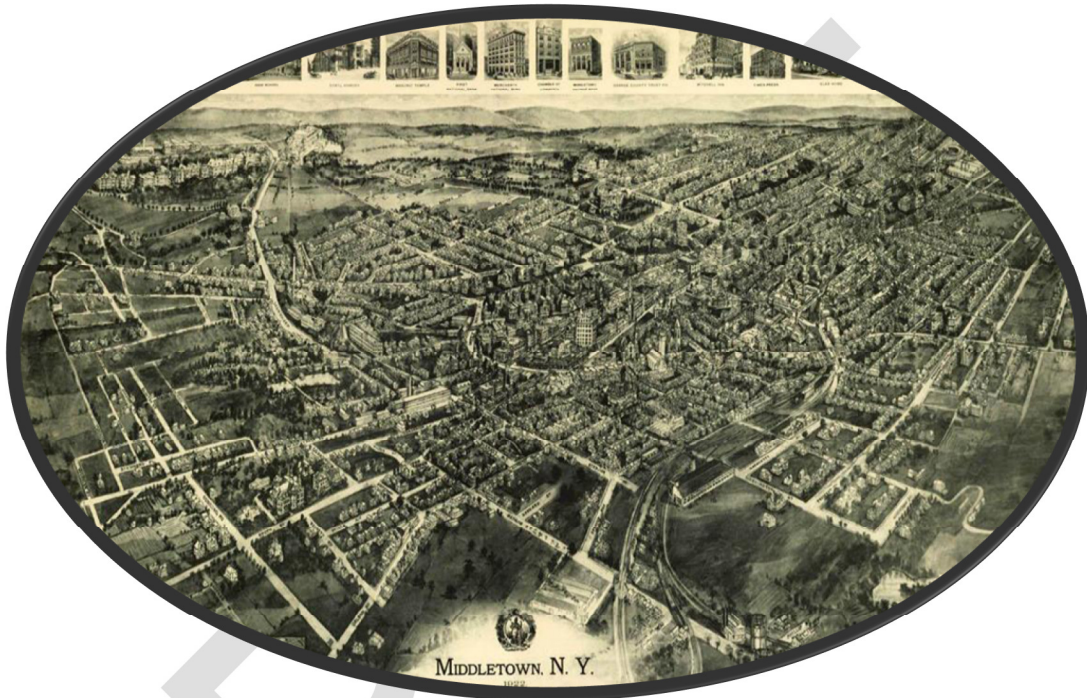


# **2012 Program Year DRAFT Action Plan**



**Prepared By**

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## Contents

Introduction .....	3
Executive Summary .....	4
General Questions .....	5
Managing the Process .....	6
Citizen Participation .....	7
Institutional Structure.....	8
Monitoring .....	8
Lead-based Paint .....	8
Specific Housing Objectives .....	9
Needs of Public Housing.....	9
Barriers to Affordable Housing .....	10
HOME/ American Dream Down payment Initiative (ADDI).....	10
Specific Homeless Prevention Elements .....	12
Emergency Shelter Grants (ESG) .....	13
Community Development.....	14
Antipoverty Strategy.....	14
Non-homeless Special Needs (91.220 (c) and (e)).....	15
Housing Opportunities for People with AIDS .....	15
Specific HOPWA Objectives .....	16
Other Narrative and Appendices .....	17

**Introduction**

Pursuant to requirements by the United States Department of Housing and Urban Development (HUD), the City of Middletown has prepared the Community Action Plan for Program Year 2012 in order for the City to remain eligible for Federal funds such as those already received through HUD's Community Development Block Grant (CDBG) program.

The goal of the Action Plan is to organize and evaluate the efforts of the Middletown municipal government and its residents in defining, determining, debating and, if need be, amending the ideas and policies proposed in the 2010-2014 Consolidated Plan that was prepared by the City's Office of Economic and Community Development and adopted by Middletown's Common Council in 2009.

