# USDA 2020 HOUSING PRESERVATION GRANT



#### Type and Conditions for Financial Assistance for Housing Preservation

The Louisiana Housing Corporation (LHC) is requesting USDA Housing Preservation Grant (HPG) funding to provide grants to extremely low to very lowincome seniors, disabled homeowners and/or households with children that reside in the following parishes: Ascension, East Baton Rouge, Iberville, Livingston and West Baton Rouge for the repair and rehabilitation of their homes. LHC currently operates the Neighborhood Landlord Rental Program which provides assistance to landlords for the renovation of existing rental units located in parishes declared disaster areas as a result of severe storms and flooding during March 2016 and August 2016. LHC is seeking to expand the program eligibility to include existing homeowners in need of repairs that reside within the specified geographical areas.

Qualifying homeowners will be eligible to receive LHC HPG funds as a grant not to exceed \$6, 500. The LHC HPG Program will be available to owner-occupied properties of low and very low-income families located in the parishes mentioned above. All applicants receiving grant funds will be required to sign a grant agreement to include restrictions preventing the sale of the property for a period of two years. If sold within the two years, the recipient will be required to reimburse to LHC the full amount of funding received through the LHC HPG Program.

#### **Applicant Selection Process**

LHC will post public service announcements informing residents living in rural areas of Ascension Parish, East Baton Rouge Parish, Iberville, Livingston and West Baton Rouge Parish of the availability of funding through the Housing Preservation Grant. During the homeowner application period of 14 days,

applications will be accepted from homeowners on a first come, first serve basis and will be dated and time stamped upon receipt. Following the application period, a Housing Finance Specialist will review the applications for eligibility. As a part of the eligibility process, all eligible applications will undergo a property feasibility assessment by a Housing Construction Monitor.

All applications must meet the following requirements:

- Applicant must have been the owner of the individual dwelling at least one year prior to the date of the application submittal;
- Applicant must be the intended occupant of the individual dwelling for a period of two years after repairs are complete; and
- Applicant household income must be at or below income limits, as defined by USDA Rural Development, to be considered very low-income.

Determination letters will be sent to all applicants within 60 days of property feasibility assessment completion. There will be three categories in the notification process: (1) Applicants selected for participation for the program; (2) applicants placed on a waiting list (3) and applicants disqualified based on the grant requirements or incomplete application. Once eligibility has been determined, funding assistance will be allocated on a first come, first serve basis to applicants selected for participation in the program.

#### **Determining Housing Preservation Needs of the Dwelling**

The Scope of Work for each home will be defined by our Construction and Compliance Monitoring team (CCM) to determine the rehabilitation needs of the property. The CCM will develop a scope of work outlining, in detail, the rehabilitation project for the home. Clients that need repairs which exceed the limits of the programs, based on the level and scope of projects, will be denied and referred to other sources for assistance. The CCM will use an iPad to complete the Department's USDA Housing Preservation Program Feasibility Checklist (Attachment A) during the inspection. The checklist will be

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accompanied by photographs of the existing deficiencies and conditions. Eligible repairs include: repairing or replacing electrical wiring, foundation, roofs, insulation, heating system, and water/waste disposal system and installing handicap accessibility features.

#### Performing the Necessary Work

The construction monitor will meet with the homeowner to provide and discuss the defined scope of work for the project. The homeowner must review and approve the scope of work. Once approved, the scope of work will be advertised online. Interested contractors will be required to attend a pre-bid conference to include a walk-through of the house by a CCM team member. The bid opening will be held one week later with the lowest bid receiving the contract provided that it does not exceed the Construction Monitor's cost estimate by ten percent. As an alternative, homeowners can independently select a contractor based on the scope of work and estimate provided by LHC and LHC will negotiate the final price with the contractor.

#### Monitoring/Inspecting Work Performed

The contractor's work will be reviewed and inspected by the Construction and Compliance Monitoring team. This process includes a pre-project walk-through, interim progress monitoring, and a final inspection upon completion by the CCM. Contractors will be required to submit weekly progress reports, including photographs of work in progress for documentation purposes.

