

**AGREEMENT FOR PROFESSIONAL SERVICES BETWEEN
THE CITY OF SALINAS AND VERONICA TAM AND ASSOCIATES, INC.**

This Agreement for Professional Services (the "Agreement") is made and entered into this _____ day of October, 2017, by and between the **City of Salinas**, a California charter city and municipal corporation (hereinafter "City"), and **Veronica Tam and Associates, Inc.**, a California corporation, (hereinafter "Consultant" or "VTA").

RECITALS

WHEREAS, Consultant represents that it is specially trained, experienced, and competent to perform the special services which will be required by this Agreement; and

WHEREAS, Consultant is willing to render such professional services, as hereinafter defined, on the following terms and conditions.

NOW, THEREFORE, City and Consultant agree as follows:

TERMS

1. **Scope of Service.** The project contemplated and the scope of Consultant's services and project budget is included in **Exhibit A**, attached hereto and incorporated herein by reference. Consultant shall not proceed to perform any such service until City and Consultant have established a project cost, a completion schedule, and a time period for performance, and the City has given its written authorization to perform. Written approval for performance and compensation may be granted by the Director of Community and Economic Development.

2. **Term; Completion Schedule.** This Agreement shall commence on October _____, 2017, and shall terminate on October 5, 2019, unless extended in writing by either party upon thirty (30) days written notice. This Agreement may be extended only upon mutual written consent of the parties, and may be terminated only pursuant to the terms of Section 17 of this Agreement. Consultant shall fully comply with all time-lines for performance of its consulting services set forth in **Exhibit A**.

3. **Compensation.** City hereby agrees to pay Consultant for services rendered the City pursuant to this Agreement in a total amount not to exceed **One Hundred and Twenty Five Thousand Dollars (\$125,000.00)** on a time and materials basis according to the maximum hourly rates of compensation set forth in **Exhibit A**.

4. **Billing.** Consultant shall submit to City an itemized invoice, prepared in a form satisfactory to City, describing its services and costs for the period covered by the invoice. Except as specifically authorized by City, Consultant shall not bill City for duplicate services performed by more than one person. Consultant's bills shall include the following information to which such services cost or pertain:

- a. A brief description of services performed;
- b. The date the services were performed;
- c. The number of hours spent and by whom;
- d. A brief description of any costs incurred; and
- e. The Consultant's signature.

Any such invoices shall be in full accord with any and all applicable provisions of this Agreement.

City shall make payment on each such invoice within thirty (30) days of receipt; provided, however, that if Consultant submits an invoice which is incorrect, incomplete, or not in accord with the provisions of this Agreement, City shall not be obligated to process any payment to Consultant until thirty (30) days after a correct and complying invoice has been submitted by Consultant. The City shall process undisputed portion immediately.

5. Additional Copies. If City requires additional copies of reports, or any other material which Consultant is required to furnish as part of the services under this Agreement, Consultant shall provide such additional copies as are requested, and City shall compensate Consultant for the actual costs related to the production of such copies by Consultant.

6. Responsibility of Consultant.

a. By executing this Agreement, Consultant agrees that the services to be provided and work to be performed under this Agreement shall be performed in a fully competent manner. By executing this Agreement, Consultant further agrees and represents to City that the Consultant possesses, or shall arrange to secure from others, all of the necessary professional capabilities, experience, resources, and facilities necessary to provide the City the services contemplated under this Agreement and that City relies upon the professional skills of Consultant to do and perform Consultant's work. Consultant further agrees and represents that Consultant shall follow the current, generally accepted practices in this area to make findings, render opinions, prepare factual presentations, and provide professional advice and recommendations regarding the projects for which the services are rendered under this Agreement.

b. Consultant shall assign a single Project Director to have overall responsibility for the execution of this Agreement for Consultant. Veronica Tam, Principal, is hereby designated as the Project Director for Consultant. Any changes in the Project Director designee shall be subject to the prior written acceptance and approval of the City Manager.

