

## Executive Summary

### Overview

Addressing homelessness in Fayetteville requires a system-wide response grounded in authentic collaboration. This proposal brings together housing and homeless service providers to increase the local capacity to make homelessness rare, brief, and non-recurring in our community.

### The Need

The need for affordable housing and a robust homeless response system continues to intensify in our community. The *2023 Point-in-Time Survey* counted 262 “literally homeless” people on a given night in Fayetteville. On that night, 55% slept in an emergency or transitional shelter while 45% were unsheltered— sleeping in places not meant for human habitation. The NWA Continuum of Care estimates that 125-150 people in our region qualify as “chronically homeless,” which involves people who have a disability alongside long-term, recurring homelessness. The vast majority of chronically homeless individuals reside in Fayetteville. In addition, according to the Fayetteville School District’s Year 2022-2023 data, 254 students in the district qualify as homeless, the vast majority of whom are temporarily sharing housing with another family member or friend, due to a crisis (i.e. “doubled-up”). While re-housing programs do exist to help people regain housing in private market rentals, programs effectiveness is curtailed by the shortage of private market landlords willing to work with tenants using housing vouchers and assistance programs. Currently, 11 people receiving support through the City’s HEARTH program are enrolled but seeking landlords who will lease to them and 17 of FHA’s emergency housing vouchers reserved for people exiting homelessness are not leased up. In the current housing market, many property managers do not see an incentive to lease to prospective tenants receiving voucher or program support.

### The Innovative Solution

This proposal entails a holistic, collaborative plan to enhance capacities within our homeless response system to meet the needs of people in various circumstances who are affected by the affordable housing and homelessness crisis. Very different interventions are needed to resolve homelessness for a family with children who were recently evicted due to a job loss, versus an able-bodied-able-minded individual sleeping in their car, versus a person with a lifelong disability who has been camping in a tent for the past ten years. In this proposal, resources are targeted and coordinated to meet people along the spectrum of services that will most efficiently and effectively resolve their homelessness. This proposal will:

- Expand *street outreach services* utilizing “housing problem solving” and “diversion” techniques to engage with newly homeless and nearly homeless people. These strategies help a person resolve their housing crisis by using the resources within their current support system boosted by flexible funds spent to solve a missing piece of the puzzle for the person, thereby diverting them from our shelter system. Intervening on the front end is the least destabilizing to an individual or family at-risk or in the very early stages of homelessness. It is also the most cost-efficient dollar the homeless response system spends, because it diverts people from more costly system expenses if a person spirals into longer-term homelessness.
- Expand *immediate shelter capacity* by an additional 64 individual beds through converting the 7hills Homeless Center transitional dormitory building into a low-barrier congregate overnight shelter. Case management with the shelter guests will be re-housing focused.
- Expand *family focused shelter* by implementing the Salvation Army’s Pathway of Hope model, potentially in conjunction with the launch of the Family Promise initiative in Fayetteville. Pathway of Hope provides case management and re-housing financial assistance targeted exclusively to families with children. In addition there is opportunity to partner with the Family Promise initiative which is currently being explored by a group of Fayetteville congregations to create family-dedicated shelter space on a rotation between participating congregations. If this initiative becomes a reality in the near future, our proposal intends to help kickstart that effort with supplies or facility modifications and pair those shelter guests with the case management and re-housing assistance available through Pathway of Hope.
- Open a *permanent supportive housing* micro-neighborhood so 6-10 chronically homeless people can move out from New Beginnings into affordable homes with personalized support, in an established Fayetteville neighborhood. Permanent supportive housing is a proven tool to help people with disabilities and long-term homeless backgrounds become stable and thrive in their own homes. As 6-10 people move on to supportive housing, 6-10 new chronically homeless people will move off the street and into New Beginnings.
- Expand the NWA CoC *landlord engagement* program to recruit and incentivize private market landlords in Fayetteville to lease to people receiving vouchers or other program support as they regain housing. The program offers incentives for first-time landlord partners and second-year lease-ups as well as a risk mitigation fund to address concerns about property damage. This expansion will accelerate the rate at which people in re-housing programs are able to move from shelters and into permanent housing.