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## **Executive Summary**

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

During the 2012 Program Year the City of Middletown will continue to address the needs and objectives identified by the municipality which are stated in the 2010-2014 Consolidated Plan. During the coming year, the City of Middletown, through the Office of Economic and Community Development (OECD) will execute projects using CDBG funds in order to combat the most glaring and widespread problems faced by the population:

- A) Inadequate Housing
- B) Unemployment and Job mobility

Through the CDBG program, Middletown seeks to provide safe, affordable housing and employment opportunities for low and moderate income persons throughout the jurisdiction. The Housing Rehabilitation Program is designed to provide low/moderate income residents living in owner occupied or rental houses with safe, weather insulated dwellings. The Code Enforcement component of the program serves as a rehabilitation support service as well as provides a liaison between contractors and loan recipients throughout the duration of a project. Housing Rehabilitation projects are carried out throughout the City limits for all eligible program recipients.

The Economic Development portion of OECD's program is designed to assist businesses in locating and expanding within Middletown. Particular emphasis is placed on deteriorated areas of Middletown's Downtown section. The Economic Development component provides Small Business Loans (SBL) and guidance to prospective borrowers. SBLs are designed to fill the financing gap between private funds and available equity required by Small Business to meet its needs. In addition, OECD participates in the Section 108 Loan Guarantee Program whose funds are made available to specific development projects in Middletown. A Section 108 Loan provides an additional source of funds for Middletown to draw down from in addition to CDBG funds. Future CDBG funds must be pledged by the jurisdiction in order to repay Section 108 Loans.

## General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

The City of Middletown, located in central Orange County, New York, is an urban area with a population of approximately 28,086 according to the U.S. Census Bureau (2010 Census). Approximately 44 percent (most recent figures: 2000 census) of all households in Middletown are very low and low income (0-80% of median household income). The CDGB funds received by the City of Middletown in 2012 will be used throughout the entire municipality wherever rehabilitation and community development opportunities arise. In particular, helping the city's low/moderate income family concentrations will continue to be an important focus to the Office of Economic and Community Development as we continue with the Housing Rehabilitation Program.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

The basis for allocating investments through OECD's Housing Rehabilitation program is formed through the use of Census tract records for low/moderate income housing throughout the City of Middletown as well as investigating cases that come to the attention of the OECD. As the Office of Economic and Community Development continues to restructure and administer the Small Business Loan Program during Program Year 2012, any investments made in Economic Development efforts throughout the Program Year will strive to create jobs for low/moderate income individuals throughout Middletown.

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

In order to address obstacles to meeting underserved needs, the City of Middletown will work with existing not-for profit Government and Community agencies such as RECAP, the Small Business Development Center, and the Orange County Office of Community Development in its efforts to successfully carry out the 2010-2014 Consolidated Plan.

4. Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.

In order to carry out the goals stated in the Consolidated Plan and supplement CDBG funds, the City of Middletown relies on collaborative efforts with other local agencies. Since the initial receiving of CDBG funding, Middletown has primarily allocated funds towards Housing Rehabilitation efforts. During the 2010 Program year, OECD had obtained the services of the National Development Council in an effort to learn about and execute Section 108 loans and SBA programs for Economic Development purposes. Economic Development efforts as well as allocation of administrative time in Program Year 2012 will be used to streamline the loan processes for potential lenders and grant recipients, as well as to identify and develop community projects. Funds for these projects will be solicited at both the state and federal levels.

### **Managing the Process**

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.

The City of Middletown Office of Economic and Community Development (OECD) is the designated lead agency in administering the programs covered by the Consolidated Plan voted upon by Middletown's Common Council. The OECD works closely with the Mayor's office, the Common Council, as well as the Zoning Board and Economic Development Committee in order to administer the programs sanctioned in the Consolidated Plan as well as to provide the needed annual documentation to HUD, including Action Plans and Evaluation Reports (CAPER).

2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.

