

# Grantee: Visalia, CA

## Grant: B-08-MN-06-0011

### July 1, 2021 thru September 30, 2021 Performance

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<b>Grant Number:</b> B-08-MN-06-0011	<b>Obligation Date:</b>	<b>Award Date:</b>
<b>Grantee Name:</b> Visalia, CA	<b>Contract End Date:</b>	<b>Review by HUD:</b> Submitted - Await for Review
<b>Grant Award Amount:</b> \$2,388,331.00	<b>Grant Status:</b> Active	<b>QPR Contact:</b> No QPR Contact Found
<b>LOCCS Authorized Amount:</b> \$2,388,331.00	<b>Estimated PI/RL Funds:</b> \$3,590,766.30	
<b>Total Budget:</b> \$5,979,097.30		

### Disasters:

#### Declaration Number

NSP

### Narratives

#### Areas of Greatest Need:

1. Housing and Recovery Act of 2008 (HERA) for the purpose of assisting in the redevelopment of abandoned and foreclosed homes. Neighborhood Stabilization Program (NSP, treated as CDBG funds. Priority to areas of greatest need 1) with greatest percentage of foreclosures, 2) with the highest percentage of homes financed with sub prime loans; 3) identified as likely to face a significant rise in the reate of home foreclosures. NSP Substantial Amendment- Public Facility - Eligible Use "E". Area of greatest need: NSP1 Boundaries.

#### Distribution and and Uses of Funds:

City of Visalia NSP Acquisition, Rehabilitation and Resell Program (Areas up to 120% AMI) - \$1,550,000 and NSP Acquisition, Rehabilitation and Resell Program. (Income at or below 50% of the AMI) \$600,000 (597,082.75 minimum).The required 25 % set aside: Grant funds amount of \$261,825.32 (0011-B) and Program Income in the amount of \$335,257.43 shall be utilized to fill the gap to comply with the required 25% set aside.

Funding approved for Habitat for Humanity (HfH) to acquire foreclosed homes, rehabilitate and resell to very low income households. Part of the 25% set aside funding for households at or below 50% ami.

May 15, 2012: 210 NW 2nd funding returned. \$338,174.68 placed back into the 25% set aside Acquisition, resell to households up to 50% AMI.

Minor Amendments, including option to sell to Non-profit agency or rent, and funding adnd agreement amendments between City and HfH are included.

Substantial Amendment- added Eligible Use "E" Redevelopment Vacant Property- Garden Street. Public Facility as transitional/bridge housing for homeless or at risk of homelessness. Correlated eligible activity from the CDBG Entitlement Regulation- for the use of the NSP funding is: 24 CFR 570.201 (c ) Public Facilities and improvements.

#### Definitions and Descriptions:

(1) Definition of "blighted structure" in context of state or local law. Under the Federal Register / Vol. 73, No. 194 / Monday, October 6, 2008 / Notices, "Blighted structure", is defined as: "A structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare." Under the City of Visalia, City Municipal Code, Chapter 15.44, Housing Standards, "Blighted Structures" may be interpreted as the definition under 15.44.020, "Housing quality standards" which reads: "means the existence of any buildings or structures which are structurally unsafe or which constitute a fire hazard or which otherwise adversely affect the health, safety or wellbeing of a human life, or which in relation to existing use constitute a hazard to safety or health or public welfare by reason of inadequate maintenance, dilapidation, obsolescence, fire or disaster damage, rodent infestation, or abandonment, as defined in Section 17920.3 of the California Health and Safety Code." Under the State of California, Health and Safety Code, Section 17920.3 reads: "Any building or portion thereof including any dwelling unit, guestroom or suite of rooms, or the premises on which the same is located, in which there exists any of the following listed conditions to an extent that endangers the life, limb, health, property, safety, or welfare of the public or the occupants thereof shall be deemed and hereby is declared to be a substandard building". (2) Definition of "affordable rents." The City will follow the requirements of the program funding and ensure compliance with the Fair Market Rents and utilize the HOME Program Rent Limits for the NSP Program. These requirements were established at the inception of the program and required by HUD to obtain the 2008 HERA Act funding. Visalia-Porterville, CA MSA Also included are the HOME Program Rent limits for reference. HOME Rent Limits Requirement: Qualification as Affordable Housing: Rental Housing - 24 CFR 92.252 Housing is considered to be