**Project Implementation**

The fiscal agent for this proposal is 7hills Homeless Center working closely with a team of partner agencies who are experienced in implementing the services and programs identified in the proposal. The cohort of agencies who are party to this proposal will complete training together on ARPA compliance, collective impact, trauma informed practice, and diversity equity and inclusion. The cohort will meet bi-monthly to coordinate implementation of the proposal.

Fiscal Agent  
7hills Homeless Center  
1832 S. School Ave  
Fayetteville, AR, 72701

## Proposal

### **Part 1 - Solution Concept**

This proposal sees clearly that a system problem needs a system solution. Each partner in this proposal brings their expertise and experience to bear to implement our shared agenda. This solution points new resources to the places in our homeless response system that will have the broadest and deepest impact: increasing our capacity to meet people on the front end with resources to prevent them from spiraling into homelessness, helping unsheltered individuals and families access dignified shelter and exit as quickly as possible to permanent housing, and beginning to develop supportive housing for people in our community with disabilities who may need ongoing support. A stronger homeless response system means fewer people will fall into homelessness and more people will access the level of services and support they need to return to permanent housing as quickly as possible.

### **Part 2 - Who is the team and does it have capacity?**

Fiscal Agent - 7hills Homeless Center

Subcontractor - Diva & Dudes Community Outreach & C.P.R. NWA

Subcontractor - NWA Continuum of Care

Subcontractor - Salvation Army

Subcontractor - New Beginnings NWA

7hills Homeless Center has demonstrated financial management capacity through successfully managing funds from the City of Fayetteville for the past 6 consecutive years. Partner agencies to this proposal are the most experienced service providers in the region, specializing in complimentary services within the homeless response system.

### **Part 3 - How do you plan to implement this solution?**

This proposal will be implemented with 7hills Homeless Center as the responsible agent liaising with the City of Fayetteville. 7hills will subcontract with each participating agency to implement the different aspects of the plan. Participating agencies will coordinate together through shared training and regular coordination. The project will provide status updates to City staff at 6 month intervals.

The component projects of this proposal are detailed below. Each project identifies the agency that will serve as the sub-contractor for that piece of the plan. Each project estimates the number of people sheltered and housed by the activities within that plan.

Some aspects of the plan are force multipliers across projects, for example, as the landlord engagement initiative recruits and incentivizes landlords to work with re-housing programs, the individual and family shelter projects will be able to accelerate the rate at which people move out into permanent housing.

*Expand Street Outreach (Diva & Dudes Community Outreach)*  
*2 Year Outcome: 125 People diverted from shelter system*

Street Outreach with Diversion will be provided through a partnership with the NWA CoC and Diva & Dudes Community Outreach and C.P.R NWA. This partnership will incorporate street outreach to provide immediate resources for individuals experiencing homelessness within the city limits of Fayetteville.

*Street Outreach* entails proactively identifying and building relationships with individuals or families living in unsheltered settings for the purpose of providing immediate support and connections with homeless assistance programs or mainstream social services and housing programs. This is the front door of our homelessness service system – often the first interaction a person in crisis has with the homeless response system. The purpose of street outreach is a) to assist people to resolve their housing crisis without becoming a long-term participant in the homeless care system and b) to connect people to the most appropriate homeless assistance programs in our system.

*Diversion Strategies* are interactions which assist people to resolve their immediate housing crisis by accessing alternatives to the experience of unsheltered living. Our goal is to prevent individuals and families from spending a night at a shelter, in a motel with a voucher, in a place not meant for human habitation, or unsheltered. It entails a combination of services with flexible financial assistance, such as a one-way bus ticket to stay with a family member who lives outside of the region, a grocery gift card for the friend with whom the person can stay with while a permanent housing option is located, or the purchase a pair of workboots to enable a person staying in a hotel to start a new job and extend their stay in the hotel while they save for a housing deposit.

The ‘homeward bound’ option is a good example of how diversion works with unhoused people involved in the justice system. Street outreach with diversion services partners with the supervising agents in the Arkansas Department of Corrections to allow probationers to transfer back to their residing state in lieu of entering street homelessness in Fayetteville upon release. It also positively impacts unhoused people who have been released from jail awaiting trial. Providing problem solving and services to unhoused people released from jail helps them successfully meet the requirements of the court system while at the same time reducing jail system expenses accrued by high frequency utilizers.

Diversion services are available on call from partners in the homeless response system and work closely with other frontline service providers to intervene and follow up with appropriate candidates for diversion services. Street outreach with diversion services is delivered by people with lived experience whenever possible, as part of a trauma informed practice.