#### Process for the rehabilitation of historic properties

Before beginning work, on each property, LHC will contact the Louisiana State Historic Preservation Officer (SHPO) for a determination on whether the dwelling is of historical, architectural, or archaeological value. If the SHPO identifies the dwelling as a historic property, LHC will work closely with the SHPO and perform the rehabilitation of the dwelling according to the Secretary of the Interior's Standards for Rehabilitation and Guidelines for Rehabilitating Historic Buildings.

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**Development Standards:** Both USDA Rural Development standards and local standards for existing dwellings will be required. Local building permits will be obtained as required for each site.

#### Environmental

The Louisiana Housing Corporation will ensure all potential environmental impacts are addressed before work is initiated on a property scheduled to receive HPG funds. LHC will adhere to all the requirements of Subpart 1944.673 and adopt all requirements set forth by Exhibit F-2 of the FmHA Instruction RD 1944-N. See form 1940-10. "Request For Environmental Information."

#### Overcrowding

LHC recognizes that the physical size and configuration of a home, possible utility capacity limitations, and the age and relationship of occupants all play a role in determining on a case-by-case basis if a dwelling is overcrowded. If there is an applicant experiencing overcrowding, and the applicant wishes to alleviate the condition, LHC will consider providing assistance to the applicant to achieve the range outlined in 1944-N, 1944.656.

#### **Tentative Time Schedule**

TASK	Month	Month	Month	Month	Month		Month	Month	Month	Month	Month	Month
	1	2	3	4	5	6	7	8	9	10	11	12
Publish Grant Program to the Public	Х											
Accept Applications	Х											
Screen Applications for Eligibility	Х	Х										
Conduct Preliminary Inspections			Х	Х								
Complete Scope of Work & submit bids for contract work				Х	Х							

All funds will are to be expended no later than 12 months after the award date.

Obtain Necessary Permits if applicable			Х	Х						
Rehab of homes/Conduct Inspections			Х	Х	Х	Х	Х	Х	Х	Х
Quarterly Performance Reports		Х		Х			Х			Х
Close program										Х

#### Staffing

Current staff will be utilized for the administration of the program and possess the following qualifications.

Title	Responsibilities	Qualifications	% of time estimated to the project
Construction Monitor	Inspect home for feasibility; develop the scope of work; monitor the progress of work; complete final inspection of rehab.	Minimum of 3 years' experience in building construction; home and unit inspections	30 % (10% time estimated for each construction monitor)
Housing Finance Specialist	Prescreen applicants; solicit quotes from qualified contractors; review bids; submit invoices to accounting for payment	Program rehabilitation experience; experience verifying low- income applicants	20% ( 10% time estimated for each housing finance specialist)
Accountant	Process invoices for payment	Over five years of experience processing payments for	5%

		federally funded programs	
Program Administrator	Oversees the program; Ensures program compliance; complete A-133 Audit reporting	Program rehabilitation management experience; disaster recovery experience; and advocating for affordable housing	10%
Administrative Assistant	Assist in collecting applications; scheduling appointments with owner and contractors; assist in the quarterly reports to RD	Experienced in providing support to several federally funded programs and excellent customer service skills	10%

#### Estimation of Type of Clientele to be Served

Homeowners served by the Housing Preservation Grant will be screened for participation based on USDA's Rural Development program income guidelines regarding how low and very low-income households are selected. It is estimated that the Housing Preservation Grant will serve between forty (40) and forty-five (45) very low-income households. Of those 40-45 it is estimated that fifty percent of the homeowners served will be minorities.

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FY 2020 Income Limit Category		Persons in Family								
	1	2	3	4	5	6	7	8		
Very Low Income (50%)	27,500	31,400	35,350	39,250	42,400	45,550	48,700	51,850		
Extremely Low Income	16,500	18,850	21,720	26,200	30,680	35,160	39,640	44,120		
Low Income (80%)	44,000	50,250	56,550	62,800	72,850	72,850	77,900	82,900		

#### Geographical Areas to be Served

Parts of East Baton Rouge Parish and all of West Baton Rouge, Ascension, Livingston and Iberville Parish has been designated as eligible rural areas based upon the USDA Income and Property Eligibility Site website.