7. Responsibility of City. To the extent appropriate to the projects to be completed by Consultant pursuant to this Agreement, City shall:

a. Assist Consultant by placing at her disposal all available information pertinent to the projects, including but not limited to, previous reports and any other data relative to the projects. Nothing contained herein shall obligate City to incur any expense in connection with completion of studies or acquisition of information not otherwise in the possession of City.

b. Examine all studies, reports, sketches, drawings, specifications, proposals, and other documents presented by Consultant, and render verbally or in writing as may be appropriate, decisions pertaining thereto within a reasonable time so as not to delay the services of Consultant.

c. Planning Manager of the Housing Division of the Department of Community Development, shall act as City's representative with respect to the work to be performed under this Agreement. Such person shall have the complete authority to transmit instructions, receive information, interpret and

define City's policies and decisions with respect to materials, equipment, elements, and systems pertinent to Consultant's services. City may unilaterally change its representative upon notice to the Consultant.

d. Give prompt written notice to Consultant whenever City observes or otherwise becomes aware of any defect in a project.

8. Acceptance of Work Not a Release. Acceptance by the City of the work to be performed under this Agreement does not operate as a release of Consultant from professional responsibility for the work performed.

9. Indemnification and Hold Harmless. Consultant shall indemnify, defend, and hold City and its officers, employees, and agents harmless from and against any and all liability, claims, suits, actions, damages, and causes of action arising out of any personal injury, bodily injury, loss of life, or damage to any property, or violation of any relevant federal, state or municipal law or ordinance, or other cause in connection with the negligent, recklessness or intentional acts or omission of Consultant, its employees, subcontractors or agents, or on account of the performance or character of the work, except for any such claim arising from the negligence or willful misconduct of the City, its officers, employees or agents. Acceptance of insurance certificates and endorsements required under this Agreement does not relieve Consultant from liability under this indemnification and hold harmless clause. This indemnification and hold harmless clause shall apply whether or not such insurance policies shall have been determined to be applicable to any of such damages or claims for damages.

Consultant shall reimburse the City for all costs and expenses including, but not limited to court costs, incurred by the City in enforcing the provisions of this section.

10. Insurance.

a. Consultant shall, throughout the duration of this Agreement, maintain comprehensive general liability and property insurance covering all operations of the Consultant, its agents and employees, performed in connection with this Agreement including but not limited to premises and automobile.

b. Consultant shall maintain the following limits:

General Liability - Contractor shall at all times during the term of this Agreement maintain in effect a policy or policies having an A.M Best rating of A-Class VIII or better for bodily injury liability, personal injury, advertising injury and property damage, including product liability insurance with limits on the Declarations Page but not less than One Million and 00/100 Dollars (\$1,000,000.00) per occurrence and Two Million and 00/100 Dollars (\$2,000,000) in the general aggregate and products/completed operations aggregate insuring against any and all liability of the insured with respect to premises and products/completed operations. Liability coverage shall also include coverage for underground work and/or construction performed (if applicable). The coverage afforded to the additional insureds under the Contractor's policy shall be primary insurance and non-contributory. If coverage is on a claims-made basis, the Contractor shall maintain "tail coverage" no less than ten (10) years after the expiration date of the policy or policies. Any policy or policies carrying a deductible of more than \$25,000.00 may be subject to review by the City of the Contractor's financials.

Umbrella or Excess - Contractor shall provide limits on the Declarations Page but not less than Two Million and 00/100 Dollars (\$2,000,000) per occurrence and Two Million and 00/100 (\$2,000,000) in the aggregate on a follow - form basis having an A.M Best rating of A-Class VIII or better.

Auto Liability - Contractor shall provide limits on the Declarations Page but not less than One Million and 00/100 (\$1,000,000.00) combined single limit for bodily injury and property damage having an A.M Best rating of A - Class VIII or better. Automobile Liability Symbol 1 (any auto), if the Company owns automobiles. An entity without autos shall have "Non -owned and Hired" coverage (Auto Symbols 8 & 9). The City and its elected and appointed officers, boards, commissions, agents and employees shall be named as Additional Insureds.