The Consolidated Plan for the City of Middletown was developed by the OECD with the assistance of several municipal departments and Community Organizations, such as the Middletown Zoning and Economic Development Committee and the Regional Community Action Program (RECAP) in order to help determine the types of programming needed to assist the Middletown community in community and economic development efforts. Also, a Master Plan developed by Saccardi and Schiff, a consulting firm hired by the City of Middletown, has produced valuable reference material which the OECD uses in its efforts to create a dialogue about Development efforts with the Middletown residents and businesses.

3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

During Program Year 2012, OECD will continue to foster its relationship with Middletown municipal departments, RECAP, INC., and the various local development agencies in Orange County in order to coordinate efforts in finding the best uses for CDBG funding. By aiding other agencies in the area that focus on certain areas of social service such as healthcare, OECD is able to direct Middletown citizens to agencies that are able to provide immediate assistance to our residents.

## **Citizen Participation**

1. Provide a summary of the citizen participation process.

Pursuant to the Federal regulations that require the solicitation of the public in the creation of Consolidated Plans, the City of Middletown uses a Participation Plan that was adopted by the Common Council. In addition to following this plan, the Middletown OECD is frequently in contact with local, private, non-profit and public sector groups who work in the housing and supportive service field. The OECD has, and throughout the Program Year will continue to discuss the used of CDBG funding with the Middletown Common Council.

In order to solicit the resident input, the OECD has scheduled two (2) public hearings and published notice in both English and Spanish in the *Times Herald Record*, the regional daily newspaper, and the OECD website. Two public hearings are being held. The first, held on Friday, October 21, 2011, to solicit citizen input in advance of the preparation of the draft Annual Action Plan. The second, held on November 25, 2011, is conducted for the purposes of soliciting public input on the final draft of the Annual Action Plan. The second hearing follows a 30-day comment period in which the first draft, inclusive of citizen input from the first public hearing, is made available to the public for comment.

The Consolidated Plan and Action Plan were also made available through the Community Development page on the City of Middletown's website ([www.middletown-ny.com](http://www.middletown-ny.com)) and the Middletown Thrall Library.

2. Provide a summary of citizen comments or views on the plan.  
There were no submissions of comments during the public hearing held on October 21, 2011.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

In Program Year 2012, OECD has decided to evaluate and amend the Citizen Participation Plan originally ratified by the Common Council. As of the printing of this Action Plan, the strategies to be employed in a new Citizen Participation Plan are being cultivated; however, bilingual advertisement of both the Consolidated Plan and an increased outreach to citizens and local organizations are primary goals already established.

4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

There were no attendees at the public hearing held on October 21, 2011, other than OECD staff members.

## **Institutional Structure**

1. Describe actions that will take place during the next year to develop institutional structure.

In order to continue the development of institutional structure, the City of Middletown /OECD has obtained the National Development Council as a consultant to help promote development and redevelopment within the City of Middletown and to undertake certain community and economic development projects. Throughout 2012 administrative tasks such as the streamlining of the OECD's existing applications and an increased effort to writing and publishing information bulletins about the OECD's programs will be of high priority. The OECD is the designated agency in the City for the administration of CDBG projects and activities. The OECD will continue to work closely with the Planning, Zoning, and Economic Development Committee of Middletown's Common Council in order to ensure that the initiatives established under the Consolidated Plan are adhered to.

## **Monitoring**

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

The OECD conducts annual monitoring of all recipients of Economic Development Loan Assistance for two years. The monitoring form used ensures long term compliance with the requirements of the CDBG program in accordance with 24 CFR 91.230. A copy of the form used can be found in the Appendices of this document. Housing activities will be reviewed based on the number of households assisted with either housing rehabilitation grants or loans.

## **Lead-based Paint**

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

The reduction of lead based paint hazards has become a vital component of the Housing Rehabilitation program administered with CDBG funds. Along with contributing staff support to the Orange County Office of Community Development's Lead Safe Orange Program (LSO), the OECD will continue in striving to provide a lead paint safe residential environment for Middletown's citizens through lead abatement. Currently, members of OECD's staff are EPA and Lead Safe practice certified. As more training is made available, OECD will ensure that, through the coming year, staff is given access to all such opportunities. Each property, built before 1978, being considered for rehabilitation is tested for lead. Program contractors are required to sign a release that they will use lead free materials and follow lead safe practices. Every applicant for the housing rehabilitation program must sign a form acknowledging that they have received, read and understand the brochures entitled "Protect Your Family from Lead In Your Home" and "Renovate Right."