Eligible/Ineligible Area Map Louisiana Housing Corporation - Strategic Initiatives - June, 2019

#### Capacity of Applicant and Relevant Organizational Experience

The Louisiana Housing Corporation (LHC or Corporation), an instrumentality of the State of Louisiana, was created pursuant to Act 408 of the 2011 Louisiana Legislative Session to serve as the "one stop shop" for housing programs in Louisiana and to streamline how the state runs those programs, creating a more efficient process for delivering services to the citizens of the State of Louisiana and to those who develop and provide affordable housing. The intent of the Act was to consolidate the funding sources and programs for affordable housing throughout the state and provide for a coordinated approach to overall state housing policy to ensure an adequate supply of affordable and accessible

housing for all residents of the state.<sup>1</sup> The LHC's enabling legislation grants the Corporation "broad powers and legal prerogatives which enable the Corporation to carry out its purposes"<sup>2</sup>.

The mission of the LHC is to substantially increase the availability of affordable, accessible, decent, safe, and sanitary residential housing for low to moderate income families, senior citizens, and persons with disabilities, by encouraging private enterprise and investors to sponsor build, and rehabilitate residential housing for such persons and families; to coordinate housing programs administered by the State or its agencies; to make additional financial resources and technical skills available in local communities; to mobilize the capacity of the non-profit sector, including non-profit community housing development organizations to provide a more adequate supply of housing; and to provide leadership in the furtherance of these goals as an instrumentality of the State of Louisiana. Critical to the success of LHC's mission is the support of its partners and stakeholders throughout the State. LHC specializes in forming partnerships with federal, state, and local units of government, lending institutions, non-profits, and for-profit developers. These partners utilize LHC's financial and technical assistance programs to reach out to the individual homeowner or renter.

For nearly 38 years, the LHC and its predecessor, the Louisiana Housing Finance Agency, have continuously worked hard to maintain focus on the critical housing needs of the citizens of the State of Louisiana, to provide innovative solutions in an ever increasingly challenging financial climate, and to act as responsible stewards of state and federal resources.

As the State of Louisiana's "one-stop shop" for housing programs, the LHC is uniquely qualified to provide housing-related services to the citizens of the State of Louisiana with a well-developed, effectively administered, and tremendously capable degree of successful legal, management, training, and technological skills and abilities to ensure proper oversight of the limited resources available in

<sup>&</sup>lt;sup>1</sup> http://doa.louisiana.gov/doa/pdfs/LHC\_Transition\_Plan.pdf <sup>2</sup> La. R.S. 40:600.86(7).

order to create the ideal outcome all it serves. The multitude of housing opportunities administered by the Corporation demonstrates the complexity of the services it is qualified to provide and the extensiveness of expertise necessary to successfully deliver such programs throughout the State of Louisiana. A sampling of the LHC's many services is provided below.

The Homeownership Program offers several programs for low to moderate income, first-time homebuyers. As the administrator of the LIHTC Program for the State, LHC annually awards tax credits to developers and investors who construct or rehabilitate affordable rental housing. The Corporation's Energy Assistance programs assist low-income households with their home energy bills and the weatherization of their homes, thereby reducing energy costs and improving the comfort level of the household members. The LHC also administers the state's allotment of HOME Investment Partnership Program funds from HUD in various ways, including in conjunction with mortgage revenue bonds for homeownership opportunities, grants for the rehabilitation of substandard housing, and to provide low interest rate loans to developers for the acquisition and/or new construction or rehabilitation of affordable rental housing.

The LHC has also served as the Performance-Based Contract Administrator for HUD's Section 8 Program since 2003. In this role, the LHC is responsible for the consistent monitoring of the owners' compliance with the Section 8 contract and their obligations to provide decent, safe, and sanitary housing to eligible families. As the PBCA Administrator, LHC must pay Section 8 project owners, accurately and timely, submit required documents to HUD, and comply with HUD regulations and requirements governing the administration of the Project-Based Section 8 Program.

The LHC's Compliance Department serves as the on-going monitoring arm for the Corporation. The staff monitors all properties financed with federal funds, including housing tax credits and HOME funds among many others. The Compliance Department ensures the long-term preservation of affordable housing and adherence to both federal laws and LHC requirements. Federal,

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state, and local program guidelines and regulations require all properties funding through the LHC to receive inspected. Inspection frequency is dictated by the project's source or sources of funding. During the site inspections, the Compliance Department staff also reviews tenant files to ensure program requirements are met, including adherence to the federal and state fair housing laws.