Workers' Compensation – Contractor shall provide Workers' Compensation Insurance sufficient to meet its statutory obligation and to provide benefits for employees with claims of bodily injury or occupational disease (including resulting death) as required by the State of California and Employer's Liability Insurance for One Million and 00/100 Dollars (\$1,000,000). Waiver of Subrogation for Workers' Compensation in favor of the City of Salinas is required.

Professional Liability - Contractor shall provide limits on the Declarations Page but not less than One Million and 00/100 Dollars (\$1,000,000) per occurrence and One Million and 00/100 Dollars (\$1,000,000) in the aggregate having an A.M Best rating of A-Class VIII or better.

c. All insurance companies with the exception of "Worker's Compensation" and "professional errors and omissions" affording coverage to the Consultant shall be required to add the City of Salinas, its officers, and, agents as additional "insured" by endorsement under the insurance policy and shall stipulate that this insurance policy will operate as primary insured for the work performed under this Agreement and that no other insurance affected by the City or other named insured will be called upon to contribute to a loss covered thereunder. The policy shall contain no special limitations on the scope of protection afforded to City, its officers, employees or agents.

d. All insurance companies affording coverage to Consultant shall be insurance organizations authorized by the Insurance Commissioner to transact the business of insurance in the State of California.

e. All insurance companies affording coverage shall provide thirty (30) days written notice by certified mail to the City of Salinas should the policy be canceled or reduced in coverage before the expiration date. For the purpose of this notice requirement, any material change prior to expiration shall be considered cancellation.

f. Consultant shall provide evidence of compliance with the insurance requirements listed above by providing a certificate of insurance, in a form satisfactory to the City's Risk and Benefits Analyst, concurrently with the submittal of this Agreement. A statement on the insurance certificate which states that the insurance company "will endeavor" to notify the certificate holder, "but failure to mail such notice shall impose no obligation or liability of any kind upon the Consultant, its agents or representatives" does not satisfy the requirements of this subsection. The Consultant shall ensure that

the authorized representative of the insurance company strikes the above quoted language from the certificate.

g. Consultant shall provide a substitute certificate of insurance no later than ten (10) days prior to the policy expiration date. Failure by the Consultant to provide such a substitution and extend the policy expiration date shall be considered default by Consultant. In the event Consultant is unable to provide a substitute certificate of insurance within the time prescribed in this subsection, Consultant shall provide written confirmation of renewal, in a form satisfactory to the City, to act as proof of insurance only until such time as a certificate of insurance has been received by the City.

h. Maintenance of insurance by the Consultant as specified in this Agreement shall in no way be interpreted as relieving the Consultant of any responsibility whatever and the Consultant may carry, at its own expense, such additional insurance as it deems necessary.

11. Access to Records. Consultant shall maintain all preparatory books, records, documents, accounting ledgers, and similar materials including but not limited to calculation and survey notes relating to work performed for the City under this Agreement on file for at least three (3) years following the date of final payment to Consultant by City. Any duly authorized representative(s) of City shall have access to such records for the purpose of inspection, audit, and copying at reasonable times during Consultant's usual and customary business hours. Consultant shall provide proper facilities to City's representative(s) for such access and inspection.

12. Assignment. It is recognized by the parties hereto that a substantial inducement to City for entering into this Agreement was, and is, the professional reputation and competence of Consultant. This Agreement is personal to Consultant and shall not be assigned by it without express written approval of the City.

13. Changes to Scope of Work. City may at any time, and upon a minimum of ten (10) days written notice, seek to modify the scope of services to be provided for any project to be completed under this Agreement. Consultant shall, upon receipt of said notice, determine the impact on both time and compensation of such change in scope and notify City in writing. Rate of compensation shall be based upon the Consultant's schedule of hourly rates shown in **Exhibit A** of this Agreement. Upon agreement between City and Consultant as to the extent of said impacts to time and compensation, an amendment to this Agreement shall be prepared describing such changes. Execution of the amendment by City and Consultant shall constitute the Consultant's notice to proceed with the changed scope.

