

1.1 Category III proposal

Building Deep Efficiency into New Hampshire's Affordable Manufactured Housing

1.2 Program Summary: Low-income people living in manufactured housing – “mobile” homes – have often been ignored by traditional weatherization teams because working on manufactured homes can be difficult, particularly within the cost constraints of the federal weatherization assistance program. The New Hampshire Community Loan Fund and its partners in this project, the state's six Community Action Programs, propose to use \$2 million in GHGERF funds and up to \$1.1 million in other revenues to provide deep efficiency retrofits in approximately 425 manufactured homes located in a score of resident-owned communities (ROCs). By working with a large percentage of the income-eligible households within compact, cooperatively managed communities, the project will achieve economies of scale and produce highly visible models – beacons – that should transform how weatherization is undertaken in New Hampshire and nationally.

1.3 **The New Hampshire Community Loan Fund, Inc.**, is a 501 C 3 organization registered with the N.H. Attorney General's Office and the Secretary of State. The Community Loan Fund is certified by the U.S. Department of the Treasury as a Community Development Financial Institution. The Community Loan Fund's office is at 7 Wall Street in Concord, New Hampshire. TIN: 22-2524015. The primary partner in this proposal is the **Belknap-Merrimack County Community Action Agency**, a 501 C 3, also based in Concord.

1.4 Length of Program: 24 months running from September 1, 2010, through August 31, 2012.

1.5 Total Costs: \$3.1 million
The Community Loan Fund and its partners seek \$2 million from the GHGERF. We hope to augment these funds with \$600,000 from the U.S. Department of Energy's “Weatherization Innovation Pilot Program,” a competitive grant program with goals compatible with the Category III RFP. (Awards are expected to be announced in the fall; our PUC proposal does not depend on receiving these federal funds.) We will also leverage CORE funds and other program supports including smart meters available in the NH Electric Cooperative's territory.

1.6 GHGERF Request: \$2 million

2. Proposed Work Scope and Schedule

2.1 *The Community Loan Fund* will work with its partners, the six Community Action Agencies or CAAs, to improve the energy efficiency of approximately 425 manufactured homes across the state over the next two years. We anticipate that each of the weatherized homes will see significant reductions in energy use: kerosene or oil reductions of 20 percent and electricity reductions of 30 percent, based on experience and modeling using the Department of Energy's "TREAT" program. For the low-income people who own these homes, those savings should average about \$614 per home per year at current energy prices.

The Community Loan Fund has been working with low-income owners of manufactured housing for 27 years, helping them organize as cooperatives and then purchase their parks from investor owners. The conversion of parks to resident ownership means that the residents no longer have to fear uncontrollable rent increases or being evicted because the owner sees a better return selling the land for development. The Community Loan Fund has provided technical assistance and financing to 95 parks which are home to 5,330 households, the majority of whom are below 80 percent of the area median income. The Community Loan Fund has also worked directly with the volunteer boards of directors in many cooperatives to help them secure funding for water and sewer infrastructure projects.

The Community Loan Fund's ROC-NH staff (Resident Owned Communities), under the leadership of Craig Welch, vice president for housing, will use their expertise to work with ROC boards to solicit volunteers for participation in the project and to mobilize income-qualifying households to apply for efficiency upgrades. All ROCs will be eligible, from the smallest (six homes, Top of the Notch Cooperative, Franconia) to the largest (392 homes, Exeter River Cooperative, Exeter); the average ROC has about 55 homes. We expect to work with 15 to 25 homes in each participating ROC. The Community Loan Fund will hire two residents in each participating co-op to work part time to reach out to their neighbors to persuade all eligible households to enroll in the program and to encourage energy conservation throughout the co-op.

The *Community Action Agencies*, led by Dana Nute, director of Housing Rehab and Energy Conservation at the Community Action Program of Belknap-Merrimack Counties, Inc., will oversee all of the efficiency work. Nute's organization and one of its counterparts, the Tri-County CAA based in Berlin, have been weatherizing manufactured homes for years and have well-trained crews prepared to maximize efficiency gains. During the course of this project they will train crews from the four other CAAs to raise their expertise and make manufactured housing a core part of their work under the federal weatherization program. Since 2003, the CAA network has

weatherized more than 1,000 manufactured homes in New Hampshire, so there is ample experience to draw on, particularly from the northern half of the state.

