Grantee: Oregon

Grant: B-11-DN-41-0001

July 1, 2020 thru September 30, 2020 Performance Report

Grant Number: Obligation Date: Award Date:

B-11-DN-41-0001

Grantee Name: Contract End Date: Review by HUD:

Oregon 03/09/2014 Reviewed and Approved

Grant Award Amount: Grant Status: QPR Contact: \$5,000,000.00 Active Alycia Howell

LOCCS Authorized Amount: Estimated PI/RL Funds:

\$5,000,000.00 \$2,247,111.20

Total Budget: \$7,247,111.20

Disasters:

Declaration Number

NSP

Narratives

Summary of Distribution and Uses of NSP Funds:

Introduction: The U.S. Housing and Urban Development (HUD) allocated \$5,000,000 in NSP-3 funds to the State of Oregon (the "Grantee"). HUD requires Grantees to concentrate the allocation funds to neighborhoods with the highest numbers of foreclosures to ensure the greatest impact on stabilizing neighborhoods. NSP financial assistance to homebuyers and non-profit developers should result in increased occupancy and improved housing conditions in neighborhoods with the largest inventory of foreclosed, vacant or abandoned residential properties. Given limited funding and the national objective of achieving the greatest impact on such neighborhoods, Oregon Housing and Community Services (OHCS - aka the "Grantee") has elected to initially focus its allocation of NSP-3 funds in neighborhoods with a HUD Needs Score of 15 or above. Note the highest Need Score for Oregon is 17 and the HUD threshold for the lowest allowable Need Score is 11. If it is determined at later date that target areas with scores of 15 or greater are not yielding enough eligible properties that can be completed within the NSP expenditure deadline, OHCS may consider amending this Action Plan by revising the boundaries of existing target areas and analyzing the feasibility of areas with scores of 14 or greater. Ultimately any revision must be in accordance with the program intent to focus NSP resources within a concentrated area to ensure maximum impact on stabilizing neighborhoods. Process for Selecting Areas of Greatest Need First, OHCS utilized GIS mapping software to identify geographic areas with a HUD Needs Score of 15 or higher. Second, OHCS conducted an analysis of these geographic areas using the HUD NSP-3 Mapping system. This second step enabled OHCS to create smaller, more manageable Target Areas where the demand for NSP assistance could be matched up with potential local resources. Overall, 12 separate Target Areas were created across three regions of the state. Third, OHCS conducted a competitive process for a request for proposals for NSP administrators to determine at least one Subrecipient from each region. Applicants were given the Target Area maps and Planning Data and given five weeks to submit an application for funding. OHCS reviewed the applications and awarded funds to applicants proposing to serve Target Areas with a HUD Needs Score of 15 or higher. Because the original 12 Target Areas were too large and required the completion of number of housing units that exceeded the amount NSP funding, OHCS negotiated the reconfiguration of the Target Areas down to six areas. Description of the Primary Target Areas Including Market Conditions and Characteristics All of the Target Areas identified in this Substantial Amendment are within or adjacent to Target Areas from either NSP-1 or NSP-2 target areas. Currently, OHCS as the NSP-1 Grantee and the lead member of the NSP-2 Consortium can attest to the fact that the demand for NSP funding assistance in all three regions continues to remain strong. NSP-3 is essentially an augmentation of the previous rounds of NSP funding in similar Target Areas. According to data from the Bureau of Labor and Statistics Oregon has an unemployment rate of 10.6%, the 7th highest unemploymal target areas listed have unemployment rates above the state average. Recent data from RealtyTrac shows fore

Summary of Distribution and Uses of NSP Funds:

closure starts for December of 2010 in each of the primary counties within the three NSP-3 regions still high with 430 in Multnomah, 312 in Deschutes and 199 in Jackson. Region A: Multnomah County - City of Portland & City of Gresham Portland and Gresham are the two most populous cities in the State of Oregon. Portland has one and Gresham has two target areas with a Needs Score of 15 or higher. Both Cities were Subrecipients of NSP-1 funds and were very successful in adm

How Fund Use Addresses Market Conditions:

Description of the Primary Target Areas Including Market Conditions and Characteristics All of the Target Areas identified in this Substantial Amendment are within or adjacent to Target Areas from either NSP-1 or NSP-2 target areas. Currently, OHCS as the NSP-1 Grantee and the lead member of the NSP-2 Consortium can attest to the fact that the demand for NSP funding assistance in all three regions continues to remain strong. All of the Subrecipients or Subgrantees that administered previous rounds of NSP funding requested either NSP-1 or NSP-2 funds given the demand for homebuyer down payment



assistance was very strong. In addition, most non-profit affordable housing developers also requested additional funding to acquire eligible properties in these areas. Potential Target Areas in this Substantial Amendment would be essentially an augmentation of the previous rounds of NSP funding. According to data from the Bureau of Labor and Statistics Oregon has an unemployment rate of 10.6%, the 7th highest unemployment rate in the nation. Most of the cities within the potential target areas listed have unemployment rates above the state average. Recent data from RealtyTrac shows foreclosure starts for December of 2010 in each of the primary counties within the three regions still high with 430 in Multnomah, 312 in Deschutes and 199 in Jackson. Region A: Multnomah County - City of Portland & City of Gresham Portland and Gresham are the two most populous cities in the State of Oregon. Portland has one and Gresham has two target areas with a Needs Score of 15 or higher. Both Cities were Subrecipients of NSP-1 funds and were very successful in administering NSP Activity A, Financing Mechanisms. In addition, the City of Portland has several non-profit partners requesting additional NSP funds for rental properties, community land trust acquisitions and low income home ownership through Habitat for Humanity. The City of Gresham closed over 20 NSP-1 down payment assistance loans and leveraged over \$2,700,000 in first mortgage funds. The City limited their down payment assistance to \$25,000 per housing unit. The funds were expended in a timely manner and the demand is continuous for NSP or a program like NSP to stimulate home buying in the local housing market. The City could easily continue this program given additional NSP funding. Physical housing conditions in the City are generally very good and few homes require any substantial rehabilitation work. As a result, by simply implementing a down payment assistance program the City could have a significant impact on both of its NSP-3 Target Areas in a short time frame. Similar to most cities in Oregon, unemployment is high in Gresham. However, as the Portland Metropolitan area's most populous suburb, the city is near employment opportunities therefore it is reasonable to assume an NSP program would be effective in stimulating home ownership in neighborhoods with high foreclosures. The City of Portland is very similar to Gresham given the Portland Housing Bureau's (PHB) success in administering an NSP Activity A, down payment assistance program. The demand in Portland was so great that PHB was forced to conduct a lotteryosp; Portland also has a high quality housing inventory and will likely keep NSP expenditur

How Fund Use Addresses Market Conditions:

es on rehabilitation relatively low. PHB anticipates a majority of its NSP funds will be expended on Activity A. Further, since initially PHB has only one Target Area designated under NSP-3 it expects the demand to exceed the availability of funds. Region B: Deschutes County – City of Redmond and La PineDeschutes County, located in Central Oregon has the highest NSP Needs Scores. The City of Redmond, located in the far northeast corner of the county has at least eight b

Ensuring Continued Affordability:

Affordability Period

Home ownership activities:

For home ownership activities, subrecipients and subgrantees may utilize either the Recapture or Resale methodology to ensure NSP-3 beneficiaries meet the minimum required term of affordability. When the recapture method is utilized, the program administrator must execute and record against the property, a Deed of Trust that states the terms for recapture of NSP funds. If the Resale method is utilized, the program administrator must record a deed restriction or declaration of covenants stating the assisted housing unit, if assisting housing unit is refinanced, sold or ownership is transferred to a third party, the NSP assisted housing unit must be conveyed to an income eligible household. Guidance for the Recapture and Resale Method of Affordability may be found in HOME Regulations 24CFR92.254. Rental Housing Activities:

For rental activities, all rents shall be structured to ensure affordability for the minimum time period specified in HOME Regulations 24CFR92.252. Affordability requirements will be maintained through a use restriction recorded against the Deed of Trust and Promissory Notes. Requests for subordination of NSP-3 affordability requirements for financing purposes will be reviewed on a case by case basis. Further, on a case-by-case basis, OHCS may grant exceptions to the term of affordability but in no case can the term be less than required under the HOME program.

Definition of Blighted Structure:

Definition of Blighted Structure

Blighted Structures means properties that are in conformance with Oregon Revised Statute 457.010 Definitions. As used in this chapter, unless the context requires otherwise:(1) "Blighted areas" means areas that, by reason of deterioration, faulty planning, inadequate or improper facilities, deleterious land use or the existence of unsafe structures, or any combination of these factors, are detrimental to the safety, health or welfare of the community. A blighted area is characterized by the existence of one or more of the following conditions:(a) The existence of buildings and structures, used or intended to be used for living, commercial, industrial or other purposes, or any combination of those uses, that are unfit or unsafe to occupy for those purposes because of any one or a combination of the following conditions:

- (A) Defective design and quality of physical construction;
- (B) Faulty interior arrangement and exterior spacing;
- (C) Overcrowding and a high density of population; (D) Inadequate provision for ventilation, light, sanitation, open spaces and recreation facilities; or
- (E) Obsolescence, deterioration, dilapidation, mixed character or shifting of uses.

Procedures for Preferences for Affordable Rental Dev.:

Preference for Low Income Rental Housing

Within all eligible NSP-3 target areas the Grantee will set housing unit goals for the acquisition and rehabilitation of low income rental housing. The respective Subrecipients or Subgrantees administering NSP will be required to identify viable housing units that can be acquired and rehabilitatedfor low income housing. Where possible multiple unit developments such as condominiums or attached town homes should be pursued for acquisition. (LIRH) requirement. This plan shall include:

- The amount of funds set aside for low income rental housing for each NSP-3 target area.
- Identification of all low income housing providers within the region with the capacity to acquire, own and manage low income rental housing.
- The method for notifying the local housing authority and all affordable housing providers of the availability of NSP-3 funds available for LIRH.
- A local market study describing the demand for LIRH. The study should include but not be limited to area vacancy rates, market rents, trends in sales prices, absorption rates, median income for the area.
- A description of how the NSP-3 will be marketed to affordable housing developers.
- How the jurisdiction will ensure that LIRH unitsdeveloped will be marketed to the public.
- · Availability or accessibility to rental assistance in the jurisdiction.
- A description of the local Housing Authority's affordable housing programs and how the jurisdiction with partner with the HA to ensure that NSP acquisitions result providing LIRH.
 Implementation of LIRH plans will be a contractual requirement of all Subrecipients or Subgrantees receiving sub-awards of NSP-3 funds. All

Subrecipients and Subgrantees receiving NSP-3 funds will be required to submit monthly reports to the Grantee on their activities related to the provision of LIRH. The Grantee will evaluate progress on meeting LIRHrequirements and as necessary reallocate funds to entitiesable meet or exceed the LIRH requirement.



Definition of Affordable Rents:

Definition of Affordable Rents

o NSP-3 rents shall be consistent with rent restrictions under HOME program regulations per 24CFR92.252. The Grantee may make adjustments or exceptions on a case by case basis but under no condition may such exceptions be undocumented or inconsistent with HOME program regulations. Documentation of exceptions shall be based on direct guidance from HUD or the regulations listed under this section of the Substantial Amendment.

o Unless otherwise defined below, NSP-3 assisted rental units will carry rent and income restriction requirements. Rental units must be occupied only by households that are eligible as low, moderate, or middle income families (LMMI). LMMI households must have incomes that are less than or equal to 120% of area median income, adjusted for family size.

NSP-3 assisted rental units must meet the following requirements to qualify as affordable Housing under the NSP Low Income Set Aside requirement:

- 1. A minimum of 25% of NSP-3 funds must be expended on projects that benefit households whose incomes do not exceed 50% of area median income. Rents must be equal to or less than the Low Income Housing Tax Credit program rent level for 50% of area median income units. If the NSP assisted housing unit receives Federal or State project-based rental subsidy, the rent paid by the income qualified households cannot be more than 30 percent of the family's adjusted income (i.e., tenant contribution plus project- based rental subsidy). 2. For all other rental units created under the NSP-3 program, affordable rents will be the lesser of:
- The applicable fair market rents for the area, less all utility costs paid by the tenants; or
- Thirty percent (30%) of the adjusted income of a family whose annual income equals eighty percent (80%) of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit or family size.

On a case-by-case basis, OHCS may grant rent exceptions as necessary to assure long term viability of rental housing projects as long as the rents meet NSP-3 requirements.

Housing Rehabilitation/New Construction Standards:

Housing Rehabilitation and New Construction Standards

Rehabilitation Standards shall be defined as follows

o All NSP-3 assisted properties must comply with the following rehabilitation standards:

a) HUD Housing Quality Standards (HQS) shall be the minimum rehabilitation standard.

b) In addition to HQS, all NSP-3 rehabilitation shall comply with local building codes where applicable. In instances where a local code is in force, the Subrecipient or Subgrantee shall ensure all rehabilitation is completed according to such codes. All rehabilitation shall at a minimum

always be completed to the standards set forth by HQS regardless of local code standards.
c) Where possible Energy Efficient and Environmentally Friendly Green Elements should be incorporated in all NSP-3assisted projects.

These practices which are listed in detail on pages 64347 and 64348 of NSP-3 funding and regulatory notice FR-5447-N-01 include:

- Transit Accessibility
- Green Building Standards
- Re-Use of Cleared Sites or Vacant Lots
- Deconstruction
- Renewable Energy
- Sustainable Site Design
- Water Conservation
- Energy Efficient Materials Healthy Homes

Where possible the Green Communities Criteria 2008 created by the Enterprise Foundation should be incorporated into NSP-3 projects. Many of these criteria mirror the green elements listed immediately above however, this criteria provides specific details and methodologies useful to developers.

Vicinity Hiring:

The Grantee will establish a program policy and insert language into all Subrecipient and Subgrantee agreements thatentities administering NSP-3 funds shall implement practices that promote hiring of local persons for NSP activities including construction, maintenance or property management work. Subrecipients will be required to document procurement processes that when bids or quotes are taken from contractors o perform rehabilitation or management activities on NSP-3 assisted properties that there's a preference for hiring oflocal low income residents. All bid documents shall contain language encouraging hiring local low income persons and be distributed to local contractors, suppliers and service providers. Further, all NSP-3 program marketing or promotional materials shall contain language specifying the preference for local hiring.

Grantee Contact Information:

NSP-3 Grantee Information

Grantee: Oregon Housing and Community Services (OHCS)

725 Summer Street - Suite B

Salem, OR 97301

Contact Person: Alycia Howell, Program Analyst

Tel: 503-986-2109

Email: alycia.howell@oregon.gov

Grantee DUNS #: 809580293

Overall **This Report Period** To Date **Total Projected Budget from All Sources** \$7,247,111.20

Total Budget (\$132,068.53) \$7,247,111.20



Total Obligated	(\$3,711.95)	\$7,187,050.50
Total Funds Drawdown	\$1,027.97	\$7,100,807.13
Program Funds Drawdown	\$0.00	\$4,854,113.69
Program Income Drawdown	\$1,027.97	\$2,246,693.44
Program Income Received	(\$132,068.53)	\$2,247,111.20
Total Funds Expended	\$0.00	\$7,101,581.95
Most Impacted and Distressed Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

Progress Toward Required Numeric Targets

Requirement	Target	Actual
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	\$0.00	\$0.00
Limit on Public Services	\$750,000.00	\$0.00
Limit on Admin/Planning	\$500,000.00	\$550,356.57
Limit on Admin	\$0.00	\$550,356.57
Most Impacted and Distressed Threshold (Projected)	\$0.00	\$0.00
Progress towards LH25 Requirement	\$1,811,777.80	\$2,363,616.74

Overall Progress Narrative:

There is minimal activity and funds available in the NSP-3 program. OHCS received approval from HUD on June 9, 2020 to allow Sub-grantees to transfer their program income earned in their NSP-3 program into their CDBG programs. The City of Bend transferred \$60,000 and the City of Redmond transferred \$132,057.78. All Subgrantees including the City of Medford and the City of Portland (who did not have any program income on hand to transfer) were approved for the transfer of current and future program income to be transferred into their CDBG programs. Program income was received from FM-LMMI and PR-Lmmi activities. In the future Sub-grantees will no longer be required to submit their program income to OHCS for reporting into the DRGR system. Future program income will be receipted directly into their CDBG programs. All program income receipts posted to DRGR were cancelled and activity budgets adjusted based on the reduction of program income inot the NSP-3 program.