14. Notice to Proceed; Progress; Completion. Upon execution of this Agreement by both parties, City shall give Consultant written notice to proceed with this work. Such notice may authorize Consultant to render all of the services contemplated herein, or such portions or phases as may be mutually agreed upon. In the latter event, City shall, in its sole discretion, issue subsequent notices from time to time regarding further portions or phases of the work. Upon receipt of such notices, Consultant shall diligently proceed with the work authorized and complete it within the agreed time period specified in said notice.

15. Ownership of Documents. Title to all final documents, including drawings, specifications, data, reports, summaries, correspondence, photographs, computer software (if purchased on the City's

behalf), video and audio tapes, software output, and any other materials with respect to work performed under this Agreement shall vest with City at such time as City has compensated Consultant, as provided herein, for the services rendered by Consultant in connection with which they were prepared. City agrees to hold harmless and indemnify the Consultant against all damages, claims, lawsuits, and losses of any kind including defense costs arising out of any use of said documents, drawings, and/or specifications on any other project without written authorization of the Consultant.

16. Subcontractors. Consultant shall be entitled, to the extent determined appropriate by Consultant, to subcontract any portion of the work to be performed under this Agreement. Consultant shall be responsible to the City for the actions of persons and firms performing subcontract work. The subcontracting of work by Consultant shall not relieve Consultant, in any manner, of the obligations and requirements imposed upon Consultants by this Agreement.

17. Termination.

a. City shall have the authority to terminate this Agreement, upon written notice to Consultant, as follows:

- (1) If in the City's opinion the conduct of the Consultant is such that the interest of the City may be impaired or prejudiced, or
- (2) For any reason whatsoever.

b. Upon termination, Consultant shall be entitled to payment of such amount as fairly compensates Consultant for all work satisfactorily performed up to the date of based upon the hourly rates of compensation shown in **Exhibit A**, except that:

- (1) In the event of termination by the City for Consultant's default, City shall deduct from the amount due Consultant the total amount of additional expenses incurred by City as a result of such default. Such deduction from amounts due Consultant are made to compensate City for its actual additional costs incurred in securing satisfactory performance of the terms of this Agreement, including but not limited to, costs of engaging another consultant(s) for such purposes. In the event that such additional expenses shall exceed amounts otherwise due and payable to Consultant hereunder, Consultant shall pay City the full amount of such expense.

c. In the event that this Agreement is terminated by City for any reason, Consultant shall:

- (1) Upon receipt of written notice of such termination promptly cease all services on this project, unless otherwise directed by City; and
- (2) Deliver to City all documents, data, reports, summaries, correspondence, photographs, computer software output, video and audio tapes, and any other materials provided to Consultant or prepared by or for Consultant or the City in connection with this Agreement. Such material is to be delivered to City in completed form; however, notwithstanding the provisions of Section 15 herein, City may condition payment for services rendered to the date of termination upon Consultant's delivery to the City of such material.

d. In the event that this Agreement is terminated by City for any reason, City is hereby expressly permitted to assume the projects and complete them by any means, including but not limited to, an agreement with another party.

e. The rights and remedy of the City and Consultant provided under this Section are not exclusive and are in addition to any other rights and remedies provided by law or appearing in any other section of this Agreement.

18. Audit and Examination of Accounts.

a. Consultant shall keep and will cause any assignee or subcontractor under this Agreement to keep accurate books of record in account, in accordance with sound accounting principles, which records pertain to services to be performed under this Agreement.

b. Any audit conducted of books and records and accounts shall be in accordance with generally accepted professional standards and guidelines for auditing.

c. Consultant hereby agrees to disclose and make available any and all information, reports or books of records or accounts pertaining to this Agreement to City and any City of the County of Monterey or state or federal government which provides support funding for this project.

d. Consultant hereby agrees to include the requirements of subsection (B), above, in any and all contracts with assignees or consultants under this Agreement.

e. All records provided for in this section are to be maintained and made available throughout the performance of this Agreement and for a period of not less than three (3) years after full completion of services hereunder, except that any and all such records which pertain to actual disputes, litigation, appeals or claims shall be maintained and made available for a period of not less than three (3) years after final resolution of such disputes, litigation, appeals or claims.