The basic efficiency rehab work in a manufactured home includes:

- floor insulation using dense pack fiberglass
- removing external walls and installing additional insulation
- replacing jalousie, single pane, and failed windows
- installing skirting around base
- blower-door guided air-sealing using foam, caulking, window adjustments, door replacements
- roof insulation
- alteration to duct system to improve efficiency such as cold air return removal
- indoor air-quality and health-and-safety measures such as bathroom fan replacement and mechanical ventilation
- baseload electrical measures to include refrigerator replacement, light fixture replacement, installation of CFLs, hot-water pipe wrap
- cleaning and tuning of heating system

The experienced weatherization teams typically combine this work with interior upgrades supported by New Hampshire's Electric and Gas Efficiency Programs.

With the GHGERF funds, the CAAs will for the first time be able to add or replace a significant number of roofs on manufactured homes. The Belknap-Merrimack CAA receives—and must deny—requests every week for roof work that would greatly enhance a home's energy efficiency but which can't be delivered with federal WAP funds.

The Systems Building Research Alliance, the research arm of the factory-built housing industry, will partner on this project to maximize the efficiency gains achieved with each dollar. The Alliance will advise the CAA teams on the most advanced technologies and techniques available and will report on the project's impacts.

The New Hampshire Electric Cooperative will be providing "smart electricity meters" to approximately 80,000 homes in its service area to reinforce the homeowners' ability to more effectively manage their energy use. Several ROCs are in that service area and likely to participate in this weatherization program. The ROC outreach teams will help residents in those areas make the most of this information. The program will also coordinate closely with the leaders of the Retrofit Ramp-Up program in Plymouth and Berlin to ensure that the ROCs in those communities are served.

The partners in this proposal are also applying to the U.S. Department of Energy for a \$600,000 grant from the Weatherization Innovation Pilot Program. The GHGERF

support will provide better than the 3:1 leveraging DOE seeks; the DOE funds will extend the impact of New Hampshire's investment.

2.1.1 Schedule and Milestones:

- Task 1: Fall 2010
 Ramp Up: Reach out to ROCs (Resident Owned Communities) and residents statewide
 Create and train teams of "resident organizers" in participating ROCs
 Select first six ROCs for investment: initial focus on ROCs in Merrimack, Belknap, Grafton, Carroll, and Coos Counties; recruit resident outreach teams
 Sign up homeowners for investment
 Gather and analyze energy bills for participating homes
- Task 2: Winter 2010-2011
 First Wave of Retrofits: complete work in three to six northern ROCs, train crews from southern NH CAAs
 Document energy efficiency gains among First Wave of homes
- Task 3: Winter 2010-2011
 Second Wave: Select next dozen ROCs for investment statewide
 Create and train teams of "resident organizers" in participating ROCs
 Sign up homeowners for investment
 Gather and analyze energy bills for participating homes
- Task 4: March through Fall 2011
 Second Wave: complete work in 12 to 18 ROCs
- Task 5: Winter 2011-2012
 Document energy efficiency gains and consumer behavior change among First and Second Wave homes
 Select ROCs for remaining investment
 Create and train teams of "resident organizers" in participating ROCs
 Sign up homeowners for investment
 Gather and analyze energy bills for participating homes
- Task 6: March – July 2012
 Complete remaining home improvements
- Task 7: June-August 2012
 Document impact of project; disseminate results

2.1.2 Staff, partners, and subcontractors

- a. NH Community Loan Fund, 7 Wall Street, Concord NH 03301, 224-6669
Lead and negotiator: Craig Welch, VP for Housing,
cwelch@communityloanfund.org
 - Belknap-Merrimack Community Action Program, PO Box 1016, Concord NH 03302, 225-3295; Lead and negotiator: Dana Nute, Director, Housing Rehab and Energy Conservation, dunute@bm-cap.org
- b. NH Community Loan Fund:
Program oversight: Chris Clasby
Invoicing, reporting, financial management: Sarah Littlefield, Controller

Belknap-Merrimack Community Action Program:
Program oversight: Dana Nute
Invoicing, reporting, financial management: Kathy Lavigne, Chief Accountant
- c. Position, rates, hours: details are included in the budget spreadsheet and at 5.3.1