Similarly, the Corporation's Construction Monitoring Department monitors the progress of new construction and rehabilitation projects across virtually all LHC programs. The staff reviews plans and agreements, conducts on-site inspections, and issues status reports to the departments within the Corporation who administer the funding. The inspections are done to ensure that federal regulations are followed and that all agreements between the LHC and the developer concerning construction are met. Part of their review includes inspections related to compliance with the Uniform Federal Accessibility Standards as well as Section 504 of the Rehabilitation Act of 1973. In the event issues or concerns are found, the staff provides possible solutions and technical advice to the department responsible for the particular funding source.

#### Annual Estimated Program Budget

The HPG allocation for Louisiana is \$384,893.29. Applications are limited to requesting one-half of that amount, or \$192,446.64. LHC is applying for \$192,445. LHC will utilize 15 %( \$28,867) of the budgeted grant amount for administrative fees. In addition, LHC will match the requested grant amount of \$192,445.

Draws against grant funds will be made monthly or quarterly, with financial and program reports submitted quarterly.

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Budget Line Item	Rate	Est. # of Work Hours	Estimated Cost	State Matching	HPG Funding	
Personnel (Direct Labor)						
Position or Individual						
Director Recovery Housing	\$41.66	208	\$8,098	\$3,673	\$4,425	
Housing Finance Splst	\$21.68	208	\$4,509	\$2,009	\$2,500	
Housing Finance Splst	\$25.26	208	\$5,254	\$2,754	\$2,500	
Construction Monitor	\$23.47	208	\$4,882	\$2,382	\$2,500	
Construction Monitor	\$21.93	208	\$4,561	\$2,061	\$2,500	
Construction Monitor	\$28.80	208	\$5,990	\$3,490	\$2,500	
Administrative Assistant	\$18.94	208	\$3,940	\$0	\$3 <i>,</i> 940	
Accountant	\$31.79	104	\$3 <i>,</i> 306	\$0	\$3,306	
Fringe Benefits	Rate (%)	Base	Estimated Cost	State Matching	HPG Funding	
Director Recovery Housing	45%	\$8,098	\$3,644	\$3,644	\$0	
Housing Finance Splst	45%	\$4,509	\$2,029	\$2,029	\$0	
Housing Finance Splst	45%	\$5,254	\$2,364	\$2,364	\$0	
Construction Monitor	45%	\$4,882	\$2,197	\$2,197	\$0	
Construction Monitor	45%	\$4,561	\$2,052	\$2,052	\$0	
Construction Monitor	45%	\$5,990	\$2,696	\$2,696	\$0	
Administrative Assistant	45%	\$3,940	\$1,773	\$0	\$1,733	
Accountant	45%	\$3,306	\$1,488	\$1,488	\$0	
	Rate Per		Estimated	State	HPG	
Travel-Agency vehicle	Mile	Mileage	Cost	Matching	Funding	
Agency vehicle	3000	0.545	\$1,635		\$1,635	
Supplies	Quantity	Unit Cost	Estimated Cost	State Matching	HPG Funding	
Office Supplies			\$500	\$40	\$460	
Advertising			\$828		\$828	
Total Administrative Costs			\$61,746	\$32,879	\$28,867	
Program Construction Cost						
Licensed Contractor	45	\$6,500	\$292,500	\$128,912	\$163 <i>,</i> 588	
Construction Contingency Fees			\$30,830	\$30,830		
Total Construction			\$324,010	\$159,854	\$163,588	
Total Program Cost \$384,950 \$192,455 \$192,4						
Note: Total percentage of HPG Funding	g budgeting for a	administrative cost	ts is 15% of the req	uested amoun	t.	
HPG funding for administrative costs is	s 7.5% of the en	tire budget.				
Percentage of HPG funding (excluding	administrative o	osts) totals 42.5%	of estimated budg	et.		

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#### **Indirect Cost Proposal**

There will be no indirect costs attributed to the HPG Program, as proposed in this application.

