



United States
Department of
Agriculture

Farmers
Home
Administration

Washington
D.C.
20250

FmHA AN No. 2466 (1951)

February 6, 1992

SUBJECT: Program Management and Servicing Goals
July 1, 1991 through June 30, 1992

TO: All State Directors

Purpose/Intended Outcome

This AN amends Farmers Home Administration's program management and servicing goals for the rating period of July 1, 1991, through June 30, 1992.

Comparison with Previous AN

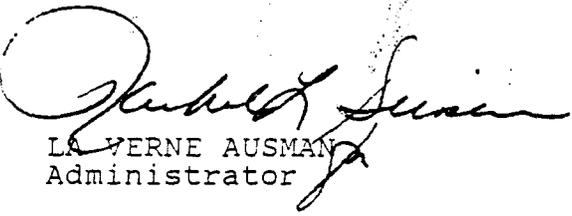
This AN amends FmHA AN No. 2316 (1951), dated July 1, 1991, and supplements AN No. 2447 (1951).

Implementation Responsibilities

FmHA AN No. 2316 established reasonable and achievable goals which were specifically tailored to your individual State. AN No. 2447 modified two Community and Business Program goals. This AN updates Housing Programs Goal 3.A. - Guaranteed Loans, Usage of Single Family Housing moderate income funds distributed by the rating date. The guaranteed loan program had established goals for the original 20 pilot states; since the program has been expanded to all states, revised goal sheets are being issued for every State.

FmHA AN No. 2316, Attachment B, Management Goals for Housing Programs July 1, 1991, Through June 30, 1992, is revised in accordance with the above change. A copy of the revised Attachment is enclosed.

If you have further comments or concerns on specific goals, you should immediately contact the Administrator's office so that any discussion can be finalized.


LA VERNE AUSMAN
Administrator

Attachments

EXPIRATION DATE: June 30, 1992

FILING INSTRUCTIONS:
Preceding
FmHA Instruction 1951-A



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Secretary of Agriculture, Washington, D.C. 20250

HOUSING PROGRAM MANAGEMENT GOALS
July 1, 1991 through June 30, 1992

INTRODUCTION

Goals established for the housing programs are consistent with the Agency's Strategic Plan. Some of the major objectives are (1) improving credit quality, including cost containment in the 515 program; (2) improving portfolio management, including reducing the vulnerability of the 515 program; and (3) increasing use of guaranteed programs. The goals reflected in this Attachment focus on these areas of program activity, and achievement of these goals will contribute significantly to the Agency's attainment of Strategic Plan objectives.

Agency reviews, OIG audits, and National Office monitoring continue to indicate that the MFH program is vulnerable to fraud, waste and abuse. We believe our best deterrent for these areas of concern is the program monitoring role of our field offices. Special emphasis is being placed on obtaining and analyzing annual reports and conducting servicing visits. We believe these are effective tools in controlling the potential for fraud, waste and abuse. These goals were established for areas that are weak and could, by delay or lack of action, contribute to the vulnerability of the MFH program.

DISCUSSION OF GOALS

1. Credit quality and/or loan making.

Single Family Housing:

A. Improve SFH underwriting measures for new loans and reduce first-year actual delinquencies: 15 points

As of 2/28/91, the national average for first-year delinquency (initial loans - moratoria excluded) was 4.6% and 20 States exceeded 4%. Therefore, 4% was determined to be a reasonable and achievable goal on a national basis based on current economic conditions. The final rating will be based on loans made from May 1, 1991 through April 30, 1992. Improving credit quality is a very important Agency objective.

B. Help eligible families with home ownership by fully using allocated Section 502 very low-income funds (Obligate 70% of FY allocation by 6-30-92.): 5 points

The importance of delivery of these funds is indicated by the statutory requirement to set aside 40% of appropriated Section 502 funds for very low-income families or persons and is a clear indication Congress intends to target funds to those most in need. The 70% level is a reasonable goal on a national basis, since we will be through three quarters of 1992 fiscal year as of 6/30/92 and the States will have had access to 95% of the full year's allocation.