2.2 Key Partners and Allies

- a. New Hampshire's Community Action Agencies:
Rockingham Community Action, Inc., 7 Junkins Avenue, Portsmouth, NH, 03801
Southern New Hampshire Services, Inc., 40 Pine Street, Manchester, NH, 03103
Southwestern Community Services, Inc., P.O. Box 603, Keene, NH, 03431
Strafford County Community Action Committee, Inc., P.O. Box 160, Dover, NH 03821
Tri-County Community Action Program, Inc., 30 Exchange Street, Berlin, NH 03570
- b. Systems Building Research Alliance, 1776 Broadway, Ste. 2205, NY, NY, 10019

2.3 Hours per Task

The variety of activities this project will require does not translate easily into hours per task. Instead, we provide the table below to illustrate our projected workflow over the course of the two-year project, beginning in September 2010. If we receive DOE funds, they will boost our work starting in January 2011 (Q1 in the table). The CAA teams expect a slight decline in their production during winter months; the professional managers will continue at roughly the same rates for all 24 months. The technical evaluation services provided by SBRA will peak towards the ends of each calendar year; dissemination work, to be delivered to a national audience if we secure DOE funding, will peak in the final work period in 2012.

Projected Work Flow											
	Year 1				Year 2				TOTAL		
	Sept-Dec 2010	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4		
GHGREF Units	30	45	53	53	40	35	50	32			338
DOE Units		12	12	12	8	12	16	15	0		87
Combined Units	30	57	65	65	48	47	66	47	0		425
GHGREF and CORE	100,000	300,000	350,000	350,000	350,000	350,000	350,000	350,000			\$ 2,500,000
DOE Funds		100,000	75,000	100,000	50,000	75,000	100,000	100,000			\$ 600,000

3. Program Benefits

3.1 Energy Savings

The table below projects the type of energy savings we expect to achieve with a \$2 million grant from the GHGERF and a \$600,000 grant from the U.S. Department of Energy. Without the federal support, we will serve approximately 87 fewer homes.

	Number of Homes by energy type						
	Oil (gal)	Kerosene (gal)	Propane (gal)	Electric Heat (kWh)	Other Electricity (kWh)	Wood (cords)	TOTAL
Weatherization Project:							
Deep retrofit with roof	10	30	10	2	52	0	52
Deep retrofit without roof	28	82	35	6	155	4	155
Air sealing and minor weatherization	30	44	40	10	132	8	132
Heating Systems only	15	40	25	0	86	6	86
TOTAL	83	196	110	18	425	18	425
	Annual Energy Savings per home						
	Oil	Kerosene	Propane	Electric Heat	Other Electricity	Wood	
Deep retrofit with roof	250	250	250	3500	1500	2	
Deep retrofit without roof	200	200	200	2500	1500	1	
Air sealing and minor weatherization	75	75	75	1000	1200	1	
Heating Systems only	50	50	50	0	900	0	
TOTAL							
	Annual Energy Savings all homes						
Deep retrofit with roof	2500	7500	2500	7000	78000	0	
Deep retrofit without roof	5600	16400	7000	15000	232500	4	
Air sealing and minor weatherization	2250	3300	3000	10000	158400	8	
Heating Systems only	750	2000	1250	0	77400	0	
Total annual savings by fuel type	11100	29200	13750	32000	546300	12	
Estimated cost per fuel unit	\$ 2.83	\$ 3.25	\$ 2.83	\$ 0.16	\$ 0.16	\$ 250.00	
Estimated annual cash savings by fuel type	\$ 31,413	\$ 94,900	\$ 38,913	\$ 5,120	\$ 87,408	\$ 3,000	\$ 260,754
Estimated average annual cash savings per home:							\$ 614

The average home is projected to save \$614 per year on energy at current prices. Assuming 5 percent per year increases in energy prices across the board, the investments here will save homeowners a total of \$3,179,730 by the end of the tenth year and as much as \$8.6 million by the end of 20 years.

These calculations are based on knowledge gained by New Hampshire's CAA agencies through their experience weatherizing approximately 1,000 manufactured homes since 2003; the distribution of fuel sources, retrofit needs, and potential energy savings flow from this experience and from the Department of Energy's analytical model known as TREAT.

We stress that *all* of the financial savings will accrue to the low-income households who own the homes. The homes in ROCs are permanent with guaranteed permanent leaseholds, so the public investment in those homes is secure over the foreseeable future. Over time, lower energy bills may help some of the homeowners accumulate assets that will translate into better education, better jobs, and higher incomes. ROCs do not guarantee that their homes will always be owned by low-income families, though experience over the last two decades has shown that manufactured housing remains among the most affordable types of homeownership in New Hampshire and these weatherized homes are likely to remain in the hands of people who have few other options for safe, decent, housing.

3.2 Cost-effectiveness

The approach described here is designed to maximize the cost-effectiveness of building energy efficiency into manufactured homes. By buying in large quantities and working at the community scale, we should reduce the unit costs of materials, labor, heavy equipment, transportation, and oversight. To be eligible for this project, these homes may not have received prior weatherization subsidies, so they are likely to be in significant need of improvement making the marginal cost of energy gains relatively low.

The Community Loan Fund's role in the project includes working with the residents of the ROCs and helping neighbors help each other become better energy stewards. Mobilizing social networks within and across New Hampshire's resident-owned communities is a very low-cost way to make gains in efficiency. The project will attempt to measure the extent of behavior changes and its impact on energy use.

3.3 Promoting:

3.3.1 *Market transformation:* We expect this project to demonstrate the economic and social values that can be achieved through community-scale investments in efficiency in ROCs. Even with the combined pool of \$3.1 million for the project, we will reach only a quarter of the potential ROCs in New Hampshire and less than 10 percent of all homes in those communities. Success in the participating ROCs will certainly inspire similar investments in the remaining ROCs and our strategy of training weatherization crews in all six Community Action Agencies will increase the likelihood that they will use traditional WAP resources more aggressively in manufactured housing and ROCs.

3.3.2 Innovative technologies: There are several areas of innovation, including the new peeling off the external walls of a manufactured home to add insulation. The Systems Building Research Alliance will advise the CAAs on other innovations in materials, systems, and techniques that can be used in these retrofits. The project will test for the first time the potential of using ROC residents to identify and mobilize neighbors who are eligible for weatherization services. We will also train those organizers to carry the energy conservation message throughout their communities.

3.3.3. Economic development and jobs: Strengthening the financial well-being of low-income households while reducing their demand for LIHEAP subsidies is a powerful economic development tool. For much of the project period, there will be six three-person CAA teams and four or five teams of contractors in the field weatherizing homes. This project will also provide direct stimulus to local businesses across New Hampshire, including numerous manufacturers and suppliers of insulation and construction materials, electricians, and HVAC contractors. The Department of Energy suggests using the assumption that there is one job created or retained for every \$110,000 deployed in this way or 28 jobs for the full \$3.1 million project.

3.3.4 Reduced energy costs: We estimate that the project will reduce energy costs in a typical manufactured home by \$614 per year or about 23 percent. The savings over all of the 425 houses we will have retrofitted will be approximately \$260,754 per year. Assuming that energy prices rise across the board at 5 percent per year, the efficiency gains will reduce the participating households' energy bills by \$3.3 million over the course of 10 years.

3.4 Measure and verify performance: The CAA teams will use their standard federal performance protocols for monitoring and verifying their work. In addition, Community Loan Fund staff members will attend to every participating ROC during the installation phase and will verify the work of the weatherization teams. CAA teams work with residents to acquire energy bills from before and after the installation. The Systems Building Research Alliance team will analyze the energy-use data from utility bills and attempt to quantify the gains in cost-effectiveness produced by working at the community level. SBRA will report its results directly to the NH PUC.

3.5 Promote collaboration: The partnerships at the core of this proposal are both new and robust. As a nonprofit that provides capital and technical assistance, the Community Loan Fund has not participated directly in residential energy efficiency financing projects in the past but it has worked with many of the same households the CAAs serve. The cross-training among CAA weatherization teams will ensure that expertise in manufactured housing projects is shared statewide, ensuring that low-

income residents in manufactured housing anywhere in the state will have a fair chance to benefit from weatherization programs.

4. Measurement and Verification

There are four critical steps in the process of measuring and verifying this project's performance against its goals:

- Verifying that the funds are spent as promised on energy-efficiency measures in homes
- Measuring energy usage in those homes
- Analyzing the energy use data to determine the relative cost-effectiveness of the various types of technical improvements deployed through the project
- Determining whether working with Resident-Owned Communities really does deliver economies of scale and whether using residents of those communities to help recruit and mobilize eligible homeowners increases participation rates and energy-conserving behavior.

The Community Action Agencies already follow well developed Department of Energy protocols for tracking spending and cost-effectiveness. This project will build on those standard accountability measures.