19. Compliance with Laws, Rules, and Regulations. Services performed by Consultant pursuant to this Agreement shall be performed in accordance and full compliance with all applicable federal, state, and City laws and any rules or regulations promulgated thereunder.

20. Exhibits Incorporated. All exhibits referred to in this Agreement and attached to it are hereby incorporated in it by this reference. In the event there is a conflict between any of the terms of this Agreement and any of the terms of any exhibit to the Agreement, the terms of the Agreement shall control the respective duties and liabilities of the parties.

21. Independent Contractor. It is expressly understood and agreed by both parties that Consultant, while engaged in carrying out and complying with any of the terms and conditions of this Agreement, is an independent contractor and not an employee of the City. Consultant expressly warrants not to represent, at any time or in any manner, that Consultant is an employee or servant of the City.

22. Integration and Agreement. This Agreement represents the entire understanding of City and Consultant as to those matters contained herein. No prior oral or written understanding shall be of any

force or effect with respect to those matters contained herein. This Agreement may not be modified or altered except by amendment in writing signed by both parties.

23. Jurisdiction. This Agreement shall be administered and interpreted under the laws of the State of California. Jurisdiction of litigation arising from this Agreement shall be in the State of California, in the County of Monterey.

24. Severability. If any part of this Agreement is found to be in conflict with applicable laws, such part shall be inoperative, null and void insofar as it is in conflict with said laws, but the remainder of the Agreement shall continue to be in full force and effect.

25. Notices.

a. Written notices to the City hereunder shall, until further notice by City, be addressed to:

Director of Department of Community Development
City of Salinas
65 West Alisal Street, 2nd floor
Salinas, California 93901

With a Copy to:

City Attorney
City of Salinas
200 Lincoln Avenue
Salinas, California 93901

b. Written notices to the Consultant shall, until further notice by the Consultant, be addressed to:

Veronica Tam and Associates, Inc.
107 S. Fair Oaks Avenue, Suite 212
Pasadena, A 91105

c. The execution of any such notices by the City Manager of the City shall be effective as to Consultant as if it were by resolution or order of the City Council, and Consultant shall not question the authority of the City Manager to execute any such notice.

d. All such notices shall either be delivered personally to the other party's designee named above, or shall be deposited in the United States Mail, properly addressed as aforesaid, postage fully prepaid, and shall be effective the day following such deposit in the mail.

26. Nondiscrimination. During the performance of this Agreement, Consultant shall not discriminate against any employee or applicant for employment because of race, color, religion, ancestry, creed, sex, national origin, familial status, sexual orientation, age (over 40 years) or disability. Consultant shall take affirmative action to ensure that applicants are employed, and that employees are

treated during employment without regard to their race, color, religion, ancestry, creed, sex, national origin, familial status, sexual orientation, age (over 40 years) or disability.

27. Conflict of Interest. Consultant warrants and declares that it presently has no interest, and shall not acquire any interest, direct or indirect, financial or otherwise, in any manner or degree which will render the services required under the provisions of this Agreement a violation of any applicable local, state or federal law. Consultant further declares that, in the performance of this Agreement, no subcontractor or person having such an interest shall be employed. In the event that any conflict of interest should nevertheless hereinafter arise, Consultant shall promptly notify City of the existence of such conflict of interest so that City may determine whether to terminate this Agreement. Consultant further warrants its compliance with the Political Reform Act (Government Code section 81000 et seq.) and Salinas City Code Chapter 2A that apply to Consultant as the result of Consultant's performance of the work or services pursuant to the terms of this Agreement.

28. Headings. The section headings appearing herein shall not be deemed to govern, limit, modify, or in any manner affect the scope, meaning or intent of the provisions of this Agreement.