**Specific Housing Objectives**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.

During the next year, the city of Middletown's priority housing objectives are geared toward the rehabilitation of owner and renter occupied homes, particularly in low/moderate income areas of the City. In program year 2011, OECD anticipates the rehabilitation of 12 units of owner occupied, single family housing, and 6 units of multi-unit housing, both owner and renter occupied.

2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

The funds provided by CBDG funds will be allocated in the rehabilitation of low to moderate income housing throughout the Middletown as well as for emergency projects that have been inspected and approved by the OECD.

**Needs of Public Housing**

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

**Error! Reference source not found.** Action Plan Public Housing Strategy response:

The Middletown Public Housing Authority maintains a total of 199 housing units. Details can be found in the Housing Market Analysis. In the past the MHA has applied and received assistance through the City's multi-unit Housing Rehabilitation program; a source of funding which remains available as necessary. Before the Economic Recession and mortgage crisis, the OECD administered a Homeownership Assistance Program utilizing CDBG funds. This program is often targeted toward eligible Public Housing residents who may be able to afford the monthly cost of owning a home, but simply lack the down payment and closing costs associated with purchasing a home. Due to the financial and mortgage crisis, the program has been somewhat dormant. Outstanding loans from previous years, however, do continue to provide program income, and as the mortgage market resurrects itself, the OECD will endeavor to make this program available as needed in the 2012 Program Year.

## **Barriers to Affordable Housing**

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Action Plan Barriers to Affordable Housing response:

The Human Rights Commission will continue to protect Middletown residents in matters concerning housing discrimination. The City of Middletown will also continue to enforce its housing and zoning laws through the Department of Public Works. The anticipated result of these actions is to create a greater supply of decent and affordable housing with the elimination of illegal use buildings and the removal of “slum lords” from Middletown. The City is continuing in partnership with RECAP, Inc. to identify new potential homeowners and also provide counseling services and financing to these low/moderate income persons.

## **HOME/ American Dream Down payment Initiative (ADDI)**

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
  - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
  - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
  - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
  - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
  - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
  - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
  - a. Describe the planned use of the ADDI funds.

- b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
- c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Action Plan HOME/ADDI response:

The City of Middletown participates with the Orange County Urban County Community Development Block Grant Consortium for the purpose of undertaking the HOME program. The City of Middletown is a member of the Orange County HOME program committee.

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**Specific Homeless Prevention Elements**

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

**Action Plan Special Needs response:**

Although the City of Middletown is not a direct recipient of ESG funds, the city does have a variety of resources that are available to assist the homeless through various providers. For example RECAP, Inc., the primary provider of shelter for the homeless of Orange County, is located in Middletown and does receive ESG funding. RECAP also operates a number of units in Middletown through their Community Re-entry program. These units are apartments where families are provided with a variety of counseling services and a contract to pursue educational and career goals in order to foster and maintain self-sufficiency. Also, FOCUS, a transitional shelter developed by RECAP, provides housing and supportive services for pregnant and parenting teens.

In prior years, CDBG funds have been used to assist RECAP in renovations at their FOCUS facility in Middletown, as well as to provide HONOR, Inc. with funding to assist in the rehabilitation of Wallach Hall, which is located on the Campus of SUNY Orange. The Office of Economic and Community Development also works with Rural Opportunities, Inc., a private, non-profit multi-state organization, that provides a number of services including housing, housing development and rehab, community and small business development, employment and training, health and safety, and advocacy services to migrant and seasonal farm workers, and other disadvantaged individuals and families and communities.

