

HARDEE COUNTY

HURRICANE HOUSING RECOVERY (HHR)

HOUSING ASSISTANCE PLAN

FOR YEARS 2005/2006, 2006/2007 and 2007/2008



Hardee County

Board of County Commissioners

412 W. Orange St., Room 201

Wauchula, FL 33873

Gordon R. Norris, Chairman

Approved by BCC: August 11, 2005

I. PROGRAM DESCRIPTION

A. Name of County: HARDEE COUNTY

Base Allocation Request: **\$5,924,895.00**

Extremely Low Income Request: **\$1,184,979.00**

Community Planning Request: **\$ 789,986.00**

Name of participating local government(s) or other agencies in the Community Planning Strategy:

Resources and partnerships include, but are not limited to:
Affordable Housing Advisory Committee, Citizen’s Advisory Task Force, City of Wauchula, City of Bowling Green, Town of Zolfo Springs, Hope of Hardee, Habitat for Humanity, Christian’s Recovery Process (CHIRP) Centro Campesino Farmworker and the Mennonite Disaster Services.

Helping in Center, Inc.

II. HHRP HOUSING STRATEGIES

NOTE: Strategies which are already being used under the SHIP program as well as new strategies should be listed in this section.

A. REHABILITATION/REPLACEMENT HOUSING

a. Summary of the Strategy: This strategy will provide funds for repair or replacement of site built housing as determined by several factors including the value of the home, cost of repair, and building inspections. Funds will be awarded as indicated in the Hurricane Housing Delivery Goals Chart to income eligible applicants for rehabilitation or replacement of single family, homeowner occupied dwellings (not mobile homes). Funds will be used for any costs associated with construction to repair and rehabilitate the housing unit to current codes. Funding may also be used to assist with some temporary relocation assistance. Only the amount of subsidy needed will be awarded for actual repairs. In some cases the homeowner may be required to seek additional funding to complete the project. For full replacement housing, most cases will be awarded the maximum amount along with additional funding provided by the homeowner or other programs.

b. Fiscal Years Covered: 2005/2006-2007/2008

c. Income Categories to be served: Extremely Low Income (30% or below the Average Median Income [AMI]), Very Low Income (50% or below the AMI), Low Income (50% to 80% AMI), and Moderate Income (80% to 120% AMI).

d. Maximum award as noted on the Hurricane Housing Delivery Goals Chart: Individual

maximum awards for the Rehabilitation/Replacement Housing strategy are: Extremely Low Income: \$70,000, Very Low Income: \$60,000, Low Income: \$50,000 and Moderate Income: \$40,000.

e. **Terms, Recapture and Default:** Program funds used in the home are subject to a subordinate mortgage or Deferred Payment Loan Agreement (DPL) on the property in the amount of subsidy or according to actual costs used on the project. The mortgage is zero interest, deferred payment and non-amortizing. Term of the lien is 20 years and requires that said property is the applicant/property owner's primary place of residence and who is also required to reasonably maintain the home to reasonable standards for the term of the lien. After 10 years, if the terms of the agreement have been met, fifty percent (50%) of the subsidy will be forgiven. Upon transfer of ownership or sale of the property prior to the 10 year period, the entire amount of the subsidy is due and payable to the Hardee County SHIP/HHRP Trust Fund. Transfer of Ownership after 10 years will require a repayment to the program of 50% of the original subsidy. If the terms of the agreement are met for the full 20 years, the remaining 50% will be forgiven and the lien will be satisfied at 100%.

If the amount of assistance needed does not exceed \$2000, it will be awarded as a grant and no DPL or repayment will be required.

Recaptured funds and program income will be returned to the program and used for eligible SHIP/HHR activities as described in the Housing Delivery Goals Chart. OCD staff is authorized to administer these funds for rehabilitative housing needs. Recaptured funds are to be expended within statutory requirements.

f. **Recipient Selection Criteria:** To qualify, applicant households must be eligible under SHIP income guidelines. Funds are distributed on a first come, first ready basis after an initial point ranking system. Priority will be given to Extremely low income, Very low income, Elderly and Disabled households.

g. **Sponsor Selection Criteria, if applicable:** N/A

B. PURCHASE ASSISTANCE

a. **Summary of the Strategy:** This strategy is for income eligible applicants as first time homebuyers or displaced persons to purchase single family, homeowner occupied site-built homes (not mobile homes). Funds will be used for closing costs and down payment assistance toward approved existing houses or approved new construction contracts. The criteria will also require only approved lending institutions for first mortgages. Funds will be awarded as indicated in the Hurricane Housing Delivery Goals Chart. The difference between the award and the amount needed for closing costs will be applied as a loan principal reduction.