<b>Outreach/Diversion Services Budget</b>	<b>Year 1</b>	<b>Year 2</b>
staffing	\$25,000.00	\$25,000.00
hotels stays	\$4,800.00	\$4,800.00
transportation	\$4,800.00	\$4,800.00
supplies	\$4,200.00	\$4,200.00
flexible assistance fund	\$6,000.00	\$6,000.00
<b>Subtotal</b>		<b>\$89,600.00</b>

*Expand Immediate Shelter (7hills Homeless Center)  
2 years Outcomes: 300 people in 64 shelter beds*

Expanding immediate shelter will be provided by 7hills Homeless Center. We are at a pivotal point in our community and the need to increase low-barrier, immediate shelter for people experiencing homelessness is NOW. 7hills Homeless Center is requesting funding for the following:

- Renovation of the dorms at our Walker location. Convert the space from 16 individual transitional units into 16 rooms that will accommodate 2 bunk beds per room; allowing us to have 64 beds nightly for individual shelter.
- Overnight shelter staff and security

Immediate shelter, often referred to as emergency shelter, has a vital role to play in Housing First approaches to ending homelessness. We know that shelters must be low-barrier, have a focus on assessment and triage, and intentionally link to permanent housing resources so that people move through to housing quickly. Working with urgency to end homelessness for each person, each family, must be our goal

Our current service model provides immediate needs at our DayCenter location and three types of housing options at the Walker location; rapid rehousing, transitional, and permanent supportive housing. Though we have seen success with this model we know there is a better way. Imagine the shift in this scenario for our neighbors that are

experiencing homelessness. SAFE overnight shelter, a shower, breakfast and a conversation with a case manager to set goals for the remainder of their day **versus** coming to our DayCenter location hoping to find a moment of recovery after a night of survival.

This model provides a SAFE place for someone to be 24/7, allowing us to get to better outcomes. We will provide a place for people to store belongings, access employment services and healthcare, and quickly move on to permanent housing through our Housing Navigator and intensive case management support.

What works for one person or family will not necessarily work for the next. There will be those who are not interested in moving inside to shelter, even after consistent outreach. Therefore, shelter should not be the only access point for permanent housing. *Someone can be diverted away from entering the shelter system all together.* Coordinated outreach teams, like Divas and Dudes, with “diversion” funds or flexible dollars to quickly move a person to stability, efficient coordinated entry processes that match them to the right housing intervention, and access to permanent housing resources can also be the answer.

<b>Immediate Individual Shelter Budget</b>	Year1	Year2
remodel units	\$75,000.00	0.00
staffing + security	\$250,000.00	\$155,232.00
<b>Subtotal</b>		<b>\$480,232.00</b>

*Expand family focused shelter (Salvation Army & Family Promise)*

Outcomes: 100 people sheltered and 60 people in permanent housing

Expanding family-focused shelter will be provided by the Salvation Army’s Pathway of Hope program, potentially in conjunction with the Family Promise initiative. Pathway of Hope is an approach for providing targeted case management and housing focused financial assistance to families facing homelessness. This program will accelerate the rate at which families can move on from shelter to permanent housing. It is rooted in a case management approach that focuses on client needs through a strength-based lens and utilizes short term financial assistance to help a family get its feet back under them. Family Promise is an initiative under exploration by Fayetteville congregations to offer their space for families in need of shelter, using partner congregations’ facilities and volunteers on a rotating basis. If Family Promise becomes ready to launch funds will be spent on facility modifications and/or needed supplies. Pathways of Hope will partner to provide family focused case management for families in Family Promise. If

Family Promise does not launch within this timeframe, funds will revert to the Pathways of Hope programming.

Families will come to the program through referrals from the CoC coordinated entry process, from the school districts Families in Transition staff, community partners such as Family Promise, and other service providers in this cohort.

Pathways of Hope key activities are:

- Specialized case management for providing targeted services to families, changing life trajectories and increasing hope, using individualized case management plans specific to each family's needs.
- Bringing all the Army's internal resources to bear, aligned to the goals of clients. In addition to targeted case management, these resources include assistance with food, clothing and household items, utility assistance and seasonal holiday assistance.
- Catalyzing community collaboration in service with shared clients. Connecting families with employment, childcare, counseling, and other community resources.
- Moving families from crises and vulnerability to stability and eventually self-sufficiency, tracking family progress along the way with a dedicated HMIS program with built in pre and post assessments.
- Strengths-based case management services.