**Emergency Shelter Grants (ESG)**

Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Action Plan ESG response:

While Middletown itself is not a direct recipient of Emergency Shelter Grant funds, OECD and the City of Middletown will continue to work with HONOR, Inc. in order to provide care and housing for Middletown's homeless.

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**Community Development**

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.
2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

\*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Action Plan Community Development response:

Middletown's main non-housing priority Community Development need is the creation of job opportunities through economic development. The City will continue to administer its Small Business Loan Program, as well as utilize Section 108 Loan Guarantee funds for Economic Development Activities. In previous years, OECD has administered a Small Business incubator program, and a Real Property Acquisition program which were consolidated into the SBL program as of 2008. In 2012, the City will also allocate administrative time in order to research possible state and federal funding to create community projects that will benefit both the citizens and infrastructure of the City as well as proactively solicit private financing opportunities by developing and maintaining a relationship with local lenders.

Pursuant to the objectives outlined in the Consolidated Plan, the City will provide economic development assistance to two businesses in order to create job opportunities for 20 low/ mod income persons. In addition, the City will provide code enforcement activities for 21 housing units.

**Antipoverty Strategy**

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Action Plan Antipoverty Strategy response:

The City of Middletown will continue its efforts to reduce the number of poverty level families by supporting economic development and encouraging job creation. In addition, the City will support efforts to improve transportation and provide affordable rental and owner-occupied housing to working families. The city has also made it a point to work closely with a number of non-profit agencies who have ongoing projects and services aimed at reducing poverty through housing assistance and counseling programs.

**Non-homeless Special Needs (91.220 (c) and (e))**

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Action Plan Specific Objectives response:

**Foster and Maintain Affordable Housing**

The funds available through the CDBG single family housing rehabilitation program and the multi-family rehabilitation program are targeted at maintaining existing housing stock within the city of Middletown. Many renters and owners are unable to pay for repairs due to the lack of personal funds. The two rehabilitation programs provide funds to residents and owners to make repairs so that they are able to maintain their homes. As the mortgage market begins to recover the home ownership assistance program will provide assistance to families whose incomes are at marginal levels but are viable candidates for homeownership with the assistance of OECD. Families who qualify will be given assistance in providing down payments and fees after a mortgage is procured.

**Public Housing improvements and Resident Initiatives**

Through the Rental Rehabilitation Program, CDBG funds are made available to rehabilitate low-income households in multi-unit properties. In past years, the Middletown Housing Authority has applied for and received multi-family rental rehabilitation monies through OECD. During program year 2012 OECD will communicate with Middletown Housing Authority in order to take stock of the low-mod income rental units in order to see if, and where, further assistance is needed.

**Housing Opportunities for People with AIDS**

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used

to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Action Plan HOPWA response:

The City of Middletown does not participate in the HOPWA program.

**Specific HOPWA Objectives**

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Specific HOPWA Objectives response:

The City of Middletown does not participate in the HOPWA program.

Appendix A

CITY OF MIDDLETOWN  
ACTION PLAN  
PROPOSED BUDGET  
2012

The Budget for the 2012 program year is based on the estimated 2012 HUD allocation and program income figures. The program income figures will be adjusted based on the actual amounts collected for 2012.

Estimated 2012 HUD Allocation: \$527,402.00  
Estimated Program Income: \$241,000.00

Budget for 2012:

	<u>HUD Grant</u>	<u>Program Income</u>	<u>Total</u>
Code Enforcement	\$ 30,000.00		\$ 30,000.00
Single Family Rehab	\$240,000.00	\$ 81,000.00	\$321,000.00
Multi-Unit Rehab	\$ 51,921.60	\$ 15,000.00	\$ 66,921.60
Economic Development	\$100,000.00	\$115,000.00	\$215,000.00
Administration	\$105,480.40	\$ 30,000.00	\$135,480.40
Homebuyer Assistance		\$ 2,000.00	\$ 2,000.00
<b>Total</b>	<b>\$527,402.00</b>	<b>\$243,000.00</b>	<b>\$768,402.00</b>