Applicants will be required to attend a homebuyers education course, consumer credit counseling and provide a minimum of \$500 of private funds at the loan closing or before.

b. **Fiscal Years Covered:** 2005/2006-2007/2008

c. **Income Categories to be served:** Extremely Low Income (30% or below the Average Median Income [AMI]), Very Low Income (50% or below the AMI), Low Income (50% to 80% AMI), and

Moderate Income (80% to 120% AMI).

d. Maximum award as noted on the Hurricane Housing Delivery Goals Chart: Individual maximum awards for the Rehabilitation/Replacement Housing strategy are: Extremely Low Income: \$70,000, Very Low Income: \$60,000, Low Income: \$50,000 and Moderate Income: \$40,000.

e. Terms, Recapture and Default: Program funds used in the home are subject to a subordinate mortgage or Deferred Payment Loan Agreement (DPL) on the property in the amount of subsidy or according to actual costs used on the project. The mortgage is zero interest, deferred payment and non-amortizing. Term of the lien is 20 years and requires that said property is the applicant/property owner's primary place of residence and who is also required to reasonably maintain the home to reasonable standards for the term of the lien. After 10 years, if the terms of the agreement have been met, fifty percent (50%) of the subsidy will be forgiven. Upon transfer of ownership or sale of the property prior to the 10 year period, the entire amount of the subsidy is due and payable to the Hardee County SHIP/HHRP Trust Fund. Transfer of Ownership after 10 years will require a repayment to the program of 50% of the original subsidy. If the terms of the agreement are met for the full 20 years, the remaining 50% will be forgiven and the lien will be satisfied at 100%.

Recaptured funds and program income will be returned to the program and used for eligible SHIP/HHR activities as described in the Housing Delivery Goals Chart. OCD staff is authorized to administer these funds for rehabilitative housing needs. Recaptured funds are to be expended within statutory requirements.

f. Recipient Selection Criteria: To qualify, applicant households must be eligible under SHIP income guidelines. Funds are distributed on a first come, first ready basis after an initial point ranking system. Priority will be given to extremely low income, very low income, Elderly and Disabled households.

g. Sponsor Selection Criteria, if applicable: Local approved government and non-profit, housing organizations, with interests in the same projects/individuals, will be given consideration for additional funding to leverage individual applicants.

C. SELF HELP - REHABILITATION/REPLACEMENT HOUSING

a. Summary of the Strategy: This strategy allows acquisition of building materials for home repair and construction. Self-Help will be funded under the regular Rehabilitation/Replacement Housing/New Construction strategies. Criteria will be as under the rehabilitation/replacement strategy. This strategy allows a homeowner who has the ability to complete the work himself, but requires assistance with materials or a specific aspect of the construction, such as the electrical to be completed by a licensed electrician, etc. **All building inspections and code requirements are required as in any other project.** The homeowner will apply for all permits as required and necessary. The homeowner will be required to sign an affidavit acknowledging that there is no warranty for the work that they are completing. This strategy has been utilized by groups such as the Mennonite Disaster Services to help homeowners rebuild with strictly volunteer labor.

b. Fiscal Years Covered: 2005/2006-2007/2008

c. Income Categories to be served: Extremely Low Income (30% or below the Average Median Income [AMI]), Very Low Income (50% or below the AMI), Low Income (50% to 80% AMI), and Moderate Income (80% to 120% AMI).

d. Maximum award as noted on the Hurricane Housing Delivery Goals Chart: Self Help will be funded through the Rehabilitation/Replacement Strategy. Individual maximum awards for the Self Help strategy are: Extremely Low Income: \$70,000, Very Low Income: \$60,000, Low Income: \$50,000 and Moderate Income: \$40,000.

