AGENDA REDEVELOPMENT COMMISSION

February 6, 2023 at 5:00 p.m. Bloomington City Hall, 401 North Morton Street McCloskey Conference Room, Suite 135

https://bloomington.zoom.us/j/89465223713?pwd=WFV1ekFWcG4wSU9MQ2l1NTFrTXFOUT09

Meeting ID: 894 6522 3713 Passcode: 773280

- I. ROLL CALL
- II. READING OF THE MINUTES January 23, 2023 and Executive Summary for January 23, 2023
- III. EXAMINATION OF CLAIMS February 3, 2023 for \$2,506,100.07
- IV. EXAMINATION OF PAYROLL REGISTERS—January 27, 2023 for \$37,391.93
- V. REPORT OF OFFICERS AND COMMITTEES
 - A. Director's Report
 - B. Legal Report
 - C. Treasurer's Report
 - **D.** Business Development Updates

VI. NEW BUSINESS

- **A.** Hopewell Presentation
- **B.** Resolution 23-11: Approval of Community Development Block Grant Recommendations by the Citizens Advisory Committee
- C. Resolution 23-12: Approval to Increase Funding for a Home Modification for Accessible Living Project at 750 S Walker Lot 94
- **D.** Resolution 23-13: Approval to Increase Funding for an Emergency Home Repair Project at 1600 Willis Drive Lot 128
- **E.** Resolution 23-14: Approval to Increase Funding for an Emergency Home Repair Project at 623 W Smith Avenue

BEGIN PUBLIC HEARING

F. HOME ARP Allocation Plan

END PUBLIC HEARING

- VII. BUSINESS/GENERAL DISCUSSION
- VIII. ADJOURNMENT

THE REDEVELOPMENT COMMISSION OF THE CITY OF BLOOMINGTON, INDIANA MET on Monday, January 23, 2023, at 5:00 p.m. in the Allison Conference Room, 401 North Morton Street, and via Zoom, with RDC President Cindy Kinnarney presiding: https://catstv.net/m.php?q=12054

I. ROLL CALL

Commissioners Present: Cindy Kinnarney, Deb Hutton, Sarah Bauerle Danzman, and Deborah Myerson, met in person. Randy Cassady attended via zoom

Commissioners Absent: None

Staff Present: John Zody, Director, Housing & Neighborhood Development (HAND); Brent Pierce, Assistant Director, HAND; Christina Finley, Financial Specialist, HAND; Barry Collins, Rehab Specialist; Angela Van Roy, Program Manager

Others Present: Larry Allen, Assistant City Attorney; Beth Cate, Corporation Counsel; Jeff Underwood, Controller; Alex Crowley, Director, Economic and Sustainable Development; Jen Pearl, BEDC; Clark Greiner; John Fernandez; Pat East; Carmin Parker

- II. READING OF THE MINUTES Deborah Myerson moved to approve the January 3, 2023 minutes, via roll call vote. Sarah Bauerle Danzman seconded the motion. The motion passed unanimously.
- III. **EXAMINATION OF CLAIM REGISTER** Randy Cassady moved to approve the claim register for January 20, 2023 for \$237,458.88, via roll-call vote. Deb Hutton seconded the motion. The motion passed unanimously.
- **IV. EXAMINATION OF PAYROLL REGISTERS** Deb Hutton moved to approve the payroll register for January 13, 2023 for \$45,506.38, via roll-call vote. Deborah Myerson seconded the motion. The motion passed unanimously.

V. REPORT OF OFFICERS AND COMMITTEES

- A. **Director's Report**: John Zody informed the board that the February 6, 2023 commission meeting will serve as a public meeting for the HUD HOME-ARP allocation plan.
 - Zody requested a volunteer to serve as the RDC representative on the Neighborhood Improvement Grant Council, which can be done during general discussion.
- B. **Legal Report**. Larry Allen stated the Redevelopment Commission met in executive session prior to this meeting at 4:30 p.m. to discuss real property transactions. Those conversations are confidential per Indiana Code.
 - Allen informed the board that the Council will be voting tonight on the approval for the purchase of the CFC portion of the Showers Building.
- C. **Treasurer's Report**. Jeff Underwood was available to answer questions.
- D. **Business Development Updates**: Alex Crowley reported continued work on the Trades District Technology Center. Crowley also reported working on a lease agreement for commercial space in the Trades District garage.