29. Attorney's Fees. In case suit shall be brought to interpret or to enforce this Agreement, or because of the breach of any other covenant or provision herein contained, the prevailing party in such action shall be entitled to recover their reasonable attorneys' fees in addition to such costs as may be allowed by the Court. City's attorneys' fees, if awarded, shall be calculated at the market rate.

30. Non-Exclusive Agreement. This Agreement is non-exclusive and both City and Consultant expressly reserves the right to contract with other entities for the same or similar services.

31. Rights and Obligations Under Agreement. By entering into this Agreement, the parties do not intend to create any obligations express or implied other than those set out herein; further, this Agreement shall not create any rights in any party not a signatory hereto.

32. Licenses. If a license of any kind, which term is intended to include evidence of registration, is required of Consultant, its representatives, agents or subcontractors by federal, state or local law, Consultant warrants that such license has been obtained, is valid and in good standing, and that any applicable bond posted in accordance with applicable laws and regulations.

33. Counterparts. This Agreement may be executed in one or more counterparts, each of which shall be deemed an original, but all of which together shall constitute a single agreement.

34. Legal Representation. Each party affirms that it has been represented by legal counsel of its own choosing regarding the preparation and the negotiation of this Agreement and the matters and claims set forth herein, and that each of them has read this Agreement and is fully aware of its contents and its legal effect. Neither party is relying on any statement of the other party outside the terms set forth in this Agreement as an inducement to enter into this Agreement.

35. Joint Representation. The language of all parts of this Agreement shall in all cases be construed as a whole, according to its fair meaning, and not strictly for or against any party. No presumptions or

rules of interpretation based upon the identity of the party preparing or drafting the Agreement, or any part thereof, shall be applicable or invoked.

36. Warranty of Authority. Each party represents and warrants that it has the right, power, and authority to enter into this Agreement. Each party further represents and warrants that it has given any and all notices, and obtained any and all consents, powers, and authorities, necessary to permit it, and the persons entering into this Agreement for it, to enter into this Agreement.

37. No Waiver of Rights. Waiver of a breach or default under this Agreement shall not constitute a continuing waiver or a waiver of a subsequent breach of the same or any other provision of this Agreement. The failure to provide notice of any breach of this Agreement or failure to comply with any of the terms of this Agreement shall not constitute a waiver thereof. Failure on the part of either party to enforce any provision of this Agreement shall not be construed as a waiver of the right to compel enforcement of such provision or any other provision. A waiver by the City of any one or more of the conditions of performance under this Agreement shall not be construed as waiver(s) of any other condition of performance under this Agreement.

IN WITNESS WHEREOF, the parties hereto have made and executed this Agreement on the date first written above.

CITY OF SALINAS:

Megan Hunter, Community Development Director

Date

APPROVED AS TO FORM:

Christopher A. Callihan, City Attorney

Date

CONSULTANT:
VERONICA TAM AND ASSOCIATES, INC.

By: Veronica Tam, AICP
Its: Principal

Date

Exhibit A: Project Scope of Work and Budget

Exhibit A

Project Scope of Work and Budget



Task 1: Community Engagement (RFP Scope #7 and #8)

Task 1.1: Project Kickoff Meeting

The Collaborating Parties Project Team and VTA-MIG project leaders will meet to initiate the community participation process, confirm the approach and objectives, refine the scope and timeline, and determine communication protocols. The Team will review the list of potential stakeholders who should be engaged in the development of the Assessment of Fair Housing (AFH). MIG will produce the Community Participation Plan (Task 1.2) based on the discussion at this meeting. MIG staff will design the meeting agenda and provide a brief electronic summary.

Deliverable: List of data needs, draft stakeholder list, meeting agenda and brief summary.

Task 1.2: Community Participation Plan

MIG will develop a Community Participation Plan (CPP) that identifies specific outreach goals, methods, target audiences, key activities and a schedule for the CPP's implementation. The robust CPP will outline major stakeholders to be consulted, how each set of stakeholders will participate in the planning process, when each planned activity will occur as well as when stakeholders and community members will have opportunities to review and provide input on AFH.