e. Terms, Recapture and Default: Program funds used in the home are subject to a subordinate mortgage or Deferred Payment Loan Agreement (DPL) on the property in the amount of subsidy or according to actual costs used on the project. The mortgage is zero interest, deferred payment and non-amortizing. Term of the lien is 20 years and requires that said property is the applicant/property owner's primary place of residence and who is also required to reasonably maintain the home to reasonable standards for the term of the lien. After 10 years, if the terms of the agreement have been met, fifty percent (50%) of the subsidy will be forgiven. Upon transfer of ownership or sale of the property prior to the 10 year period, the entire amount of the subsidy is due and payable to the Hardee County SHIP/HHRP Trust Fund. Transfer of Ownership after 10 years will require a repayment to the program of 50% of the original subsidy. If the terms of the agreement are met for the full 20 years, the remaining 50% will be forgiven and the lien will be satisfied at 100%.

If the amount of assistance needed does not exceed \$2000, it will be given as a grant and no DPL or repayment will be required.

Recaptured funds and program income will be returned to the program and used for eligible HHR activities as described in the Housing Delivery Goals Chart. OCD staff is authorized to administer these funds for emergency housing needs as well. Recaptured funds are to be expended within statutory requirements.

f. Recipient Selection Criteria: To qualify, applicant households must be eligible under SHIP income guidelines. Funds are distributed on a first come, first ready basis after an initial point ranking system. Priority will be given to Extremely low income, Very low income, Elderly and Disabled households.

g. Sponsor Selection Criteria, if applicable: N/A

D. DISASTER RECOVERY

a. Summary of the Strategy: This strategy may be used to provide emergency repairs in the aftermath of a natural disaster to address emergency housing needs. Generally, such needs may include: Purchase of emergency supplies for eligible households to weatherproof damaged homes; interim repairs to avoid further damage; tree and debris removal to make individual housing units habitable; and post disaster assistance with non-

insured repairs. Disaster Recovery will be implemented only in the event of a natural disaster or emergency as declared by county, state or Federal Executive Order, using any funds available and not encumbered.

b. Fiscal Years Covered: 2005/2006-2007/2008

c. Income Categories to be served: Extremely Low Income (30% or below the Average Median Income [AMI]), Very Low Income (50% or below the AMI), Low Income (50% to 80% AMI), and Moderate Income (80% to 120% AMI).

d. Maximum award as noted on the Hurricane Housing Delivery Goals Chart: Disaster Recovery will be funded using any funds available and not encumbered. Individual awards will be determined as in the Rehabilitation Strategy.

e. Terms, Recapture and Default: Recapture and maximum award amount will be determined locally based on the immediate needs. If the amount of assistance needed does not exceed \$2000, it will be given as a grant and no DPL or repayment will be required.

Recaptured funds and program income will be returned to the program and used for eligible SHIP/HHR activities as described in the Housing Delivery Goals Chart. OCD staff is authorized to administer these funds for emergency housing needs as well. Recaptured funds are to be expended within statutory requirements.

f. Recipient Selection Criteria: To qualify, applicant households must be eligible under SHIP income guidelines. Funds are distributed on a first come, first ready basis after an initial point ranking system. Priority will be given to Extremely low income, Very low income, Elderly and Disabled households.

g. Sponsor Selection Criteria, if applicable: N/A

E. DISASTER MITIGATION

a. Summary of the Strategy: This strategy may be used to leverage available federal and state funds to provide assistance to income eligible housing for the purpose of repairing structural damage, roof repair/replacement, demolition cost, and retrofitting activities such as waterproofing and elevating a structure to meet the National Flood Insurance Program and Chapter 161, F.S.

b. Fiscal Years Covered: 2005/2006-2007/2008

c. Income Categories to be served: Extremely Low Income (30% or below the Average Median Income [AMI]), Very Low Income (50% or below the AMI), Low Income (50% to 80% AMI), and Moderate Income (80% to 120% AMI).

d. Maximum award as noted on the Hurricane Housing Delivery Goals Chart: Disaster Mitigation will be funded using any funds available and not encumbered. Individual awards will be determined as in the Rehabilitation Strategy.

e. Terms, Recapture and Default: Recapture and maximum award amount will be as under the Rehabilitation Strategy. If the amount of assistance needed does not exceed \$2000, it will be given as a grant and

no DPL or repayment will be required.