Project Summary

Project #, Project Title	This Report	To Date		
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown	
1-FM, Financing Mechanisms	\$0.00	\$1,026,465.73	\$662,752.08	
2-PR-LH25, Purchase / Rehabilitation	\$0.00	\$5,632,943.47	\$3,694,889.35	
6-ADMIN, Administrative Funds	\$0.00	\$659,770.53	\$496,472.26	
State Pool, State Pool	\$0.00	\$60,000.00	\$0.00	



Activities

Project # / 1-FM / Financing Mechanisms

Grantee Activity Number: 1-FM-Redmond-LMMI
Activity Title: Redmond-FM-LMMI

Activitiy Category:

Homeownership Assistance to low- and moderate-income

Project Number:

1-FM

Projected Start Date:

07/31/2011

Benefit Type:Direct (HouseHold)

National Objective:

NSP Only - LMMI

Program Income Account:

City of Redmond

Activity Status:

Under Way

Project Title:

Financing Mechanisms

Projected End Date:

03/08/2014

Completed Activity Actual End Date:

Responsible Organization:

City of Redmond

Jul 1 thru Sep 30, 2020	To Date
N/A	\$618,774.00
(\$100,617.43)	\$618,774.00
\$0.00	\$618,774.00
\$0.00	\$618,774.00
\$0.00	\$355,677.78
\$0.00	\$263,096.22
(\$100,617.43)	\$54,000.00
\$0.00	\$618,774.00
\$0.00	\$0.00
\$0.00	\$0.00
	(\$100,617.43) \$0.00 \$0.00 \$0.00 \$0.00 (\$100,617.43) \$0.00

Activity Description:

Provide downpayment and closing cost assistance to low moderate and middle income homebuyers to purchase NSP eligible residential properties.

Location Description:

City of Redmond, Oregon.

Activity Progress Narrative:



Accomplishments Performance Measures

This Report Period Cumulative Actual Total / Expected

 Total
 Total

 # of Housing Units
 0
 74/20

 # of Singlefamily Units
 0
 74/20

Beneficiaries Performance Measures

This Report Period Cumulative Actual Total / Expected

Purchase / Rehabilitation

	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	0	0	0	0/0	22/20	22/20	100.00
# Owner Households	0	0	0	0/0	22/20	22/20	100.00

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount

No Other Funding Sources Found Total Other Funding Sources

Project # / 2-PR-LH25 / Purchase / Rehabilitation

Grantee Activity Number: 2-PR-Redmond-LMMI

Activity Title: Redmond Purchase/Rehab

Activity Category: Activity Status:

Rehabilitation/reconstruction of residential structures Under Way

Project Number: Project Title:

Projected Start Date: Projected End Date:

11/30/2011 03/08/2014

Benefit Type: Completed Activity Actual End Date:
Direct (HouseHold)

National Objective: Responsible Organization:

NSP Only - LMMI City of Redmond

Program Income Account:

City of Redmond

2-PR-LH25

Overall	Jul 1 thru Sep 30, 2020	To Date
Total Projected Budget from All Sources	N/A	\$831,755.21
Total Budget	(\$8,341.21)	\$831,755.21
Total Obligated	\$0.00	\$831,755.21
Total Funds Drawdown	\$0.00	\$831,755.21
Program Funds Drawdown	\$0.00	\$666,676.77
Program Income Drawdown	\$0.00	\$165,078.44



Program Income Received	(\$8,678.50)	\$374,595.38
Total Funds Expended	\$0.00	\$831,755.21
Most Impacted and Distressed Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