The Community Loan Fund will retain responsibility for verifying the work of the CAAs. The Community Loan Fund's Chris Clasby and his staff will visit ROCs during and after the CAAs' on-site work as part of our financial management. We will report quarterly to the PUC on progress and, of course, keep our books open to PUC review. These reviews will build on the existing federal accountability systems with which the CAAs already comply.

In the course of its community outreach, the Community Loan Fund will secure energy bills from program participants both before and after the retrofits. The CAA teams will document each home's energy-relevant "systems" before and after the retrofit, with details on insulation, building condition, heating systems, hot water systems, and major appliances.

The Community Loan Fund will compile these data sets along with basic demographic data on each household (number of occupants, income) and send the data to Building Systems Research Alliance for analysis.

BSRA will evaluate whether the approach yields economies of scale and to determine if the community-based outreach teams are effective in recruiting participants who had not previously applied for LIHEAP or weatherization work and to gauge the success of the resident team members at changing how their neighbors use energy.

To ensure the autonomy and strengthen the credibility of the review, BSRA will report its analysis directly to the PUC and the project leaders, rather than filtering the results back through the Community Loan Fund.

5. Budget

5.1 This sheet is attached at the end of this document (page 13), along with detailed breakouts for the Community Loan Fund and the Community Action Agencies.

5.2 Key personnel

Community Loan Fund:

Craig Welch, Vice President for Housing
Chris Clasby, Program Manager
ROC NH Team

Community Action Agencies

Dana Nute, Belknap-Merrimack
Phil Guiser, Tri-County
Community Action Agency Directors and crews

5.3.1 Indirect cost rates, etc.:

- Community Loan Fund and CAA managers' rates are their current salaries. The resident organizers will be paid as consultants based on their performance up to approximately \$1,250 apiece.
- The labor rates paid to WAP installers will be the same as rates currently charged for the WAP (Davis-Bacon wages apply for WAP and will be used in this project as well).
- None of the organizations named as participants will make a profit from this work.

5.3.2 Federal Weatherization Program rates

The U.S. Department of Energy has affirmed all of the wage rates for installers in the Community Action Agencies.

5.3.4 Performance-based rates

The resident organizers will be paid based on their performance. For example, they will earn \$50 for every 10 residents they contact with information about the program and another \$50 for every five people who or apply for the weatherization work. Our goal is

to capture the commitment of a volunteer while providing an incentive to stick with the program over time.

5.4 Other Potential Funding

The GHGER Fund investment will leverage the deployment of approximately \$500,000 CORE resources in manufactured housing through the Community Action Agencies. The attached letter from Ralph Littlefield, Executive Director of the Community Action Program Belknap-Merrimack Counties, Inc., attests to this allocation.

We are seeking \$600,000 from the U. S. Department of Energy's Weatherization Innovations program in a proposal being submitted on June 2, 2010. Those funds will increase the number of homes we will retrofit and will also cover expanded monitoring and verification work and the national dissemination of results. A spreadsheet showing the separate and combined budgets is attached. A complete copy of the federal application will be available to the PUC upon request.

6. Applicant Qualifications

The New Hampshire Community Loan Fund has provided technical assistance and capital to the residents of manufactured housing communities for 27 years, becoming a national leader in the field. The success of the organization can be seen in the growing number of resident-owned communities in New Hampshire – 95 – and in the emergence of a national movement supported by the Ford Foundation and others to replicate the approach. For its work in the field of making manufactured housing a safe and secure form of affordable housing, the Community Loan Fund received the Wachovia Next Award in 2009, the highest honor available to community development financial institutions.

The Belknap-Merrimack County Community Action Program is recognized as a leader within New Hampshire and a success nationwide. BM-CAA organizes all of the state's weatherization efforts for the NH Office of Energy and Planning and has succeeded in making New Hampshire the 11th most productive state in terms of deployment of ARRA funds for weatherization. Dana Nute, the key manager for this program, was awarded the 2009 National Weatherization Management Award.

6.1.1. Key Personnel

Resumes are attached for the following key personnel:

Julie Eades, President, NH Community Loan Fund

Craig Welch, Vice President for Housing, NH Community Loan Fund

Dana Nute, Director, Housing Rehab and Energy Conservation at the Community Action Program of Belknap-Merrimack Counties, Inc.