Recaptured funds and program income will be returned to the program and used for eligible SHIP/HHR activities as described in the Housing Delivery Goals Chart. OCD staff is authorized to administer these funds for emergency housing needs. Recaptured funds are to be expended within statutory requirements.

f. Recipient Selection Criteria: To qualify, applicant households must be eligible under SHIP income guidelines. Funds are distributed on a first come, first ready basis after an initial point ranking system. Priority will be given to Extremely low income, Very low income, Elderly and Disabled households.

g. Sponsor Selection Criteria, if applicable: N/A

F. RENTAL – UTILITY and SECURITY DEPOSITS

a. Summary of the Strategy: This strategy will provide housing re-entry assistance to income eligible applicants for first and last months rent, security and utility deposits of rental units. Applicants will only be eligible for this strategy one time and it will be issued in the form of a grant. Funds will be awarded as indicated in the Hurricane Housing Delivery Goals Chart. Only the amount of subsidy needed will be awarded, and in accordance with current HUD rental guidelines.

b. Fiscal Years Covered: 2005/2006-2007/2008

c. Income Categories to be served: Extremely Low Income (30% or below the Average Median Income [AMI]), Very Low Income (50% or below the AMI), and Low Income (50% to 80% AMI). Moderate income is not eligible under this strategy.

d. Maximum award as noted on the Hurricane Housing Delivery Goals Chart: Extremely Low Income: \$2,400, Very Low Income: \$2,200, Low Income: \$2,000 and Moderate Income: 1,800.

e. Terms, Recapture and Default: The amount of assistance awarded is considered a grant. No DPL or repayment will be required.

f. Recipient Selection Criteria: To qualify, applicant households must be eligible under SHIP/HHR income guidelines. Funds are distributed on a first come, first ready basis after an initial point ranking system. Priority will be given to Extremely low income, Very low income, Elderly and Disabled households.

g. Sponsor Selection Criteria, if applicable: N/A

G. MULTI-FAMILY RENTAL REHABILITATION

a. Summary of the Strategy: This strategy will provide funds for emergency repairs not covered by insurance to affordable housing (as defined by F.S. 420.9071) providers for multi-family rental facilities. The repairs are limited to the actual housing units and must have directly impacted the well being of the eligible occupants, those being extremely low, very-low, low and moderate income households. The amount of subsidy awarded will be limited by actual cost of repairs.

b. Fiscal Years Covered: 2005/2006

c. **Income Categories to be served:** Extremely Low Income (30% or below the Average Median Income [AMI]), Very Low Income (50% or below the AMI), and Low Income (50% to 80% AMI) and Moderate Income (80% to 120% AMI).

d. **Maximum award as noted on the Hurricane Housing Delivery Goals Chart:** \$200,000 has been allocated for this strategy. Individual maximum awards are \$2,000.

e. **Terms, Recapture and Default:** The amount of assistance awarded is considered a grant. No DPL or repayment will be required.

f. **Recipient Selection Criteria:** To qualify, applicant households must be eligible under SHIP/HHR income guidelines. Funds are distributed on a first come, first ready basis after an initial point ranking system. Priority will be given to Extremely low income, Very low income, Elderly and Disabled households.

g. **Sponsor Selection Criteria, if applicable:** Sponsors will be selected according to their qualifications determined by mission, experience, financial stability, capacity, type of program, and overall ability to meet SHIP/HHR requirements. Housing units must serve very-low, low and moderate households as defined by Section 420.9071, F.S.

III. **Extremely Low Income Strategy:**

a. **Summary of the Strategy:** This strategy is for all the above listed housing strategies, however, additional funding is specifically for only those applicants who are in the Extremely Low Income Category.

b. **Fiscal Years Covered: 2005/2006-2007/2008**

c. **Maximum award as noted on the Hurricane Housing Delivery Goals Chart:** \$1,184,979 has been allocated for Hardee County and is included in the Goals Chart. Individual awards are up to \$70,000.

d. **Terms, Recapture and Default:** Program funds used in the home are subject to a subordinate mortgage or Deferred Payment Loan Agreement (DPL) on the property in the amount of subsidy or according to actual costs used on the project. The mortgage is zero interest, deferred payment and non-amortizing. Term of the lien is 20 years and requires that said property is the applicant/property owner's primary place of residence and who is also required to reasonably maintain the home to reasonable standards for the term of the lien. After 10 years, if the terms of the agreement have been met, fifty percent (50%) of the subsidy will be forgiven. Upon transfer of ownership or sale of the property prior to the 10 year period, the entire amount of the subsidy is due and payable to the Hardee County SHIP/HHRP Trust Fund. Transfer of Ownership after 10 years will require a repayment to the program of 50% of the original subsidy. If the terms of the agreement are met for the full 20 years, the remaining 50% will be forgiven and the lien will be satisfied at 100%.