Multiple Family Housing:

C. Contain MFH building costs: 25 points

i. Cost containment is an ongoing goal in multiple housing programs. Emphasis is being placed on reducing the cost of the RRH 515 program this year through the measurement of building cost per square foot, comparing a State's average to a regional mean. States above their regional mean are expected to reduce this cost by 25% of the difference. The basis for the information is the AMAS database and the FY 1990 515 program. While emphasis is being placed on building cost per square foot, States should also review other cost areas such as legal fees, architectural and engineering fees, site development cost, land cost, etc., for possible application of cost containment policies.

ii. States that are below the regional mean cannot increase their current building costs by more than the difference between the April 1991 Marshall and Swift cost and local multiplier and the April 1992 Marshall and Swift cost and local multiplier.

2. Portfolio Management.

Single Family Housing:

.A. Improve SFH servicing to assist borrowers in becoming successful home owners; reduce actual delinquencies.: 15 points

i. The Agency goal is to have no more than 15% of the caseload delinquent by June 30, 1992. Significant actual delinquency reduction can only be realized when servicing officials regularly monitor their caseload for delinquency, including accounts flagged Bankruptcy Acting Pending (BAP) and Foreclosure Action Pending (FAP).

Recommended goals are set according to the following formula (based on 2/28/91 status):

<u>Category</u>	<u>Goal</u>
10.0% and Under	Maintain current level
10.1% through 20.0%	11.8% reduction
20.1% and above	16.7% reduction

ii. Nationally, accounts flagged FAP, BAP and CAP equal 3.1% of caseload as of 2/28/91. A goal was set to reduce this percentage to 2.7%, creating an Agency goal of 12.3% (15.0% minus 2.7% equals 12.3%) for actual delinquency exclusive of FAP, BAP, and CAP accounts. Each State's number of flagged accounts was converted to a percentage by dividing the number of flagged accounts by the caseload. The following formula was then developed to establish a recommended reduction in the number of flagged accounts (see columns 7-10 of page 10 of this attachment):

<u>Category</u>	<u>Reduction in Flagged Accounts</u>
2.7% and Under	Maintain current level
2.8% through 4.0%	13% reduction
4.1% and above	15% reduction

The recommended reduction in flagged accounts was then subtracted from the actual delinquency goal to arrive at the goal for actual delinquency exclusive of FAP, BAP and CAP accounts (see columns 11-13 of page 10 of this attachment.)

BAP cases should be closely monitored, the flag promptly removed when bankruptcy is closed or dismissed, and servicing should resume immediately. If payments are not being received in Chapter 13's, the Court should be petitioned to remove the automatic stay to permit servicing and/or liquidation.

FAP cases should be regularly monitored for progress. County Supervisors should contact borrowers with FAP periodically to encourage them to sell the property. In States using judicial foreclosure, State Directors and their Housing staffs should maintain an awareness of the length of time foreclosures are taking with representation by the U. S. Attorney. Exhibit D to FmHA Instruction 2024-A authorizes all State Directors to contract with private attorneys when they can meet the conditions set forth in the cited Exhibit. Full use of this authority is encouraged.

The use of servicing authorities, such as delinquency workout agreements and moratoria, is compatible with pursuing reduction of actual delinquency. Efforts to reduce delinquency should be concentrated on the accounts where the liquidation decision is made and action is pending, rather than on making a liquidation decision prematurely in lieu of using delinquent servicing tools to which a borrower has a legal right. Prompt servicing to collect the full delinquency when a borrower first becomes past due is the best tool of all toward achieving an acceptable delinquency rate.

B. Graduate SFH borrowers to private credit: 15 points

Positive results were shown in graduating borrowers to private credit during the past year. Refinements to RC 573 are being made to overcome problems which surfaced in its first year, and should result in highly accurate reports on graduation to enable you to monitor progress monthly. Additionally, RC 860, which provides the universe upon which goals are set, is to be issued in June 1991 rather than in August as it has formerly been. The borrowers appearing on RC 860 are pre-screened to save county office staff time, and are strong candidates for graduation since they are not receiving subsidy, not delinquent, and have loan balances of at least \$5,000. Aggressive, early action on this universe of borrowers, coupled with diligent and timely follow-up, should make it fully feasible for States to meet or exceed their graduation goal. Again, we suggest that the entire list be worked from the beginning, rather than by quarters as outlined in FmHA Instruction 1951-F, since it is pre-screened. Recommended goals were set according to the following formula:

<u>Level 12-31-90</u>	<u>Goal</u>
0 - 2.9%	Increase by 100%*
3.0% - 4.9%	Increase by 50%
5.0% - 7.9%	Increase by 15%
8.0% and above	Maintain 12-31-90 level

*Except no State has a goal of less than 2%.