VI. NEW BUSINESS

A. Resolution 23-05: Approval of Partnership Agreement with Dimension Mill, Inc.

Alex Crowley provided back ground on the Trades District and outlined the partnership agreement for the commission. Crowley said the agreement is between the Redevelopment Commission and The Mill. It is a three year agreement, through December, 2025, with a two year funding commitment. The partnership agreement states that the Commission shall provide up to \$200,000 per year for two years in an effort to advance the City's objectives for the Tech Center, Trades District and Bloomington's innovation ecosystem. Jen Pearl of the Bloomington Economic Development Corporation and Pat East of Dimension Mill, Inc., both spoke in favor of the partnership agreement

Crowley answered questions from the commissioners.

Cindy Kinnarney asked for public comment. There were no comments from the public.

Deb Hutton moved to approve Resolution 23-05, via roll-call vote. Sarah Bauerle Danzman seconded the motion. Cindy Kinnarney abstained. The motion passed.

B. Resolution 23-06: Approval of Neighborhood Improvement Grant Guidelines.

Applications for the grant program are subject to application guidelines. HAND believes it is prudent to update the guidelines and have the RDC approve the guidelines prior to their publication and use in 2023. Angela Van Roy explained the guidelines to the commission and answered questions.

Deborah Myerson stated that under neighborhood participation, the second bullet needs to include the word "abilities". It should read, "Participants will actively include people of varying ages, ethnicities, races, incomes, and **abilities**, as well as a mix of homeowners and renters".

Cindy Kinnarney asked for public comment. There were no comments from the public.

Deborah Myerson moved to approve Resolution 23-06, with the above amendment, via roll-call vote. Deb Hutton seconded the motion. The motion passed unanimously.

C. Resolution 23-07: Approval of Contract with Koorsen Fire & Security to Drain Water from 714 South Rogers. Larry Allen explained that the property is currently unoccupied and to protect the building it needs to have the fire suppression system checked and the water drained from the building's pipes.

Staff has negotiated an agreement with Koorsen Fire and Security, Inc. for an amount not to exceed \$5,863.

Cindy Kinnarney asked for public comment. There was no comments from the public.

Randy Cassady moved to approve Resolution 23-07, via roll-call vote. Deb Hutton seconded the motion. The motion passed unanimously.

D. Resolution 23-08: Approval of Contract for Landscape Maintenance in the Trades District. Larry Allen stated as part of the upkeep of the newly renovated infrastructure in the Trades District and the Trades District Garage, regular landscaping and maintenance is needed. City Staff have brought an agreement with Nature's Way to provide services for an amount not to exceed \$40,000.

Cindy Kinnarney asked for public comment. There were no comments from the public.

Randy Cassady moved to approve Resolution 23-08, via roll-call vote. Sarah Bauerle Danzman seconded the motion. The motion passed unanimously.

E. Resolution 23-09: Approval of Additional Funds for Emergency Home Repair at 1423 West 8th Street. John Zody explained that funding limits under the Emergency Home Repair program have a funding cap of \$10,000. Barry Collins explained the need for the additional funds for this project. City staff is requesting and additional \$1,000 for a total contract amount of \$11,000. All funding will come from the Community Development Block Grant.

Deborah Myerson pointed out a typo in the second WHEREAS. An additional zero is needed in the number \$10,000.

Cindy Kinnarney asked for public comment. There were no comments from the public.

Sarah Bauerle Danzman moved to approve Resolution 23-09, with the corrected typo, via roll-call vote. Deb Hutton seconded the motion. The motion passed unanimously.

F. Resolution 23-10: Approval of Additional Funds for Emergency Home Repair at 213 N. Sheffield Drive. Barry Collins explained the need for the additional funds. City staff is requesting an additional \$2,238 for a total contract amount not to exceed \$12,238. All funds will come from the Community Development Block Grant.

Deborah Myerson pointed out a typo in the second WHEREAS. An additional zero is needed in the number \$10,000.

Cindy Kinnarney asked for public comment. There were no comments from the public.

Deborah Myerson moved to approve Resolution 23-10, with the typo correction, via roll-call vote. Randy Cassady seconded the motion. The motion passed unanimously.

- VII. BUSINESS/GENERAL DISCUSSION Cindy Kinnarney asked for a volunteer to serve on the Neighborhood Improvement Grant Council. Deborah Myerson volunteered to serve, schedule permitting.
- **VIII. ADJOURNMENT** Deborah Myerson moved to adjourn. Deb Hutton seconded the motion. The meeting adjourned at 5:55 p.m.

| Cindy Kinnarney, President | Deborah Myerson, Secretary |
|----------------------------|----------------------------|
| Date: | |

EXECUTIVE SESSION SUMMARY

The Redevelopment Commission of the City of Bloomington, Indiana, met on Monday, January 23, 2023, at 4:30 p.m. in the Showers City Hall, Allison Conference Room, 401 North Morton Street, Suite 225, Bloomington, Indiana, and via ZOOM.

Commissioners Present: Cindy Kinnarney, Deb Hutton, Sarah Bauerle Danzman, and Deborah Myerson were physically present. Randy Cassady was present via Zoom.

Staff Present: John Zody, Director, Housing and Neighborhood Development (HAND); Christina Finley, Financial Specialist, HAND; Jeffrey Underwood, Controller/Treasurer

Others Present: Larry Allen, Assistant City Attorney, City Legal Department; and Alex Crowley, Director, Economic and Sustainability.

The Commission discussed information in accordance with Ind. Code § 5-14-1.5-6.1(b)(2)(D): strategy regarding real property transactions by the governing body.

| No other matters were discussed. | |
|------------------------------------|----------------------------|
| The meeting adjourned at 5:00 p.m. | |
| | |
| Cindy Kinnarney, President | Deborah Myerson, Secretary |
| | |
| Date | |



HOPEWELL DEVELOPMENT **OPPORTUNITIES**

February 6, 2023











AGENDA



- Hopewell Neighborhood Vision
- Overall Schedule Update
- Progress and Challenges
- What's Coming



HOPEWELL NEIGHBORHOOD VISION



- Bloomington must diversify and expand opportunities for all. Hopewell should be an inclusive neighborhood where people from all walks of life and all ages, incomes, abilities and backgrounds can thrive.
- Bloomington must create sustainable neighborhoods to advance toward a zero-carbon future.
 Hopewell should exhibit best practices in sustainable redevelopment, as a blueprint for a more equitable, livable, and resilient Bloomington.
- Bloomington must continue to be a place of beauty and excellent design for all. Hopewell should be an inspiring neighborhood of excellent design and public and private amenities.







OVERALL SCHEDULE UPDATE





Hopewell Project Schedule

MAY 2018

IUHB
Purchase
Agreement
executed

JAN 2021

Master Plan finalized FEB 2022

Hopewell name announced JUN 2022

IUHB
Partial
Transfer of
land
ownership

JULY 2022

Phase I East Demolition begins FALL 2022 MAR 2023

Phase I East Begins **DEC** 2023

IUHB Final Transfer of land ownership

Opportunities for Development

UPDATE



PROGRESS

- Steering Committee meetings continues
- Outreach with neighbors
- Rezoning complete
- Parceling of Blocks 1, 2, and 3 complete
- Overlay District Adopted
- IUH Demolition over 75% complete above ground
- RFI on street for Design Jackson St
- 1st St reconstruction out to bid
- 2nd St modernization in design

- Overlay District Adopted
- Kohr Building Developer identified
- Phase I East Demolition complete
- Promoting Hopewell with signage
- First development RFI released soon
- Leveraging federal funds to assist with infrastructure projects
- Potential grant award for additional infrastructure and design

CHALLENGES

- Construction costs are high
- Phase I East infrastructure bid over budget. Actively rebidding.
- Council approval of alley ROWs



DEVELOPMENT OPPORTUNITIES



- Funded
- To Be Funded Infrastructure
- To Be Grant Funded
 Street (60% design
 only at University
 St)
- Un-Funded Parks

Note: By end of Dec 31, 2023, IUH will transfer parcels 4, 5, 6, and 7 to CoB



Mixed Use Non-Residential First Floor





DEVELOPMENT OPPORTUNITIES IDENTIFIED IN THE MASTER PLAN

- Workspace
- Lobby space
- Childcare
- Adult daycare
- Social services
- Fitness/wellness
- Makerspace/workshop
- Shared Kitchen
- Job Training
- Café/Coffee shop
- Barbershop/Salon
- Community & event space
- Gallery/Art studio

NOTE: Use must be specific to UDO



DEVELOPMENT



Sustainability LEED Silver

Housing 20% Affordable

Home Ownership Workforce Housing

| Income Category | Income Level |
|---------------------|-----------------------|
| Market rate | Greater than 120% AMI |
| "Workforce" housing | 80%-120% AMI |
| Affordable | below 80% AMI |

WHAT'S COMING NEXT



- Phase I East Infrastructure Rebidding
- Public Land Offerings for Kohr Building Redevelopment
- Land swap with Centerstone at Phase I East
- Additional RFI's for Development (Blocks 1-2-3) and subsequent Public Land Offerings
- Retain Engineer for design of Jackson St and University St (between 1st St and 2nd St)
- IUH land transfer (legacy hospital)
- Name the park along University St
- Potential reuse of 714 S. Rogers and the Trahan Arts Study
- 501c3 potential



Thank You











23-11 RESOLUTION OF THE REDEVELOPMENT COMMISSION OF THE CITY OF BLOOMINGTON, INDIANA

APPROVAL OF COMMUNITY DEVELOPMENT BLOCK GRANT RECOMMENDATIONS BY THE CITIZENS ADVISORY COMMITTEE

- WHEREAS, the City of Bloomington, Indiana, is eligible for Community Development Block Grant (CDBG) funds in the approximate amount of \$875,000 of grant funds for Program Year 2023; and
- WHEREAS, 15% of the grant can be used for social services, 20% for administration and 65% for physical improvements which allocations are as follows:
 - \$568,750 for Physical Improvements
 - \$131,250 for Social Services
 - \$175,000 for the Administration of the program; and
- WHEREAS, the advice and input of the community for the allocation of the Community Development Block Grant funds has been solicited and received through the efforts of the Citizens' Advisory Committee; and
- WHEREAS, the Citizens' Advisory Committee has also made recommendations on how to distribute any funds received that are over or less than the estimated amount since the final allocation amount as not been received; and
- WHEREAS, the Redevelopment Commission has reviewed the recommendations of the Citizens' Advisory Committee for allocation of funds anticipated to be received;

NOW, THEREFORE, BE IT RESOLVED BY THE BLOOMINGTON REDEVELOPMENT COMMISSION THAT:

- 1. The Bloomington Redevelopment Commission hereby approves the Citizens' Advisory Committee's recommendations of the programs, which are attached and made a part of this Resolution as Exhibit A and Exhibit B, and find that these programs will best serve the local and national objectives of the program.
- 2. If the received allocation is more or less than expected, the adjustment will be made to all of the approved social service programs and the approved physical improvement programs in accordance with the recommendations of the Citizens' Advisory Committees as outlined in Exhibit A and Exhibit B.

BLOOMINGTON REDEVELOPMENT COMMISSION Cindy Kinnarney, President ATTEST: Deborah Myerson, Secretary

Date

EXHIBIT A PHYSICAL IMPROVEMENT RECOMMENDATIONS

| | 2023 Request | CAC Recommendation |
|--|--------------|---------------------------|
| Bloomington Cooperative Living - 410 W. Kirkwood | \$180,000 | \$50,000 |
| Centerstone of Indiana – Sprinkler Sys Upgrade and Painting | \$190,000 | \$190,000 |
| City of Bloomington HAND – Homeowner Rehab Program | \$100,000 | \$100,000 |
| LifeDesigns – Housing Options 1 Flooring | \$81,243 | \$81,243 |
| MCUM – Compass Learning Center Classroom | \$33,588 | \$33,588 |
| New Hope For Families – Basketball Court and Signage | \$65,000 | \$32,500 |
| Summit Hill Community Development Corp. Bloomington Housing Authority – Bike Pods and Playground | \$252,548 | \$81,419 |

Physical Improvements Total:

the additional funding will be

\$568,750

\$902,379

If the 2023 CDBG funding for Physical Improvements exceeds \$568,750 the additional funding will be allocated as follows: First, the funds will be used to fully fund the SHCDC/BHA project. Then, any remaining funds will be dispersed between the other projects not fully funded proportionally.

If the 2023 CDBG funding for Physical Improvements is less than \$568,750 the funding will be adjusted as follows: The Centerstone and HAND projects will each be decreased equally up to \$80,000 combined maximum. For any necessary reduction exceeding \$80,000, the remaining projects will be reduced proportionally.

EXHIBIT B SOCIAL SERVICE RECOMMENDATIONS

| | 2023 Request | CAC |
|-------------------------------------|---------------|-----------------|
| | | Recommendations |
| Community Kitchen | \$25,000.00 | \$21,875.00 |
| Mother Hubbard's Cupboard | \$25,000.00 | \$21,875.00 |
| Hoosier Hills Food Bank | \$25,000.00 | \$21,875.00 |
| Boys & Girls Clubs of Bloomington | \$25,000.00 | \$21,875.00 |
| Monroe County United Ministries | \$25,000.00 | \$21,875.00 |
| New Hope for Families | \$25,000.00 | \$21,875.00 |
| Middle Way House | \$25,000.00 | \$0.00 |
| New Leaf New Life | \$25,000.00 | \$0.00 |
| Boys & Girls Club | \$25,000.00 | \$0.00 |
| Healing Hands Outreach Center | \$25,000.00 | \$0.00 |
| My Sister's Closet | \$25,000.00 | \$0.00 |
| Exodus Refugee Immigration Inc. | \$25,000.00 | \$0.00 |
| Open Arms Christian Ministries | \$15,000.00 | \$0.00 |
| SUBTOTAL | \$150,000.00 | \$131,250.00 |
| TOTAL REQUESTED ALL FUNDED AGENCIES | \$315,000.00. | |
| TOTAL AMOUNT OF FUNDS AVAILABLE | | \$131,250.00 |
| TOTAL AMOUNT ALLOCATED | \$131,250.00 | |

If the 2023 CDBG funding for Social Services is greater than \$130,000.00, overage funds will be distributed as follows: All receiving agencies will have the funds distributed evenly with no amount to exceed \$25,000.

If the 2023 CDBG funding for Social Services is less than \$130,000.00, funds will be distributed as follows: All agencies will have funding reduced and split evenly among the six recipients.

23-12 RESOLUTION OF THE REDEVELOPMENT COMMISSION OF THE CITY OF BLOOMINGTON, INDIANA

TO INCREASE FUNDING FOR A HOME MODIFICATION FOR ACCESSIBLE LIVING (HMAL) PROJECT AT 750 S WALKER STREET LOT 94

- WHEREAS, the City of Bloomington Housing and Neighborhood Development Department (HAND) approved the property owner at 750 S Walker Street, Lot 94, to receive a CDBG funded rehabilitation through HAND's Housing Modifications for Accessible Living (HMAL) program to make modifications to the property to bring the property up to code; and
- WHEREAS, the winning bid amount for the project is \$6,478.12.00, including a 10% contingency which is \$2,978.12 over the maximum grant amount listed within the HMAL guidelines (\$3,500.00 per grant for a mobile home); and
- WHEREAS, a total funding amount of \$6,478.12, is needed to be approved to complete this project of improving the accessibility of the property for the eligible property owner; and
- WHEREAS, there are currently allocated CDBG funds for the HMAL program available to fund this project.

NOW, THEREFORE, BE IT RESOLVED BY THE REDEVELOPMENT COMMISSION OF THE CITY OF BLOOMINGTON, INDIANA, THAT:

The funding amount for the HMAL project at 750 S Walker Street is approved for an amount not to exceed \$6,478.12.

| Cindy Kinnarney, President | | |
|----------------------------|------|--|
| ATTEST: | | |
| | | |
| Deborah Myerson, Secretary | Date | |

BLOOMINGTON REDEVELOPMENT COMMISSION

Cost Breakdown Sheet 750 S. Walker Lot #94 Terry White H/C Ramp H.M.A.L.

| Total of Dave Padgett Quote: | \$5,889.20 |
|--|------------------|
| 10% Contingency: | \$ <u>588.92</u> |
| Total Cost: | \$6,478.12 |
| Life Time Cap for H.A.M.L. Mobile Home Projects: | \$7,000.00 |
| | |
| Create Contracts with a not to exceed amount: | \$7,000.00 |