If the amount of assistance needed does not exceed \$2000, it will be given as a grant and no DPL or repayment will be required.

Recaptured funds and program income will be returned to the program and used for eligible HHR activities as described in the Housing Delivery Goals Chart. OCD staff is authorized to administer these funds for emergency housing needs as well. Recaptured funds are to be expended within statutory requirements.

e. **Recipient Selection Criteria:** Extremely Low Income (30% or below the Average Median Income [AMI])

f. **Sponsor Selection Criteria, if applicable:** N/A

IV. Community Planning Strategy:

a. **Summary of the Strategy:** Currently the Hardee County Board of County Commissioners administers all SHIP funds for the incorporated as well as the unincorporated areas within the County. The above listed strategies will be the same within all jurisdictions. Funds will be used as needed per individual applicant. Other program funding from the local governments such as the Town of Zolfo Springs, the City of Wauchula and the City of Bowling Green and local non-profit organizations such as CHIRP (Christians Helping in the Recovery Program), Centro Campesino Farmworker Housing, Inc., and Hope of Hardee (Elder Affairs) are currently used in conjunction with the Hardee County programs to provide the maximum benefit to the homeowner. All funds will be leveraged as required or limited for each program ongoing.

b. **Fiscal Years Covered: 2005/2006-2007/2008**

c. **Maximum award as noted on the Hurricane Housing Delivery Goals Chart:** \$789,986 has been allocated for Hardee County and is included in the Goals Chart. Individual awards are limited to: Extremely Low Income: \$70,000, Very Low Income: \$60,000, Low Income \$50,000 and Moderate Income \$40,000.

d. **Terms, Recapture and Default:** (As per each Strategy listed above.)

e. **Recipient Selection Criteria:** (As listed per strategy.)

f. **Sponsor Selection Criteria, if applicable:** Local approved government and non-profit, housing organizations, with interests in the same projects/individuals, will be given additional consideration for additional funding directly to the benefit of the individual applicant.

V. Administrative Budget:

A. **Provide a brief administrative summary of expenses:** The Board of County Commissioners has delegated the Office of Community Development to implement and administer the SHIP/HHR and other housing assistance programs. The Director of Community Development and/or designee will be the primary program administrator. Activities include: Preparation of Resolutions, Local Housing Assistance Plan, and Local Incentive Plan; establish guidelines and procedures for program implementation; community presentation and advertising of the program; application preparation and processing; client interview and documentation; and preparation of required reporting documentation. Fifteen percent (15%) of the funds received for the program will be used for Administration.

B. Up to 15% of the allocation may be used for administrative expenses relating to direct program administration. Provide information below: The administrative budgets for each fiscal year (FY 2005-2006, FY 2006-2007, and FY 2007-2008) will be as follows:

Maximum Administrative Budget Per Fiscal Year	<u>\$394,993</u>
Salaries and Benefits	\$334,993
Office Supplies/Furniture/Equipment/leases	\$ 40,500
Travel Workshops, etc.	\$ 3,000
Advertising/Operating/Other current charges	\$ 10,500
Communications/Repairs/Maint.	<u>\$ 6,000</u>
	<u>\$394,993</u>

Regulatory

VI. Explain any issues outstanding for compliance or non-compliance with the State Housing Initiatives Partnership (SHIP) Program: All factors are currently within compliance.