Funds will partially cover a current Salvation Army case manager's salary to be able to focus that case manager exclusively on families. It will also cover financial assistance costs related to housing including rent assistance, utility deposits, rental application fees, move-in costs, and transportation. Through each family's involvement with Pathway of Hope, they will be introduced to both Salvation Army and other community based services. These include: job training, health services, childcare and education, housing options, legal services and more.

<b>Immediate Family Shelter Budget</b>	Year 1	Year 2
family promise kickstart	\$25,000.00	\$0.00
case management	\$8,000.00	\$8,000.00
rent and financial assistance	\$34,084.00	\$34,084.00
<b>Subtotal</b>		<b>\$109,168.00</b>



*Open Permanent Supportive Housing (New Beginning NWA)*  
*Outcomes: 16 People, 8 in permanent housing 8 people in shelter*

New Beginnings NWA will develop the New Community, a supportive housing micro-neighborhood which will benefit 6-10 chronically homeless persons immediately and more than 30 chronically homeless persons over the life of the project. The project offers affordable, quality rental homes paired with personalized support services located in a welcoming neighborhood. New Beginnings support services will follow alongside each resident moving into their new home to promote the tenant's health and wellbeing while honoring their freedom and independence. This project helps address the critical shortage of supportive housing as an indispensable part of a comprehensive response to the homeless crisis facing our community.

American Rescue Plan Funds will be used to purchase, remodel, and improve two triplexes. The units are located close to essential community services including public transportation. The property is under contract for \$630,000.00. An additional \$200,000 will be spent on an extensive renovation of the units to improve quality, upgrade energy efficiency, and prolong their useful life. An additional \$120,000 will be spent on shared outdoor spaces, community gardens, and site development to set up the community for onsite aqua/hydroponic farming. This community-integrated model will showcase that people who are completing their recovery from chronic homelessness can thrive and belong within the neighborhoods and cities we already have.

The New Community serves chronically homeless persons, which HUD defines as those who have a disability and have been homeless 12 months or more (often much longer). Within our local Continuum of Care, it is estimated 150 people are chronically homeless, with the vast majority living in Fayetteville.

New Beginnings currently provides low-barrier, transitional shelter, for 20 individuals at a time. The vast majority of New Beginnings residents have acquired their ID documents, found stability through connecting with health and mental health services, have begun receiving income through starting employment and/or receiving disability benefits, and feel they are ready to move out into a long-term home of their own. However, these individuals face a community-level shortage of appropriate housing to move out into.

Appropriate housing for chronically homeless individuals should be housing with key features rarely produced within the standard housing market. It should be: a) affordable to those on fixed income (disability income is typically \$840/month), b) accessible to people who have no tenant history and are still working on criminal or credit background issues on their record, c) paired with wrap around support services to help people

remain stably housed and thrive, and d) ideally, is located within a “yes in my backyard” community of welcome and belonging.

The New Community contains each of these key features:

A) **Affordability:** The city’s upfront subsidy using ARPA funds enables units to be offered at rates affordable to people on disability income and still carry the cost of taxes, insurance, maintenance, and property management fees.

B) **Accessibility:** Renter qualifications will be relaxed to allow people working on credit and criminal background issues and who have no recent tenant history a second chance at housing.

C) **Support Services:** Support services are provided by extending and enhancing the New Beginnings support team to tailor support to the needs of the tenants in their homes.

The presence of social work services on the team offers assistance with social services navigation (such as SNAP, SSI, SSDI, Arkansas Works Health Insurance, Medicaid, Medicare, Veterans benefits).

The presence of occupational therapy on the team offers life skills training that a person may have never learned or may have been lost during the course of physical or mental illness, substance use, or homelessness. This support equips community members to succeed independently at doing the things they want and need to do each day including personal hygiene, clothing care, nutrition and cooking, home management, leisure, work, money management, and more.

The presence of peer advocacy on the team offers support from a person with first-hand experience with mental illness, substance abuse, and/or homelessness. Peer advocates have completed peer-training to become competent in assisting others as they walk their own journey. Peers assist individuals to stay connected to recovery services and to their own personal support system. They help answer questions, give encouragement, and offer guidance based on their own lived expertise.

New Beginnings current support team and its partners allows for the team to adjust how much time and what kind of support is most helpful to promote tenants stability and success in the community.

In addition to personal support services, the complex is governed by a “supportive property management” approach that works best for mission-driven housing. Supportive property management delineates appropriate role differences between property managers and support service providers, promotes confidentiality, healthy boundaries, and coordinates between an at-risk tenant and their support team to equip each tenant to meet high standards and ensure a quality living environment for everyone.

D) Community of belonging: The good neighbor program helps develop positive relationships among those who live in New Community and those in the broader neighborhood. The program offers free education to neighbors about health, mental health, and behavioral health issues and how to welcome neighbors who are recovering from long-term homelessness. It offers a community garden for the whole neighborhood to share. It hosts neighborhood events to promote positive interactions between those who live and play in the broader neighborhood.

New Beginnings will privately fundraise the cost of providing ongoing support services to tenants in the New Beginnings. Any unspent funds from the capital improvements portion of the budget will be used to supplement operation and support services costs during year one and two.

Due to the vagaries of the local real estate market, two backup properties have been vetted for further exploration in addition to the triplex scenario. Scenario #2 follows a similar approach as the triplexes but with an 18 unit multi-family complex near Walker Park. New Beginnings has made a backup offer for this property for \$1,300,000.00. In this scenario, New Beginnings will raise additional funds privately to complete the purchase and renovations. Scenario #3 entails developing a portion of New Beginnings current property with 6 Avery Park Model tiny homes.

Scenario #1: Under Contract \$630,000  
1902, 1920 W Kaywood Ln, Fayetteville, AR, 72701

Scenario #2: Backup Offer \$1,300,000  
270, 272, 274, 276, 278, 280, 203, 205, 207, 209, 239 E 12th St, Fayetteville, AR,  
72701

Scenario #3: New Beginnings NWA's Current Property \$927,000  
Site Development: \$485,000  
6 Avery PMRV Tiny Homes: \$432,000

<b>Permanent Supportive Housing</b>	Year 1	Year 2
housing units	\$630,000.00	
rehabilitation	\$200,000.00	
landscaping/gardens	\$50,000.00	\$50,000.00
Subtotal		\$930,000.00

*Expand Landlord Engagement Initiative*

*Outcomes: Indirectly contribute to permanent housing numbers*

The NWA Continuum of Care Landlord Engagement Initiative was created as a regional response to recruit and retain landlords willing to lease to people transitioning from homelessness to housing using support programs or housing choice vouchers. This initiative was created because landlords were not renting to people who had vouchers. Whether it was negative past experiences with damage done to the apartment or those individuals served by housing programs tend to have low credit scores and poor criminal background issues, there never seemed to be adequate opportunity for partnership with many landlords. Through this initiative, landlords will be given an opportunity to connect with the housing case manager in a way that builds trust and a transparency that leads to positive outcomes for both the landlord and the tenant.

A robust landlord engagement initiative creates viable re-housing opportunities regardless of if the prospective tenant household is supported by a housing choice voucher, a rapid rehousing program, or a permanent supportive housing program. Currently the City of Fayetteville's Hearth Program has 11 voucher clients that are struggling to find housing that will meet the qualification of the Hearth Program and the client's needs. Fayetteville Housing Authority 19 Emergency Housing Vouchers that are waiting to be leased up as well. Rapid Re-housing grant-funded projects throughout the city also identify this barrier to moving program participants into housing.

This initiative will provide a \$500 bonus payment for first-year leases with a \$250 bonus for a 2<sup>nd</sup> year lease up for each individual/family that the landlord houses off the CoC's coordinated entry systems "by-name list". Additionally, the initiative will provide up to \$750 for repairs incurred after the deposit is spent.

<b>Landlord Engagement Budget</b>	Year 1	Year 2
voucher program incentives	\$7,500.00	\$7,500.00
risk mitigation funds	\$2,250.00	\$3,750.00
Subtotal		\$21,000.00

### **Combines Shelter and Housing Outcomes**

<b>Outcomes</b>		
Proposal component	# of people in shelter beds	# of people in permanent supportive housing units
Purchase Permanent Supportive Housing and Case Management	8	8
Expand Individual Shelter and Case Management	300	75
Launch Family Shelter Project and Case Management	50	30
Increase Street Outreach and Diversion Services		25
Expand Landlord Engagement Program	N/A	N/A
Provide Cohort Training for Collective Impact	N/A	N/A
Total	358	138

**Part 4 - What experience does the team have that makes this solution viable?**

Partner agencies in this proposal have varying years of experience working with people impacted by homelessness and insecure housing. Over the past decade, these teams have worked diligently to break down the silos and to utilize each other's expertise in ways that benefit the organizations and the clients that are being served. In the last two years, there has been a marked shift in terms of collaboration and understanding the importance of the non-duplication of efforts. With this specific project, the team has created a client-centered, outcome-based process where the client has multiple touch points from street outreach through emergency shelter or diversion all the way to housing. This A to Z process requires clear communication, full transparency and the ability to work together for a common goal. Our team continues to work in this manner through other programs such as utilizing the SAFE program through the City of Fayetteville for extreme weather. This process is collaborative with clear communication, guidelines and complete transparency.

Many of the partner agencies in this proposal have administered HUD funded projects and have experience with compliance and reporting requirements. Many have also worked with the City of Fayetteville utilizing block grant funds and other revenue sources. The team believes that utilizing the knowledge and understanding that we have all gained over the past few years along with knowledge from the City of Fayetteville and the council that this project not only is viable but it is a project that can be sustained, extended, and duplicated within Fayetteville and throughout the region.

**Part 5 - Timeline of project**

The rollout of these funds will occur over the course of two years.

Year 1 - In the first year new street outreach with diversion strategies will be fully implemented, more than sixty additional individual shelter beds will be online, family focused case management and financial assistance will be active, 80% of supportive housing units will be leased up, and landlord engagement partners will be increased.

Year 2 - In the second year funds will continue to fund street outreach, the operations of the expanded shelter beds, case management, and financial assistance, and landlord engagement initiative. 100% of the supportive housing units will be leased up.

**Part 6 - Long-term predictions and lasting effects**

Without a doubt this RFP has helped this team realize the need for collaboration as we strengthen the ecosystem of service providers serving our homeless population. One of the key challenges to ending homelessness is the distributed nature of homelessness response. This team is committed to working together to examine how we can connect people to permanent housing, moving from a mentality of “my client” to “our clients.” We can see the system as a whole and collectively remove barriers that are impacting the whole population of people experiencing homelessness.

Our commitment to work together, along with the City of Fayetteville’s financial commitment, will allow us collectively to support those experiencing homelessness and work towards the following [lasting COMMUNITY effects]:

- Reduce new entries into homelessness by consistently offering prevention and diversion resources upfront.
- Accelerate the rate at which people move through the system to permanent housing;
- Increase number of dedicated supportive housing units
- Improve data collection and data quality to provide accurate information on what kind of assistance the unhoused need.
- NOT “end homelessness” but wouldn’t that be a great long term prediction?

Ending homelessness doesn’t mean that no one is ever homeless again. It means that homelessness is rare and short because THIS community, YOUR community, has a strong system to immediately re-house someone who becomes homeless.

## Part 7 - Cost Proposal

Innovative Housing Solutions Budget		
	Year1	Year2
<b>Outreach/Diversion Services</b>		
staffing	\$25,000.00	\$25,000.00
hotels stays	\$4,800.00	\$4,800.00
transportation	\$4,800.00	\$4,800.00
supplies	\$4,200.00	\$4,200.00
flexible assistance fund	\$6,000.00	\$6,000.00
<b>Immediate Individual Shelter</b>		
remodel units	\$75,000.00	
staffing + security	\$250,000.00	\$155,232.00
<b>Immediate Family Shelter</b>		
family promise kickstart	\$25,000.00	\$0.00
case management	\$8,000.00	\$8,000.00
rent and financial assistance	\$34,084.00	\$34,084.00
<b>Supportive Housing</b>		
housing units	\$630,000.00	
rehabilitation	\$200,000.00	
landscaping/gardens	\$100,000.00	
<b>Landlord Engagement</b>		
voucher program incentives	\$7,500.00	\$7,500.00
risk mitigation funds	\$2,250.00	\$3,750.00
<b>2 Year Total</b>		\$1,630,000.00