23-13 RESOLUTION OF THE REDEVELOPMENT COMMISSION OF THE CITY OF BLOOMINGTON, INDIANA

TO INCREASE FUNDING FOR AN EMERGENCY HOME REPAIR (EHR) PROJECT AT 1600 WILLIS DRIVE LOT 128

- WHEREAS, the City of Bloomington Housing and Neighborhood Development Department (HAND) approved the property owner at 1600 Willis Drive, Lot 128, to receive a CDBG-funded rehabilitation through HAND's Emergency Home Repair (HER) program to make modifications to the property to bring the property up to code; and
- WHEREAS, the winning bid amount for the project is \$7,766.44, including a 10% contingency, which is \$4,266.44 over the maximum grant amount listed within the EHR guidelines for mobile homes (\$3,500.00 per grant); and
- WHEREAS, \$7,766.44 is needed to complete this project for the eligible property owner; and
- WHEREAS, there are currently allocated CDBG funds for the EHR program available to fund this project.

NOW, THEREFORE, BE IT RESOLVED BY THE REDEVELOPMENT COMMISSION OF THE CITY OF BLOOMINGTON, INDIANA, THAT:

The funding amount for the EHR project at 1600 Willis Drive Lot 128 is approved for an amount not to exceed \$7,766.44.

Cindy Kinnarney, President

ATTEST:

Deborah Myerson, Secretary

Date

BLOOMINGTON REDEVELOPMENT COMMISSION

Quote From Dave Padgett 16600 Willis Dr. Lot #128 Breakdown of Option "B"

| Construction of Ramp: | \$4,472.00 |
|---|-------------------|
| Repair Existing Deck: | <u>\$2,588.40</u> |
| Total: | \$7,060.40 |
| 10% Contingency: | \$ <u>706.04</u> |
| Total Amount of Option "B": | \$7,766.44 |
| E.H.R. Mobile Home Lifetime Limit: | \$10,000.00 |
| Create Contract to have a Not to Exceed Limit of: | \$8,000.00 |
| Staff Quote Option "B": | \$10,460.00 |

23-14 RESOLUTION OF THE REDEVELOPMENT COMMISSION OF THE CITY OF BLOOMINGTON, INDIANA

TO INCREASE FUNDING FOR AN EMERGENCY HOME REPAIR (EHR) PROJECT AT 623 W SMITH AVENUE

- WHEREAS, the City of Bloomington Housing and Neighborhood Development Department (HAND) approved the property owner at 623 W Smith Avenue to receive a CDBG funded rehabilitation through HAND's Emergency Home Repair (EHR) program to make modifications to the property to bring the property up to code; and
- WHEREAS, the winning bid amounts for the project are \$7,100.00 and \$8,085.00 for a grand total of \$15,185.00, which is \$5,185.00 over the maximum grant amount listed within the EHR guidelines (\$10,000.00 per grant); and
- WHEREAS, \$15,185.00, is needed to complete this project for the eligible property owner; and
- WHEREAS, there are currently allocated CDBG funds for the EHR program available to fund this project.

NOW, THEREFORE, BE IT RESOLVED BY THE REDEVELOPMENT COMMISSION OF THE CITY OF BLOOMINGTON, INDIANA, THAT:

The funding amount for the EHR project at 623 W Smith Avenue is approved for an amount not to exceed \$15,185.00.

| Cindy Kinnarney, President | |
|----------------------------|------|
| ATTEST: | |
| Deborah Myerson, Secretary | Date |

BLOOMINGTON REDEVELOPMENT COMMISSION

Breakdown of E. H. R. Costs

623 W Smith Ave

Robyn Destefano

Furnace Replacement, Water Heater Replacement, Water line Replacement, Drain Line Replacement

| 12/29/2022: Furnace Replacement Base Quote: | \$5,950.00 |
|---|-------------------------|
| 12/28/2022: Change Order #1: Install furnace in basement: | \$1,150.00 |
| Total: | \$7,100.00 |
| | |
| Additional Work Due water line and sewer line freezing: | Quoted Amount |
| Water lines inspection: | \$350.00 |
| Direct Vent Water Heater: | \$3,200.00 |
| Replace damaged water/sewer lines: | \$ <u>3,800.00</u> |
| Total additional work due to freezing: | \$7,350.00 _/ |
| 10% Contingency: | <u>\$735.00</u> |
| Total additional Work due to freezing: | \$8,085.00 |
| Total Furnace Replacement: | \$7,100.00 |
| Total Project Cost: | \$15,185.00 |

This Project Carries a \$10,000 Owner Occupied Structure, with a Lifetime Cap of \$20,000.