VII. EXHIBITS:

A. Hurricane Housing Goals Chart (HHGC) For Each Fiscal Year Covered

B. Certification Page

C. Program Information Sheet

D. Community Planning Documentation
Letters, resolutions detailing the community planning agreement

FLORIDA HOUSING FINANCE CORPORATION
HURRICANE HOUSING DELIVERY GOALS CHART
STRATEGIES FOR THE HURRICANE HOUSING ASSISTANCE PLAN FOR STATE FISCA 2007-2008

Name of Local Government: HARDEE COUNTY

Sources of Funds: HHRP	\$ 5,924,895.00
Community Planning Partnership	\$ 789,986.00
Subtotal	\$ 6,714,881.00
ELI Funds	\$ 1,184,979.00
TOTAL AVAILABLE FUNDS:	\$ 7,899,860.00

HOME OWNERSHIP STRATEGIES	ELI Units	Max. Award	VLI Units	Max. Award	LI Units	Max. Award	MI Units	Max. Award	New Construction	Rehab/Repair	Without Construction	Total ELI Dollars	D	E	F
									HHRP & Partnership Dollars	HHRP & Partnership Dollars	HHRP & Partnership Dollars				
Rehabilitation / Replacement Housing	14	\$ 70,000	37	\$60,000	26	\$50,000	6	\$40,000	\$3,760,849.00	\$0.00	\$0.00	\$964,032.00	\$3,760,849.00	56.0%	83
									\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.0%	0
Purchase Assistance	0	\$ 70,000	11	\$60,000	16	\$50,000	10	\$40,000	\$1,860,000.00	\$0.00	\$0.00	\$0.00	\$1,860,000.00	27.7%	37
Self-Help									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0.0%	0
Disaster Recovery									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0.0%	0
Disaster Mitigation									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0.0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0.0%	0
									\$0.00	\$0.00	\$0.00	\$0.00	\$ -	0.0%	0
Subtotal 1 (Home Ownership)	14	\$ 964,032.00	48	\$2,880,000.00	42	\$2,100,000.00	16	\$640,000.00	\$5,620,849.00	\$0.00	\$0.00	\$964,032.00	\$ 5,620,849.00	83.7%	120

RENTAL STRATEGIES	ELI Units	Max. Award	VLI Units	Max. Award	LI Units	Max. Award	MI Units	Max. Award	New Construction	Rehab/Repair	Without Construction	Total ELI Dollars	Total HHRP & Partnership Dollar	Total Percentage	Total Units
									Dollars	Dollars	Dollars				
Utility and/or Security Deposits	18	\$ 2,400	20	\$2,200	16	\$2,000	6	\$ 1,800	\$0.00	\$0.00	\$86,800.00	\$43,200.00	\$86,800.00	1.3%	60
Multi-Family Rental Rehabilitation	0	0	0	\$0	0	\$0	0	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0%	0
													\$0.00	0%	0
													\$0.00	0%	0
													\$0.00	0%	0
Subtotal 2 (Non-Home Ownership)	18	\$ 43,200.00	20	\$ 44,000.00	16	\$ 32,000.00	6	\$ 10,800.00	\$0.00	\$0.00	\$86,800.00	\$43,200.00	\$86,800.00	1.3%	60

Administration Fees												\$ 177,747.00	\$1,007,232.00	15.0%	
Administration Fees for ELI													\$0.00	0.0%	
Admin. From Program Income															
Home Ownership Counseling													\$0.00	0%	

GRAND TOTAL Add Subtotals 1 & 2, plus all Admin. & HO Counseling	32	\$ 1,007,232.00	68	\$2,924,000.00	58	\$2,132,000.00	22	\$650,800.00	\$5,620,849.00	\$0.00	\$86,800.00	\$1,184,979.00	\$ 6,714,881.00	100.00%	180
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Percentage Construction/Rehab	Calculate Constr./Rehab Percent. by adding Grand Total Columns New Construction & Rehab/Repair, then divide by Annual Allocation Amt.												84%
Maximum Allowable Purchase Price:		New	\$ 189,682.00	Existing	\$ 189,682.00								

Allocation Breakdown	Amount	%
Very-Low Income	\$ 2,924,000.00	44%
Low Income	\$ 2,132,000.00	32%
Moderate Income	\$ 650,800.00	10%
TOTAL	\$ 5,706,800.00	85%

Projected Program Income:	\$ -	Max Amount Program Income For Admin:	15%	\$0.00
Projected Recaptured Funds:	\$ -			
Distribution:	\$ 7,899,860.00			
Total Available Funds:	\$ 7,899,860.00			

NOTE: J10 is calculated with \$849 extra
 NOTE: C18 and M10 are calculated with \$15,968 short