Emanuel Levy, Executive Director, Systems Building Research Alliance

6.2.1 Subcontractors

Dana Nute will deploy the staff teams and contractors who work on the federal weatherization program for the six community action agencies in New Hampshire. They will work on this project at the same rates and with the same accountability mechanisms that apply for the weatherization program.

6.3 Criminal Convictions

None of the applicants officers, directors, partners or principals has been convicted of a crime.

NH PUC Greenhouse Gas Emissions Reduction Fu 04-30-10 RFP Proposed Budget Worksheet						REQUESTED AMOUNTS FOR PROGRAM						
Program Title:		Building Deep Efficiency into NH's Manufactured Housing										
Applicant Name:		NH Community Loan Fund/BMCAP										
USE OF FUNDS	Year 1					Year 2					Year 3	
	Q1	Q2	Q3	Q4	Total Year	Q1	Q2	Q3	Q4	Total Year	Total Year	
EXPENSES												
Salaries & Wages	\$108,969	\$108,969	\$108,969	\$108,969	\$435,876	\$109,245	\$109,245	\$109,245	\$109,245	\$436,982		
Benefits/Fringe	\$28,609	\$28,609	\$28,609	\$28,609	\$114,434	\$28,686	\$28,686	\$28,686	\$28,686	\$114,744		
Contracted Labor & Services	\$13,750	\$13,750	\$13,750	\$13,750	\$55,000	\$16,250	\$16,250	\$16,250	\$16,250	\$65,000		
Rent & Utilities					\$0					\$0		
Advertising & Marketing	\$450	\$450	\$450	\$450	\$1,800	\$459	\$459	\$459	\$459	\$1,836		
Travel & Mileage Reimbursement	\$7,489	\$7,489	\$7,489	\$7,489	\$29,957	\$7,520	\$7,520	\$7,520	\$7,520	\$30,081		
Tools, Supplies, Subscriptions	\$75	\$75	\$75	\$75	\$300	\$77	\$77	\$77	\$77	\$306		
Other Current Expenses (such as office expense, insurance, maintenance, repairs, taxes, legal, etc.)	\$2,720	\$2,720	\$2,720	\$2,720	\$10,880	\$2,750	\$2,750	\$2,750	\$2,750	\$10,998		
Cost of Goods Installed	\$107,514	\$268,826	\$259,826	\$259,786	\$895,953	\$232,922	\$179,171	\$286,673	\$197,088	\$895,854		
General Overhead & Profit*					\$0					\$0		
TOTAL EXPENSES	\$269,576	\$430,888	\$421,888	\$421,848	\$1,544,200	\$397,909	\$344,158	\$451,660	\$362,075	\$1,555,801	\$0	
Capital Invested in Building Improvements					\$0					\$0		
Funds used for Loan Fund capital					\$0					\$0		
Loan Fund credit enhancement (such as interest rate buy-down)					\$0					\$0		
TOTAL USE OF FUNDS	\$269,576	\$430,888	\$421,888	\$421,848	\$1,544,200	\$397,909	\$344,158	\$451,660	\$362,075	\$1,555,801	\$0	
SOURCES OF FUNDS	Year 1					Year 2					Year 3	
	Q1	Q2	Q3	Q4	Total Year	Q1	Q2	Q3	Q4	Total Year	Total Year	
Applicant Cash Contribution					\$0					\$0		
Applicant In-kind Contribution					\$0					\$0		
Program Participant Contribution					\$0					\$0		
Loans & Other Financing					\$0					\$0		
U.S. DOE grant (contingent)		\$ 100,000	\$75,000	\$100,000	\$275,000	\$50,000	\$75,000	\$100,000	\$100,000	\$325,000		
CORE program allocated to ROCs	\$50,000	\$50,000	\$50,000	\$75,000	\$225,000	\$50,000	\$75,000	\$75,000	\$75,000	\$275,000		
GHGER Fund (this proposal)	\$219,576	\$280,888	\$296,888	\$246,848	\$1,044,200	\$297,909	\$194,157	\$276,660	\$187,074	\$955,800		
TOTAL SOURCES OF FUNDS	\$269,576	\$430,888	\$421,888	\$421,848	\$1,544,200	\$397,909	\$344,157	\$451,660	\$362,074	\$1,555,800	\$0	
GHGER Funds as a % of TOTAL					68%					61%	#DIV/0!	