Activity Description:

Acquisition Rehab

Location Description:

Redmond, OR

of Properties

Activity Progress Narrative:

Accomplishments Performance Measures

This Report Period Cumulative Actual Total / Expected

Total Total

0 3/3

This Report Period Cumulative Actual Total / Expected
Total Total

of Housing Units

0

9/3

of Singlefamily Units

0

9/3

Beneficiaries Performance Measures

	This Report Period		Cumulative Actual Total / Expected				
	Low	Mod	Total	Low	Mod	Total	Low/Mod
# of Households	0	0	0	0/0	6/3	6/6	100.00
# Owner Households	0	0	0	0/0	3/0	3/3	100.00
# Renter Households	0	0	0	0/0	3/3	3/3	100.00

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount

No Other Funding Sources Found Total Other Funding Sources

Project # / 6-ADMIN / Administrative Funds

Grantee Activity Number: 6-Admin-OHCS
Activity Title: OHCS Admin

Activity Category:

Administration

Under Way

Project Number:

6-ADMIN

Projected Start Date:

Activity Status:

Under Way

Project Title:

Administrative Funds

Projected End Date:



08/01/2011 03/09/2014

Benefit Type: Completed Activity Actual End Date:

()

National Objective: Responsible Organization:

N/A OREGON HOUSING & COMMUNITY SERVICES

Overall	Jul 1 thru Sep 30, 2020	To Date
Total Projected Budget from All Sources	N/A	\$407,024.65
Total Budget	\$0.00	\$407,024.65
Total Obligated	\$0.00	\$407,024.65
Total Funds Drawdown	\$0.00	\$321,138.34
Program Funds Drawdown	\$0.00	\$321,138.34
Program Income Drawdown	\$0.00	\$0.00
Program Income Received	\$0.00	\$0.00
Total Funds Expended	\$0.00	\$321,138.34
OREGON HOUSING & COMMUNITY SERVICES	\$0.00	\$321,138.34
Most Impacted and Distressed Expended	\$0.00	\$0.00
Match Contributed	\$0.00	\$0.00

Activity Description:

General administrative activities per 24CFR570.206 and overall administrative duties as the Grantee.

Location Description:

City of Salem, Oregon.

Activity Progress Narrative:

During the 3rd Quarter of 2020, OHCS program staff continued to monitor the NSP program. OHCS program staff cancelled and edited program income receipts for all approved program income transfers for Sub-grantees. Activity budgets were adjusted based on the reduction of program income. All activities were balanced and verified prior to submitting the Action Plan.

Accomplishments Performance Measures

No Accomplishments Performance Measures

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.



Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount

No Other Funding Sources Found Total Other Funding Sources



Grantee Activity Number: 6-Admin-Redmond
Activity Title: Redmond Admin

Activity Category: Activity Status:

Administration Under Way

Project Number: Project Title:
6-ADMIN Administrative Funds

Projected Start Date: Projected End Date:

07/31/2011 03/08/2014

Benefit Type: Completed Activity Actual End Date:

National Objective: Responsible Organization:

N/A City of Redmond

Program Income Account:

City of Redmond

Overall Jul 1 thru Sep 30, 2020 **To Date Total Projected Budget from All Sources** N/A \$118,699.27 **Total Budget** \$118,699.27 (\$23,109.89) **Total Obligated** (\$3,711.95) \$118,638.57 **Total Funds Drawdown** \$1,027.97 \$118,281.51 **Program Funds Drawdown** \$0.00 \$79,397.20 **Program Income Drawdown** \$1,027.97 \$38,884.31 **Program Income Received** (\$22,772.60) \$38,881.35 **Total Funds Expended** \$0.00 \$119,056.33 **Most Impacted and Distressed Expended** \$0.00 \$0.00 **Match Contributed** \$0.00 \$0.00

Activity Description:

General administrative activities per 24CFR570.206.

Location Description:

City of Redmond, Oregon.

Activity Progress Narrative:

Accomplishments Performance Measures

No Accomplishments Performance Measures

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.



Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources Amount

No Other Funding Sources Found Total Other Funding Sources