#### Accounting

As an instrumentality of the government of the State of Louisiana and recipient of various other forms of funding from HUD and other federal agencies including the U.S. Department of Energy and the U.S. Department of Health and Human Services, the LHC's financial management system meets federal financial management standards. The Corporation's Accounting Department is charged with managing and accounting for the Corporation's approximately \$1.3 billion in combined general fund and mortgage revenue bond assets, which are included in over 60 separate ledger corporations. It also supports the programs and operations of the Corporation in processing transactions for revenue receipts and the expenditure of disbursements. The Accounting Department is also responsible for the development and supervision of the annual operating budget, which is approved by the Corporation's Board of Directors annually and reviewed every quarter. This includes management of the Cost Allocation Plan that is used to draw administrative fees and monitoring staffing levels to ensure that hiring actions occur when warranted by activity volume levels.

Ensuring proper stewardship of the funds it receives, the LHC adheres to strict standards concerning its financial management system per Louisiana and federal laws and procedures. Funds are tracked to a level of expenditure adequate to establish that such funds have not been used in violation of the restrictions and prohibitions of applicable statutes and regulations pertaining to such funds. Additionally, great attention is paid to ensure accurate, current, and complete disclosure of the financial results of financially assisted activities are made in accordance with the financial requirements of the grant or source of all funds. The LHC maintains records that adequately identify the source and application of

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funds provided for financially-assisted activities. These records contain information on grant awards and authorizations, obligations, unobligated balances, assets, liabilities, outlays or expenditures, and any income. Effective control and accountability are maintained for all grants and funding awards, and any property purchased through the use of granted funds is safeguarded to assure that it is used solely for its authorized purposes.

The Budget Division of the Accounting Department ensures that actual expenditures or outlays are compared with budgeted amounts for each grant or award received by the LHC. Concerning federal funds, applicable OMB cost principles, program regulations, and the terms of the funding agreements are followed in determining the reasonableness, allowability, and allocability of costs. Accounting records are supported by such source documentation as cancelled checks, paid bills, payrolls, time and attendance records, contract and sub-grant award documents, and so on. Finally, the LHC also has procedures in place to minimize the time elapsing between the transfer of funds from the funding source and disbursement by the Corporation and its sub-grantees, if applicable, whenever advance payment procedures are used

#### **Other Funding**

As of now, no other funding is expected to be used in conjunction with the HPG. However, for applicants that are selected and qualify for weatherization, upon completion of the homeowner repairs, they will be directed to our Weatherization Assistance Program.

#### **Program Income**

LHC will allocate the HPG funds as a grant for each project selected serving very low-income eligible applicants; therefore, no program income will be received.

#### Method of Evaluation

LHC will be able to evaluate its effectiveness through the submission of quarterly reports to the local Rural Development Office. The submitted reports will include HPG recipient's name, address, income, household size, race, amount of rehabilitation work, and amount of HPG funds used

#### **DISPOSITION OF SECURITY INSTRUMENTS**

Not Applicable. Louisiana Housing Corporation is a political subdivision of the State of Louisiana and is organized under Louisiana State Law.

#### **Outreach Efforts**

LHC outreach will be accomplished through using a variety of mediums including, public service announcements on local television and radio programs, along with publications in local newspapers in the designated parishes. In addition, LHC will utilize its website and social media accounts to disseminate information about the program.

# Attachment A

NAME

DATE

ADDRESS AND PHONE NUMBER

EXTERIOR			area / #	х	\$
	Replace	ROOF (complete)			
	Repair	ROOF			
		replace shingles			
		replace felt			
		replace plywood			
		replace vents			
	Replace	FASCIA			
	Replace	SOFFITT			
	Replace	GUTTER			
	Paint	SOFFITT / FASCIA			
	Replace	SINGLE DOOR UNIT			
	Replace	DOUBLE DOOR UNIT			

#### **SCOPE OF WORK**

	Replace	DOUBLE SLIDING DOOR		
	Replace	VINYL SIDING		
	Replace	VINYL CORNER TRIM		
	Replace	REPLACE WOOD CORNER TRIM		
	Other			
	Other			
	Other			
INTERIOR				
BATHROO	М			
	Install	WALK-IN SHOWER		
	Install	SHOWER DOOR		
	Replace	VANITY (complete)		
	Replace	VANITY FAUCETS		
	Replace	TOILET		
	Replace	SUBFLOOR		
	Replace	CER TILE FLOOR		
	Install	HVL		
	Replace	SHEETROCK (complete)		
	Repair	SHEETROCK		
	Replace	BASEBOARDS		
	Paint	CEILING		
	Paint	WALLS		
I				