C. Manage, maintain and market SFH inventory property. Reduce inventory and retention time, both program and nonprogram: 10 points

Great success has been achieved in reducing SFH inventory in the past year. Much of this reduction is attributable to fewer acquisitions because of emphasis on borrowers resolving their own problems, including selling their houses when they are in default or no longer wish to own the house. Timeliness in the management, repair, and sale of inventory is very important. Homes that are repaired and aggressively marketed sell, even in slow markets.

The methodology for this year's goals is different: The goal is expressed as a percentage of caseload rather than a specific number, and the retention times are geared to maximum time for specific properties rather than average retention time.

The Agency goal is to have no more than .75% of single family caseload in inventory on June 30, 1992, and to have no program property that has been in inventory more than 18 months and no nonprogram property that has been in inventory more than 12 months. State goals are based on the following:

<u>Inventory as % of Caseload as of 1/31/91</u>	<u>Goal for 6/30/92</u>
.500% and below	Maintain level within +/- .050%
	.000% to .249% is outstanding
	.250% to .449% is superior
	.450% to .500% is fully successful
From .501% to .999%	Reduce 10%
From 1.000% to 1.499%	Reduce 20%
From 1.500% to 1.999%	Reduce 30%
Above 2.000%	Reduce 40%

Multiple Family Housing.

D. Reduce actual MFH delinquency: 5 points

The goal is for States with MFH program delinquencies at or below 3.75% to maintain their current delinquency percentage. However, States with MFH program delinquencies less than 2% will meet their goal if delinquencies remain at or below 2%. States with program delinquencies above 3.75% are to reduce their percentage to the established goal listed for your State. Rates below the established goal will be viewed as exceeding the State goal.

The MFH program delinquency is presently at 4%. Therefore a modest decrease of 1/4 of 1% is deemed achievable.

E. MFH receipt/review of annual project report (based on 90% of caseload on 06/30/90): E + Fi + Fii equal 25 points

All projects in operation on 06/30/90 will have annual reports due in FY 1992. Untimely receipts and review of project annual reports jeopardize the opportunity to detect and correct problems at an early stage. This process is critical to vulnerability issues in the MFH program.

Based on the Quarterly MFH Servicing Reports submitted by State Directors, 19 State Offices reported that 91% of the annual reports due for their States had been received and reviewed. Consequently, a goal of 90% for the receipt and review of all reports due is established.

F. MFH required on site supervisory project visits completed based on RC 616 as of 1/28/91.

i. Visit 33% of current caseload (as required by 1930-C regulations). During the last 12-month period 19 States completed all supervisory visits due. Since supervisory visits are critical to the vulnerability issue, a goal of 100% of the required visits has been established and should be achievable.

ii. Also, visit all projects more than 6 months delinquent and not scheduled for a required visit. This is somewhat more aggressive than the 33% of caseload required to be visited by regulations. Completion of on-site visits is a tool to resolve delinquencies and other problems, and decrease the potential for fraud, waste and abuse in the MFH program.

In order to measure E and F above, the State Office will submit a quarterly servicing report to the National Office, using the format contained in Pages 6, 7, 8, and 9 of this Attachment. The initial report will be based on the 6-30-91 delinquency report and will be due in the National Office by August 15, 1991. Quarterly updates will be submitted to the National Office within 45 days from the ending date of the corresponding quarter. Please be sure the attached format is used for the 6/30/91 report.

The National Office will provide quarterly updates to the State Offices which will include a goals progress status report and any necessary recommendations for corrective action.

After submitting the June 30, 1991, plans please discontinue submitting "Delinquency Action Plans" for MFH accounts delinquent for 2 or more years.

3. Guaranteed Loans: 25 points

Single Family Housing:

A. Usage of SFH moderate income funds for fiscal year 1992.

For pilot States obligate 70 percent, and for non-pilot States obligate 60 percent of fiscal year allocation by 6/30/92.

The effective delivery of this program has very high Departmental and Agency priority. States will have had access to at least 90% of their annual allocations as of 6/30/92.

SUBJECT: Servicing Report
State of _____

Date: _____

TO: Administrator
Farmers Home Administration
Washington, D.C.

ATTENTION: Multiple Housing Servicing
and Property Management Division

Quarter Ending 6-30-91	Quarter Ending 9-30-91	Quarter Ending 12-31-91	Quarter Ending 3-31-92	Quarter Ending 6-30-92
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SECTION I - RURAL RENTAL HOUSING (RRH)

1. Number accounts shown on 545 as delinquent; of that number:	_____	_____	_____	_____	_____
Accounts in foreclosure	_____	_____	_____	_____	_____
Accounts in bankruptcy	_____	_____	_____	_____	_____
Charge-off planned/in process	_____	_____	_____	_____	_____
Servicing Plan in effect	_____	_____	_____	_____	_____
Servicing Plan needed	_____	_____	_____	_____	_____
Finance Office processing needed	_____	_____	_____	_____	_____
Transfer in process	_____	_____	_____	_____	_____
2. Number accounts delinquent two or more years; of that number:	_____	_____	_____	_____	_____
Accounts in foreclosure	_____	_____	_____	_____	_____
Accounts in bankruptcy	_____	_____	_____	_____	_____
Charge-off planned or in process	_____	_____	_____	_____	_____
Servicing Plan in effect	_____	_____	_____	_____	_____
Servicing Plan needed	_____	_____	_____	_____	_____
Finance Office processing needed	_____	_____	_____	_____	_____
Transfer in process	_____	_____	_____	_____	_____
3. Finance Office and District Office Records do not agree; audit needed	_____	_____	_____	_____	_____
4. Problem Case Report to be prepared	_____	_____	_____	_____	_____
5. Number of District Offices with delinquency percentage above 4%	_____	_____	_____	_____	_____
6. State Vacancy Percentage	_____	_____	_____	_____	_____

	Quarter Ending 6-30-91	Quarter Ending 9-30-91	Quarter Ending 12-31-91	Quarter Ending 3-31-92	Quarter Ending 6-30-92
7. Number of District Offices with vacancy percentage above 10%	_____	_____	_____	_____	_____
8. 1989 yearend reports					
Number not received	_____	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX
Number received, not reviewed	_____	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX
Number in State Office for review	_____	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX
NOTE: Will not be monitored after the 6-30-91 report					
9. 1990 budgets					
Number not received	_____	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX
Number received, not reviewed	_____	XXXXXXXX	XXXXXXXX	XXXXXXXX	XXXXXXXX
NOTE: Will not be monitored after the 6-30-91 report					
10. 1990 yearend reports					
Number Due	_____				
Number Received	_____	_____	_____	_____	_____
Number received, not reviewed	_____	_____	_____	_____	_____
Number in State Office for review	_____	_____	_____	_____	_____
11. 1991 budgets					
Number due	_____				
Number Received	_____	_____	_____	_____	_____
Number received, not reviewed	_____	_____	_____	_____	_____
12. Supervisory visits					
Number required visits due 6/30/91 - 6/30/92	_____				
Required visits completed	_____	_____	_____	_____	_____
No. last visit over 3 years old	_____				
No. over 3-year visits completed	_____	_____	_____	_____	_____
No. delinquent account visits due	_____				
No. delinquent account visits completed	_____	_____	_____	_____	_____

Quarter Ending 6-30-91	Quarter Ending 9-30-91	Quarter Ending 12-31-91	Quarter Ending 3-31-92	Quarter Ending 6-30-92
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SECTION II - LABOR HOUSING (LH)

1. Number accounts shown on 545 as Delinquent; of that number:				
Accounts in Foreclosure:				
Accounts in bankruptcy:				
Charge-off planned/in process				
Servicing Plan in effect				
Servicing Plan needed				
Finance Office processing needed				
Transfer in process				
2. Number accounts delinquent two or more years; of that number:				
Accounts in foreclosure				
Accounts in bankruptcy				
Charge-off planned/in process				
Servicing Plan in effect				
Servicing Plan needed				
Finance Office processing needed				
Transfer in process				
3. Finance Office and District Office records do not agree; audit needed				
4. Problem Case Report to be prepared				
5. 1989 yearend reports				
Number not received		XXXXXXX	XXXXXXX	XXXXXXX
Number received, not reviewed		XXXXXXX	XXXXXXX	XXXXXXX
Number in State Office for review		XXXXXXX	XXXXXXX	XXXXXXX

NOTE: Will not be monitored after the 6-30-91 report

Quarter Ending 6-30-91	Quarter Ending 9-30-91	Quarter Ending 12-31-91	Quarter Ending 3-31-92	Quarter Ending 6-30-92
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6. 1990 budgets

Number not received	_____	XXXXXXX	XXXXXXX	XXXXXXX	XXXXXXX
Number received, not reviewed	_____	XXXXXXX	XXXXXXX	XXXXXXX	XXXXXXX

NOTE: Will not be monitored after the 6-30-91 report

7. 1990 yearend reports

Number due	_____				
Number Received	_____	_____	_____	_____	_____
Number received, not reviewed	_____	_____	_____	_____	_____
Number in State Office for review	_____	_____	_____	_____	_____

8. 1991 budgets

Number due	_____				
Number Received	_____	_____	_____	_____	_____
Number received, not reviewed	_____	_____	_____	_____	_____

9. Supervisory visits

Number required visits due 6/30/91 - 6/30/92	_____				
Required visits completed	_____	_____	_____	_____	_____
No. last visit over 3 years old	_____				
No. over 3-year visits completed	_____	_____	_____	_____	_____
No. delinquent account visits due	_____				
No. delinquent account visits completed	_____	_____	_____	_____	_____

COMMENTS:

Signature

Title

Date

WORKSHEET SUPPORTING SFH DELINQUENCY GOALS

STATE	2/28/91 CASELOAD	2/28/91 NUMBER DELQ.	2/28/91 % ACT. DELQ.	6/30/92 ACT. DELQ. % GOAL	6/30/92 NUMBER DELQ.	2/28/91 NUMBER FLAGGED	2/28/91 % FLAGGED	6/30/92 FLAGGED % GOAL	6/30/92 NUMBER FLAGGED	2/28/91 UNFLAGGED DELQ.	2/28/91 UNFLAGGED % DELQ.	6/30/92 UNFLAGGED % GOAL
AK	1363	148	10.9%	9.6%	131	6	0.4%	0.4%	6	142	10.4%	9.2%
AL	26061	3742	14.4%	12.7%	3320	520	2.0%	2.0%	520	3222	12.4%	10.7%
AR	23804	3747	15.7%	13.8%	3289	783	3.3%	2.8%	667	2964	12.5%	11.0%
AZ	7664	1175	15.3%	13.5%	1036	132	1.7%	1.7%	132	1043	13.6%	12.0%
CA	22449	3182	14.2%	12.5%	2816	254	1.1%	1.1%	254	2928	13.0%	11.4%
CO	5170	973	18.8%	16.0%	827	80	1.5%	1.5%	80	893	17.3%	14.5%
CT	2715	297	10.9%	9.6%	261	32	1.2%	1.2%	32	265	9.8%	8.5%
DE	1759	284	16.1%	14.2%	250	33	1.9%	1.9%	33	251	14.3%	12.3%
FL	19949	2721	13.6%	12.0%	2385	746	3.7%	3.2%	638	1975	9.9%	8.8%
GA	25119	5808	23.1%	19.2%	4825	1221	4.9%	4.1%	1030	4587	18.3%	15.1%
HI	5145	708	13.8%	12.2%	625	22	0.4%	0.4%	22	686	13.3%	11.8%
IA	12982	949	7.3%	7.3%	948	119	0.9%	0.9%	119	830	6.4%	6.4%
ID	7663	1083	14.1%	12.4%	954	340	4.4%	3.7%	284	743	9.7%	8.7%
IL	13692	2195	16.0%	14.1%	1932	179	1.3%	1.3%	179	2016	14.7%	12.8%
IN	12946	2352	18.2%	16.1%	2081	343	2.6%	2.6%	343	2009	15.5%	13.5%
KS	5993	648	10.8%	9.5%	570	115	1.9%	1.9%	115	533	8.9%	8.0%
KY	21487	3221	15.0%	13.2%	2843	496	2.3%	2.3%	496	2725	12.7%	11.5%
LA	22759	6585	28.9%	24.1%	5487	2129	9.4%	7.9%	1798	4456	19.6%	16.2%
MA	5273	860	16.3%	14.4%	760	63	1.2%	1.2%	63	797	15.1%	13.2%
MD	6353	897	14.1%	12.4%	791	116	1.8%	1.8%	116	781	12.3%	10.6%
ME	12628	2546	20.2%	17.7%	2235	94	0.7%	0.7%	94	2452	19.4%	17.0%
MI	18691	3154	16.9%	14.9%	2784	352	1.9%	1.9%	352	2802	15.0%	13.0%
MN	8289	930	11.2%	10.0%	829	105	1.3%	1.3%	105	825	10.0%	9.0%
MO	17340	2338	13.5%	11.5%	1994	186	1.1%	1.1%	186	2152	12.4%	10.4%
MS	45211	9478	21.0%	17.4%	7887	1907	4.2%	3.5%	1582	7571	16.7%	13.9%
MT	3559	489	13.7%	12.0%	427	32	0.9%	0.9%	32	457	12.8%	11.0%
NC	38489	3806	9.9%	9.9%	3810	925	2.4%	2.4%	925	2881	7.5%	7.5%
	4563	671	14.7%	12.9%	590	149	3.3%	2.8%	128	522	11.4%	10.1%
ND	5469	624	11.4%	10.1%	552	129	2.4%	2.4%	129	495	9.1%	7.7%
NH	3585	533	14.9%	13.1%	471	9	0.3%	0.3%	9	524	14.6%	14.0%
NJ	8543	2356	27.6%	23.0%	1967	742	8.7%	7.3%	624	1614	18.9%	15.7%
NM	6124	1355	22.1%	18.4%	1128	130	2.1%	2.1%	130	1225	20.0%	16.3%
NV	991	133	13.4%	11.9%	118	13	1.3%	1.3%	13	120	12.1%	10.6%
NY	16954	2967	17.5%	15.4%	2609	390	2.3%	2.3%	390	2577	15.2%	13.1%
OH	13897	2558	18.4%	16.3%	2261	826	5.9%	5.0%	695	1732	12.5%	11.3%
OK	16497	3632	22.0%	18.7%	3085	782	4.7%	3.9%	643	2850	17.3%	15.0%
OR	9232	1013	11.0%	9.7%	896	155	1.7%	1.7%	155	858	9.3%	8.0%
PA	17303	2688	15.5%	13.6%	2357	323	1.9%	1.9%	323	2345	13.7%	11.7%
PR	32563	8850	27.2%	22.6%	7372	1581	4.9%	4.1%	1335	7269	22.3%	18.5%
RI	1168	122	10.4%	9.2%	108	2	0.2%	0.2%	2	120	10.3%	9.0%
SC	32327	5765	17.8%	15.7%	5069	1512	4.7%	3.9%	1261	4253	13.2%	11.8%
SD	4401	405	9.2%	9.2%	405	30	0.7%	0.7%	30	375	8.5%	8.5%
TN	29646	4909	16.6%	14.7%	4358	1160	3.9%	3.3%	978	3749	12.6%	11.4%
TX	29313	6399	21.8%	18.1%	5314	560	1.9%	1.9%	560	5838	19.9%	16.2%
UT	5270	966	18.3%	16.2%	852	150	2.8%	2.4%	126	816	15.5%	13.8%
VA	27003	5436	20.1%	17.7%	4780	774	2.9%	2.5%	675	4662	17.3%	15.0%
VI	1192	202	16.9%	14.9%	178	9	0.8%	0.8%	9	193	16.2%	14.1%
VT	4241	488	11.5%	10.1%	428	25	0.6%	0.6%	25	463	10.9%	9.5%
WA	7623	677	8.9%	8.9%	678	90	1.2%	1.2%	90	587	7.7%	7.7%
WI	11800	1889	16.0%	14.1%	1665	639	5.4%	4.5%	531	1250	10.6%	9.6%
WV	6894	846	12.3%	10.9%	750	46	0.7%	0.7%	46	800	11.6%	10.2%
WY	12244	1977	16.1%	15.0%	1837	152	1.2%	1.2%	152	1825	14.9%	13.0%
	2587	273	10.6%	9.3%	241	15	0.6%	0.6%	15	258	10.0%	8.7%
National Average			17.3%	15.0%			3.1%	2.7%			14.2%	12.3%
TOTAL	705983	122050			106163	21723			19278	100327		

*These columns represent the current status and goals shown in Worksheets 2(A)(i) and 2(A)(ii) of Attachment D for Housing Programs.