affordable if gross housing costs (gross = rent + utility) are 30% or less of a person's income. For assisted housing projects, rents are set to be affordable to households at specific levels (Very Low Income, Low Income, etc.). Rents are adjusted higher for larger units and lower for smaller units according to formulas set by the Federal government. Rent limits for assisted housing are for gross rents. The actual rents charged to tenants are calculated by subtracting utility allowances from the gross rents. It is not the City of Visalia's initial intent to purchase rental properties, however, if the market dictates the need, rental properties will be considered and the City will follow the regulation based upon funding sources. (3) Describe how the grantee will ensure continued affordability for NSP assisted housing. Upon purchasing homes at a discount rate (up to 1% discount from the appraised market value), there will be a difference in the cost and value. Also, if the property requires rehabilitation, to bring the property into compliance with State and Local laws, additional NSP funding will be invested into the property. Upon preparing for the sale of the home, the purchase price will comply with the requirements of HERA and the NSP regulations. The borrower will obtain a first mortgage, at an affordable rate and terms from a local lender. The borrower may carry a second mortgage. An affordability covenant will be placed upon the property for a period of 15 years. If a borrower is unable to obtain a first mortgage the City shall act as the Beneficiary (carrying the first mortgage). The loan will be serviced and monitored through the City's loan servicing agency, AmeriNational Community Services, Inc. NSP

### **Low Income Targeting:**

Funding was reserved to assist in purchasing properties, in areas of greatest need, and then rehabilitated, thereafter, resold to families with income not exceeding 50% of AMI. City council approved an agreement with Habitat for Humanity December 19, 2011, November 2012, November 17, 2014 and January 17, 2017 for funding to acquire foreclosed homes, rehabilitate, and resell to very low (50% ami and below) and also above 50% to 120% AMI households.

As per recent notification by HUD regional office, the October 19, 2010 rule where 25% of PI received moving forward is to be added to the set aside, has now been revised to state that 25% of all PI from the inception of the program is to be set aside for households at or below 50% ami. The total set aside requirement as of December 31, 2012 is: \$1,293,907.28. Of this amount, both City staff and Habitat are working to acquire, rehabilitate and resell homes to households at or below 50% of the area median income.

NSP Substantial Amendment- for Public Facility (Garden Street Project):

The public facility will meet the LMMA national objective. The project will be within an NSP Targeted area, for households at or below 120% of the area median income. The facility will be used by NSP1 eligible beneficiaries. Majority if not all clients will have income certifications from the non-profit.

### **Acquisition and Relocation:**

It is not the City's initial goal to utilize NSP funding to demolish substandard housing, however, if the market indicates that there is a higher demand and need, the city will consider this approach with revolved NSP funding.

(1) Activity Name: City of Visalia NSP Acquisition, Rehabilitation and Resell Program (Areas up to 120% AMI) and (Areas 0-50% AMI)

(2) Activity Type: (include NSP eligible use & CDBG eligible activity) The Activity type is "Purchase and Rehabilitation". The identified NSP eligible uses and the CDBG eligible activities are as follows:

- NSP: §2301(c)(3)(B) purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed, in order to sell, rent, or redevelop such homes and properties; and CDBG: 24 CFR 570.201(a) Acquisition; (b) Disposition, (i) Relocation, and (n) Direct homeownership assistance (as modified below); 24 CFR 570.202 eligible rehabilitation and preservation activities for homes and other residential properties (HUD notes that rehabilitation may include counseling for those seeking to take part in the activity). And "Financing Mechanism",

- NSP: §2301(c)(3)(A) establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate- income homebuyer

CDBG: As part of an activity delivery cost for an eligible activity as defined in 24 CFR 570.206. Also, the eligible activities listed below to the extent financing mechanisms are used to carry them out.

(3) National Objective: (Must be a national objective benefiting low, moderate and middle income persons, as defined in the NSP Notice—i.e., ≤ 120% of area median income).

Additional Activity Type Acquisition, construction, reconstruction of public facilities (Technical Amendment)

NSP Substantial Amendment- Garden Street Project:

the public facility will be acquired by a Non-profit agency, or an affiliate entity, for operations. The non-profit agency will rehabilitate the facility for transitional and/or bridge housing. They will also work with a service provider to provide supportive services to the tenants. The number of units- one (1) and there is no intention to demolish units.

### **Public Comment:**

The original 2008 Action Plan Amendment: Staff coordinated a public community meeting, held on Wednesday, October, 29, 2008, held at the City Hall, Council Chambers from 6:00 p.m. to 7:30 p.m. The community's four (4) committees, listed below, and the public in general were invited to attend. As identified in the Citizens Participation Plan, the community committees, Citizens Advisory Committee, Northern Visalia Neighborhood Committee, Disability Advocacy Committee and Washington for a Better Community Committee, along with the general public. In addition to inviting the public and committees, Staff published the public hearing notice in the Visalia Times Delta and El Sol. The notice was also posted at City Hall East, West and North, Post Office and Public Library.

Minor Amendments: Are published on the City's website and are provided in memo form. If any public comment is received it is noted.

Council approved, December 19, 2011, \$480k of the 25% set aside for Habitat for Humanity to acquire, rehab and resell to very low income households.

Council reviewing amendment to agreement between Habitat for Humanity and City for a minor technical amendment to their agreement (May 21, 2012)

City Council reviewed and approved amendments with Habitat for Humanity. reflected on the website. See Habitat for Humanity activity for copies of Council approvals and various amendments to the agreement.

reduced balance in activity 0011-A to actual.6-28-16

Substantial Amendment-January 17, 2017: Added \$180k to Habitat for Humanity, and also allow minor amendment by memo if additional pi remains; Habitat may also assist households up to 120% ami. See attached Council report

Substantial Amendment- Added Public Facility (activity). public hrg and noticing completed. 9-17-18; Loan agreements executed August 23, 2019.

Minor Amendment - increased Public facility funding by \$40,000 See memo March 27, 2020.



Overall	This Report Period	To Date
<b>Total Projected Budget from All Sources</b>	\$2,489.49	\$5,968,960.54
<b>Total Budget</b>	\$2,489.49	\$5,968,960.54
<b>Total Obligated</b>	\$0.00	\$5,922,518.71
<b>Total Funds Drawdown</b>	\$197.32	\$5,842,571.49
<b>Program Funds Drawdown</b>	\$0.00	\$2,374,912.82
<b>Program Income Drawdown</b>	\$197.32	\$3,467,658.67
<b>Program Income Received</b>	\$2,489.49	\$3,507,742.63
<b>Total Funds Expended</b>	\$0.00	\$5,792,171.99
<b>HUD Identified Most Impacted and Distressed</b>	\$0.00	\$0.00
<b>Other Funds</b>	\$0.00	\$0.00
Match Funds	\$0.00	\$0.00
Non-Match Funds	\$0.00	\$0.00

### Funds Expended

Overall	This Period	To Date
City of Visalia	\$0.00	\$3,362,896.13
City of Vislaia	\$0.00	\$1,374,821.56
Habitat for Humanity of Tulare County	\$0.00	\$829,454.30
Self Help Enterprises, Inc	\$0.00	\$225,000.00

### Progress Toward Required Numeric Targets

Requirement	Target	Projected	Actual
<b>Overall Benefit Percentage</b>	99.99%	.00%	.00%
<b>Minimum Non Federal Match</b>	\$0.00	\$0.00	\$0.00
<b>Overall Benefit Amount</b>	\$5,435,095.74	\$0.00	\$0.00
<b>Limit on Public Services</b>	\$358,249.65	\$0.00	\$0.00
<b>Limit on Admin/Planning</b>	\$238,833.10	\$543,458.00	\$542,695.64
<b>Limit on Admin</b>	\$0.00	\$543,458.00	\$542,695.64
<b>Most Impacted and Distressed</b>	\$0.00	\$0.00	\$0.00
<b>Progress towards LH25 Requirement</b>	\$1,494,774.33		\$1,832,220.25

### Overall Progress Narrative:

No additional housing units acquired, rehabbed or resold.

### Project Summary

Project #, Project Title	This Report	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
9999, Restricted Balance	\$0.00	\$0.00	\$0.00
ADMIN, Administration	\$0.00	\$0.00	\$0.00
Eligible Use "E"-Redevelopment Vacant Property, 0011-D-	\$0.00	\$262,054.52	\$163,263.95
NSP -B, Acquisition, rehab, resell	\$0.00	\$5,676,710.97	\$2,211,648.87



# Activities

Project # / NSP -B / Acquisition, rehab, resell



**Grantee Activity Number: 0011-A- HfH NSP 120%**  
**Activity Title: 0011-A HfH NSP 51% to 120%**

**Activity Type:**  
 Rehabilitation/reconstruction of residential structures  
**Project Number:**  
 NSP -B  
**Projected Start Date:**  
 01/17/2017  
**Benefit Type:**  
 Direct ( HouseHold )  
**National Objective:**  
 NSP Only - LMMI

**Activity Status:**  
 Under Way  
**Project Title:**  
 Acquisition, rehab, resell  
**Projected End Date:**  
 12/31/2022  
**Completed Activity Actual End Date:**  
  
**Responsible Organization:**  
 Habitat for Humanity of Tulare County

Overall	Jul 1 thru Sep 30, 2021	To Date
<b>Total Projected Budget from All Sources</b>	\$0.00	\$238,653.44
<b>Total Budget</b>	\$2,470.25	\$238,653.44
<b>Total Obligated</b>	\$0.00	\$221,401.23
<b>Total Funds Drawdown</b>	\$150.00	\$179,852.13
<b>Program Funds Drawdown</b>	\$0.00	\$0.00
<b>Program Income Drawdown</b>	\$150.00	\$179,852.13
<b>Program Income Received</b>	\$2,470.25	\$39,718.45
<b>Total Funds Expended</b>	\$0.00	\$177,252.13
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00

**Activity Description:**

Habitat to acquire foreclosed single family properties, rehabilitate and resell to households up to 120% ami. A property transaction will be redirected to this activity. Additional property(ies) may be under this category. Additional funding provided to HfH, approved through public hearing, citizen participation process and council approval. Funds pulled from 0011-B of \$180K approved by CC jan 2017. Additional program income generated continues to increase activity budget.

**Location Description:**

Habitat for Humanity will be acquiring foreclosed single family homes in the City's approved NSP targeted boundaries:

- "Washington School Neighborhood Area": Census Tract blocks within 17.01 and 18.00 bound by Noble Avenue/Hwy 198 East to Ben Maddox Way, South to Walnut Avenue, West to Mooney Boulevard, North to Noble Ave/Hwy 198.
- "Lincoln Oval Park Neighborhood Area": Census Tract areas (all block groups) 10.04.2, 10.04.4, 11.00.1, 11.00.2, 11.00.3, 11.00.4, 12.00.1 and 12.00.5; Bound by Noble/Hwy 198, West to Mooney Boulevard, North to Houston east to Giddings, North to Ferguson, East to Santa Fe, South to Noble/Hwy 198
- "Northeast Visalia Area": Census Tracts blocks within 13.01 and 13.02: Starting from Santa Fe at Noble/Hwy 198, North to Riggin, East along St Johns Way to Road 148 9within City limits), South to Noble, West to Santa Fe.
- "Birdland Area": Census map Tracts (block groups) 10.04.1 and 10.04.3. bound by Giddings, Riggin Avenue, Santa Fe and Ferguson



- “Shannon Ranch Area”: Census Tract 10.03: The boundary shall be all blocks with Tract 10.03: Starting from Goshen Avenue, heading West to Shirk (Road 92), north to Riggins, East to Demaree, North to Pratt, east to Mooney Boulevard, south to Riggins, East to Giddings, South to Houston, West to Mooney, south back to Goshen Avenue. (within City limits)

**Activity Progress Narrative:**

**Accomplishments Performance Measures**

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
<b># of Housing Units</b>	0	1/2
<b># of Singlefamily Units</b>	0	1/2

**Beneficiaries Performance Measures**

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
<b># of Households</b>	0	0	0	0/0	1/0	1/2	100.00
<b># Owner</b>	0	0	0	0/0	1/0	1/2	100.00

**Activity Locations**

**No Activity Locations found.**

**Other Funding Sources**

No Other Funding Sources Found

**Other Funding Sources Budgeted - Detail**

**No Other Match Funding Sources Found**

**Activity Supporting Documents:** None



## Grantee Activity Number: 0011-B

### Activity Title: 0011-B

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

NSP -B

**Projected Start Date:**

03/01/2009

**Benefit Type:**

Direct ( HouseHold )

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Activity Status:**

Under Way

**Project Title:**

Acquisition, rehab, resell

**Projected End Date:**

09/30/2010

**Completed Activity Actual End Date:****Responsible Organization:**

City of Visalia

<b>Overall</b>	<b>Jul 1 thru Sep 30, 2021</b>	<b>To Date</b>
<b>Total Projected Budget from All Sources</b>	\$0.00	\$1,226,008.83
<b>Total Budget</b>	\$19.24	\$1,226,008.83
<b>Total Obligated</b>	\$0.00	\$1,200,609.74
<b>Total Funds Drawdown</b>	\$47.32	\$1,179,118.08
<b>Program Funds Drawdown</b>	\$0.00	\$278,214.64
<b>Program Income Drawdown</b>	\$47.32	\$900,903.44
<b>Program Income Received</b>	\$19.24	\$822,841.95
<b>Total Funds Expended</b>	\$0.00	\$1,176,646.88
<b>Most Impacted and Distressed Expended</b>	\$0.00	\$0.00

### Activity Description:

City of Visalia NSP Acquisition, Rehabilitation and Resell Program - This activity specifically for families with income up to 50% of the AMI- the \$600,000 (597,082.75 minimum) set aside for 50% AMI and below. The five neighborhoods that the City of Visalia will be initially targeting are the Washington School area neighborhood, Lincoln Oval area neighborhoods, Northeast Visalia Area, Birdland and Shannon Ranch. The neighborhoods are all within identified areas with the greatest need. The activities shall include acquisition of vacant, abandoned and foreclosed properties. The properties shall be evaluated by the City of Visalia's building inspector to identify health and safety issues. The City shall follow the rules and regulations of the NSP funding in acquiring properties. It is the intent to purchase the property at a discount (1%) below the appraised market value. The appraisal shall be conducted (meeting the 60 day requirement). The housing related activities involved with the acquisition of the property may include rehabilitation. Upon preparing the home for resale, the properties will be made available to families meeting the program guidelines. The property will be sold the lessor of fair market value or total NSP investment . An Affordability Covenant will be placed upon the property (recorded) for 15 to 20 year term. The borrower would obtain a first mortgage through a local lender that meets the requirements of the program (must provide a fixed rate mortgage) or possibly through one of the lending institutions that the City is working with to provide the new borrower with a first mortgage. The City will make no profit in the turnover of the property to a new homeowner. It is the intent of the use of NSP funding to stabilize communities and rebuild neighborhoods. It is also the intent to look to the lending institutions, such as those listed above, to finance the first mortgage for the new borrower. In the event the borrower is not financed through a local lender, the City will serve as the Lender/Mortgagee (first mortgage, below market fixed rate of interest (between 3% - 6%) 30 year term), incorporating a right of first refusal in all mortgage documents. The family will be required to meet loan underwriting criteria, similar to a lending institution. Dependent upon the borrowers family income and cost of the home and qualifications, the borrower may also need gap financing. The City will be incorporating affordability covenants as required, following regulations applicable to the funding

source utilized. It is the City's goal to acquire, rehabilitate and resell properties to families with income levels up to 50% AMI, working through Habitat for Humanity, Self Help Enterprises and CSET to obtain buyers with income levels at or below 50% of the AMI. Approximately \$600,000 NSP Funds shall address the needs of families with income at or below 50% AMI. Although the two objective listed above pertain to acquisition, rehabilitation and resale, market conditions may change, therein the area with the highest need, in addition to the eligible use of funding, therefore Staff is requesting through the authorization of the City Council to authorize City Manager, or Housing & Economic Development Director to adjust program goals to maximize expenditure of NSP funds. Increased budget of 0011B by \$300,000 on May 20, 2013, by decreasing budget 0011-A, in order to carryout activities for households at 50% ami or below. Budget decreased by \$180k CC approved \$180k to Habitat for 0011-A HfH 120% ami households on Jan 2017

### Location Description:

Within the City of Visalia city limits. Areas of concentration are those with the greatest need, which include two neighborhoods in which we are focusing our initial energies toward revitalization. The two targeted neighborhoods are Washington School and Lincoln Oval Park neighborhoods. The Washington School neighborhood lies within Census Tract areas 17.01.1, 17.01.2, 17.01.3, 17.01.4, 17.01.5, 18.00.1, 18.00.2. The second area Lincoln Oval Park neighborhood, which lies within Census Tract areas, including block groups 10.04.2, 10.04.4, 11.00.1, 11.00.2, 11.00.3. This is another area in which the city has been concentrating its efforts to address the needs of families in the community. Efforts include community outreach in collaboration with our Park and Recreation, Police, Engineering and Neighborhood Preservation Departments. Census Tract 11.00.4 is immediately adjacent to the Oval Park area. Also, contiguous to the Lincoln Oval Park area are Census Tracts 12.00.1 and 12.00.5. These Census Tracts are an extension of the Oval Park Area, to the south. The three additional areas that the City will address with the greatest needs and most impact are on the northeast and northwest sides of Houston Avenue. These areas are known as the Northeast Visalia Area, bound by Santa Fe, St Johns Parkway, Pinkham alignment and Douglas; Birdland, bound by Giddings, Riggin Avenue, Santa Fe and Ferguson; and Shannon Ranch, bound by Demaree, Riggin Avenue, Giddings up to Mooney Boulevard and Goshen Avenue. The ages of the homes vary from 20 years or more, to less than 10 years. Statistical data depicted through the attached maps support adding these three areas to the program, as well as desire from the Visalia City Council. During the public hearing held on November 3, 2008, City Council directed staff to expand its boundaries if applicable beyond the two neighborhoods to acquire and resell homes that have been foreclosed upon. The City will focus use of the 50% or below AMI funds in the Washington School and/or Lincoln Oval Park neighborhoods where homes tend to be older and less expensive and require the most rehabilitation. With respect to the 50% to 120% AMI funds, the City will acquire foreclosed homes in the Northeast Visalia, Birdland, Shannon Ranch and additional census tracts near the Lincoln Oval Park. These homes tend to be new, higher priced, require fewer improvements, and will resell faster enabling the City to fulfill its goal of recycling dollars. The Northeast Visalia area is identified in the Census map as Tracts 13.01.2 and 13.01.3 and portions of northern blocks of 13.02.1 and 13.02.2. The Birdland area is identified in the Census map as Tracts 10.04.1 and 10.04.3. This area reflects a 7.3% to 8.6% foreclosure/abandonment risk score, 81% up to 100% of the area median income range is 120% AMI or below, predicted 18 month foreclosure rate between 9.3% to 10.5%, USPS Residential Vacancy Rate is approximately 1.2% to 2.2% and a rate between 43% to 48%, Hi Cost Loan Rate Area. The last area Shannon Ranch, is identified in the Census map as Tract 10.03.1 and a portion of 10.03.2.

### Activity Progress Narrative:

### Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	8/4

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	8/4
# of Singlefamily Units	0	8/4

### Beneficiaries Performance Measures

	This Report Period			Cumulative Actual Total / Expected			
	Low	Mod	Total	Low	Mod	Total	Low/Mod%
# of Households	0	0	0	8/4	0/0	8/4	100.00
# Owner	0	0	0	8/4	0/0	8/4	100.00

### Activity Locations

No Activity Locations found.

### Other Funding Sources

No Other Funding Sources Found





## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

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**Activity Supporting Documents:**

None