	Other			
BATHROO	M TWO			
	Install	WALK-IN SHOWER		
	Install	SHOWER DOOR		
	Replace	VANITY (complete)		
	Replace	VANITY FAUCETS		
	Replace	TOILET		
	Replace	SUBFLOOR		
	Replace	CER TILE FLOOR		
	Install	HVL		
	Replace	SHEETROCK (complete)		
	Repair	SHEETROCK		
	Replace	BASEBOARDS		
	Paint	CEILING		
	Paint	WALLS		
	Other			
KITCHEN				
	Replace	SINK		
	Replace	WALL CABINETS		
	Replace	BASE CABINETS		
	Replace	COUNTERTOPS		
	Install	HOOD VENT		
-				

	Replace	SUBFLOOR						
	Install	CER TILE FLOOR						
	Replace	SHEETROCK (complete)						
	Repair	SHEETROCK						
	Replace	BASEBOARDS						
	Paint	CEILING						
	Paint	WALLS						
	Other							
BEDROOM	BEDROOM ONE							
	Replace	SHEETROCK (complete)						
	Repair	SHEETROCK						
	Repair	SUBFLOOR						
	Replace	SUBFLOOR						
	Repair	FLOORING						
	Replace	FLOORING						
	Replace	BASEBOARDS						
	Paint	CEILING						
	Paint	WALLS						
	Other							
BEDROOM	TWO							
	Replace	SHEETROCK (complete)						
	Repair	SHEETROCK						
-								

	Repair	SUBFLOOR		
	Replace	SUBFLOOR		
	Repair	FLOORING		
	Replace	FLOORING		
	Replace	BASEBOARDS		
	Paint	CEILING		
	Paint	WALLS		
	Other			
BEDROOM	THREE			
	Replace	SHEETROCK (complete)		
	Repair	SHEETROCK		
	Repair	SUBFLOOR		
	Replace	SUBFLOOR		
	Repair	FLOORING		
	Replace	FLOORING		
	Replace	BASEBOARDS		
	Paint	CEILING		
	Paint	WALLS		
	Other			
BEDROOM	FOUR			
	Replace	SHEETROCK (complete)		
	Repair	SHEETROCK		
•				

	Repair	SUBFLOOR		
	Replace	SUBFLOOR		
	Repair	FLOORING		
	Replace	FLOORING		
	Replace	BASEBOARDS		
	Paint	CEILING		
	Paint	WALLS		
	Other			
LIVING RC	ООМ			
	Replace	SHEETROCK (complete)		
	Repair	SHEETROCK		
	Repair	SUBFLOOR		
	Replace	SUBFLOOR		
	Repair	FLOORING		
	Replace	FLOORING		
	Replace	BASEBOARDS		
	Paint	CEILING		
	Paint	WALLS		
	Other			
DINING R	ООМ			
	Replace	SHEETROCK (complete)		
	Repair	SHEETROCK		
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	Replace	BASEBOARDS						
	Paint	CEILING						
	Paint	WALLS						
	Other							
HALLWAY								
	Replace	SHEETROCK (complete)						
	Repair	SHEETROCK						
	Replace	BASEBOARDS						
	Paint	CEILING						
	Paint	WALLS						
	Other							
LAUNDRY ROOM								
	Replace	SHEETROCK (complete)						
	Repair	SHEETROCK						
	Replace	BASEBOARDS						
	Paint	CEILING						
	Paint	WALLS						
	Other							
HOUSE								
	Install	SMOKE DETECTORS						
	Other							
	Other							

	Other								
ELECTRICAL									
	Replace	ELECTRIC PANEL BOX							
	Re-Wire	HOUSE							
	Replace	OUTLETS							
	Add	CIRCUIT							
	Other								
PLUMBING									
	Describe								
HVAC									
	Replace	CENTRAL AC & HEAT							
	Install	UNIT AC & HEAT							
TOTAL COS									

NOTES: