterior rehabilitation, landings, and structural repairs. All repairs must address code violations.

Home Modification (Independent Living Choices): Two different home modification programs offer grants to make accessibility modifications in owner or rental units occupied by households with disabilities. Household income must be no greater than 50% of median family income. CDBG funds were used for each program.

Owner units modified for accessibility	11
Expended	\$37,447
Average project cost	\$3,404
Average household income	\$15,686 (29.8% MFI)
Average household size	1.3 persons
Female-headed households.....	10
Elderly households.....	4
Disabled households	11
White	10
Black/African American	1
Rental units modified for accessibility.....	3
Expended	\$3,131
Average project cost	\$1,044
Average household income	\$14,119 (27.9% MFI)
Average household size	1.0 persons
Female-headed households.....	2
Elderly households	1
Disabled households	3
White	3

Bright Futures (Inter-Lakes Community Action): The program attempts to lead households toward economic self-sufficiency and eliminate their dependence on assistance programs. It incorporates intense case management to households receiving Tenant-Based Rental Assistance and Security Deposit Assistance programs, defined herein. CDBG funds are used for this program.

New households assisted in 2014.....	37
Households continuing the program from 2013	22
Total households assisted in 2014.....	59
Results of 39 households leaving the program in 2014	

Living situation stabilized; fully self-sufficient.....	12
Living situation stabilized; less dependent on government programs.....	3
Removed from program for noncompliance.....	11
Other/unknown.....	13
Expended.....	\$65,930
Household income (0-30% MFI).....	59
Average household size.....	3.1 persons
Large families (5+ members).....	8
Female-headed households.....	56
Disabled households.....	6
Chronically homeless prior to assistance.....	28
White.....	27
Black/African American.....	9
American Indian/Alaskan Native.....	22
Native Hawaiian/Other Pacific Islanders.....	1

Heartland House (Inter-Lakes Community Action): This transitional housing program for homeless families with children provides low-cost housing and case management in an effort to guide them toward self-sufficiency. Household income must be no greater than 50% of median family income. The City contracts with ICAP and provides General Funds for this service.

New households assisted in 2014.....	37
Households continuing the program from 2013.....	29
Total households assisted in 2014.....	66
Results of the 31 households leaving program in 2014	
Successfully completed the program.....	4
Terminated for noncompliance.....	7
Other/unknown.....	20
Expended.....	\$22,000
Household income (0-30% MFI).....	62
Household income (30-50% MFI).....	4
White (including 3 of Hispanic origin).....	25
Black/African American (1 of Hispanic origin).....	8
American Indian/Alaskan Native (1 Hispanic).....	31
American Indian/Alaskan Native & White.....	1
Asian & White.....	1

Heartland House Improvements (Inter-Lakes Community Action): The City has committed to provide a \$100,000 CDBG deferred payment loan to the recipient for part of the renovation costs at the Heartland House facilities. The Heartland House program is a transitional housing program for homeless families with children. The program has two facilities used to provide the

housing component of the program. The improvements will be done in 2015. Total estimated project cost is \$316,310.

Security Deposit Assistance (Inter-Lakes Community Action): Households that are homeless or at risk of homelessness receive security deposits to obtain rental assistance in housing that is affordable, decent, safe and sanitary. Household income must be no greater than 50% of median family income. HOME funds were used for this program.

Households assisted	76
Expended	\$41,727
Household income (0-30% MFI)	76
Average security deposit subsidy	\$424
Average total monthly rent	\$661
Average household size	3.1 persons
Large families (5+ members)	10
Female-headed households.....	65
Elderly households.....	1
Disabled households.....	9
Chronically homeless prior to assistance.....	16
White (including 4 of Hispanic origin).....	40
Black/African American	19
American Indian/Alaskan Native	16
American Indian/Alaskan Native & White	1

A Helping Hand Up (Lutheran Social Services): A CDBG grant was provided for costs of financial education to households primarily of low-income.

Households served	144
Expended	\$5,005
Household income (0-30% MFI)	45
Household income (30-50% MFI)	43
Household income (50-80% MFI)	14
Household income (>80% MFI).....	41
Average household size	2.9 persons
Large families (5+ members)	15
Female-headed households.....	44
Elderly households.....	8
Disabled households.....	1
White.....	98
Black/African American	9
Asian.....	2
American Indian/Alaska Native	23

American Indian/Alaska Native & White	5
Black/African American & White	3
Other	4

Fair Housing Education & Outreach (Property Management Solutions): \$27,880 of CDBG funds were provided for fair housing education and outreach. Fair housing classes were held and outreach occurred at various community events. A phone line was staffed to answer questions about fair housing. The consultant strives to serve as an impartial third party resource.

HVAC Upgrades (St. Francis House): \$12,598 of CDBG funds were provided as a no-interest deferred payment loan for improvements to the heating and air conditioning at 700 East 6th Street. The facility has three units which serve as transitional housing for homeless families. Six households were served in 2014. Total project cost was \$24,995.

Hispanic Homebuyer Education (Sioux Empire Housing Partnership): A CDBG grant was provided for costs of homebuyer education for Spanish-speaking members of the community. A Spanish-speaking staff member provided their regular homebuyer curriculum in Spanish making home ownership more accessible for this growing population.

Households served	19
Expended	\$2,500
Household income (30-50% MFI)	8
Household income (50-80% MFI)	9
Household income (>80% MFI).....	2
Average household income	\$25,009 (45.7% MFI)
Average household size	2.4 persons
Large families (5+ members)	1
Female-headed households.....	5
White (including 19 of Hispanic origin).....	19

Tenant-Based Rental Assistance (Sioux Falls Housing & Redevelopment Commission):

Households that are homeless or at risk of homelessness receive funding for rental assistance in housing that is affordable, decent, safe and sanitary. Household income must be no greater than 50% of median family income. HOME funds were used for this program.

New households assisted in 2014.....	27
Households continuing the program from 2013	19
Total households assisted in 2014.....	46
Expended	\$133,612
Average monthly TBRA subsidy	\$529

Average total monthly rent	\$761
Household income (0-30% MFI)	46
Average household size	3.0 persons
Large families (5+ members)	6
Female-headed households.....	44
White.....	19
Black/African American	7
American Indian/Alaskan Native	19
Black/African American & White	1

Bowden Center Improvements (Volunteers of America): The City has committed to provide a \$35,000 CDBG deferred payment loan to the recipient for part of the cost of exterior improvements to the Bowden Youth Center. The improvements will be completed in 2015. Total estimated cost is \$62,120.

Westwood Apartments (Westwood Limited Partnership): The City committed \$350,000 of General Funds toward the construction of a 56-unit affordable housing development. The funds will be repaid over 32 years without interest. Construction will occur in 2015 followed by the units being leased to eligible low-income households.

2016

Total

ESTIMATED REVENUE

Federal Grant (33)	\$ 1,104,000
Contributions from Outside Sources (37)	\$ 136,000
Other Transfers / Other Financing (39)	\$ 1,833,695
Interest Earned on Pooled Cash / Investment Income (36)	\$ 7,000
Program Income	
- Accounts Receivable Interest Earned / Investment Income (36)	\$ 37,474
Single-Family Rehab / Miscellaneous (38)	\$ 239,671
Rental Rehab / Miscellaneous (38)	\$ 106,164
Project Loans / Miscellaneous (38)	\$ 93,904
Furnace Replacement / Miscellaneous (38)	\$ 11,118
Homebuyers Assistance / Miscellaneous (38)	\$ 133,883
Neighborhood Revitalization / Miscellaneous (38)	\$ 504,000
	\$ 4,206,909

PROJECT COSTS

Affordable Housing Solutions: NR Multi-Family	\$ 320,000
Affordable Housing Solutions: NR Single-Family	\$ 724,000
Single-Family Housing Rehab Loan Program	\$ 533,500
Emergency Mobile Home Repair Program	\$ 32,400
Furnace Replacement	\$ 94,500
Homebuyers Assistance Program	\$ 80,000
Rental Rehab	\$ 106,164
City-funded Public/Private Partnership and/or Redevelopment	\$ 1,000,000
ICAP: Bright Futures	\$ 105,000
Sioux Falls Housing: TBRA	\$ 230,000
ICAP: Security Deposit Assistance	\$ 35,000
ICAP: Heartland House	\$ 24,000
Habitat for Humanity	\$ 78,000
Independent Living Choices: Home Modification Rental	\$ 20,000
Home Builders Care Foundation: Repair Affair	\$ 7,000
Fair Housing (to be determined)	\$ 15,700
	\$ 4,170,345