The outreach efforts will target populations typically underrepresented in AFH processes, as well as the Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs) in Monterey County, which are primarily located in Salinas. The CPP will highlight MIG's recommended approach to reaching both the R/ECAPs and other members of the general population to obtain input on fair housing issues and concerns.

Deliverable: Draft and Final Community Participation Plan.

Task 1.3: Key Informant Interviews (10)

MIG will conduct up to ten (10) interviews with key stakeholders, such as community leaders, advocates and interest groups, organizations serving protected classes and low income residents, affordable housing developers, financial institutions, educational institutions, government agencies, fair housing organizations and neighborhood associations as identified by MIG and the project team. For example, potential interview candidates may include representatives from the Building Healthy Communities initiative, CHISPA, Salinas United Business Association and the Community Alliance for Safety and Peace (CASP), to name a few.

The interviews will be structured to identify specific factors that most greatly contribute to fair housing issues, key barriers, perceived needs, as well as opportunities and strategies to address fair housing priorities across Monterey County (including unincorporated areas).

MIG will work with the Collaborating Parties to identify potential interviewees, and staff will be responsible for scheduling and coordinating interviews. Each of these interviews is expected to take approximately 30 minutes. Ideally, each interview will be conducted in person, but can be done by phone, if required. To manage cost and time involved, the six interviews should be scheduled over a two or three day time period with no more than four interviews in a single day. Individual results from each interview will be kept confidential and an aggregate summary will be provided to the Collaborating Parties project team.

Deliverable: Guiding questions for stakeholder interviews; memo summarizing key themes from interviews.

Task 1.4: Community Outreach Materials

MIG will prepare one bilingual advertisement in Spanish and English that will be used and modified to promote the survey (Task 1.5) and the community workshops. The Collaborating Parties project team will cover the cost of ad placement and printing of materials. MIG will provide support to implement print, electronic and social media-related activities to inform the public about the AFH and to publicize the survey and community workshops. MIG will also create bilingual flyers to promote the survey and workshops. Flyers will be distributed electronically through targeted e-blasts and print copies will be disseminated among project partners and key organizations.

Deliverable: Bilingual flyer; bilingual, print-ready electronic copy of the survey/ community workshop advertisement.

Task 1.5: Fair Housing Survey

VTa will prepare a Fair Housing Survey and made it available to the general public. We will use www.SurveyMonkey.com to develop the web-based survey where residents can respond online. Hard copies will also be provided. The survey will be offered in English and Spanish. We recommend that survey outreach include the following: online availability of the survey on each jurisdiction's homepage and the relevant Department web pages as well as distributing the survey through all appropriate City and County email distribution lists and social media channels (e.g., Twitter, Facebook and NextDoor). We anticipate that the Collaborating Parties project team will assist in public outreach, promotion, and distribution of the survey. In addition, hard copies of the survey will be distributed at community hubs in R/ECAPs including libraries, schools and community centers. The survey will also be made available at all community workshops and stakeholder meetings.

Deliverable: Draft and final survey instrument in Spanish and English; summary of survey results.

Task 1.6: Stakeholder Consultation Focus Groups (2)

MIG will facilitate two (2) stakeholder consultation focus group meetings to identify perceived barriers to housing choice and to discuss disparities in housing needs and access to opportunity. During these meetings, participants will also discuss strategies to address fair housing needs and concerns.

Stakeholder meetings will include representatives from the Collaborating Parties, affordable housing developers, school districts, service providers utilizing entitlement funds for projects, housing agencies, social service agencies, advocacy and faith-based organizations as well as other agencies or individuals deemed appropriate. As specifically required by the AFFH Rule, with the Housing Authority as a Participating Agency, the outreach program must include resident advisory boards, Public Housing tenants, and Housing Choice Voucher recipients and participating landlords. MIG will coordinate with the Housing Authority to specifically conduct outreach to these groups.

MIG will work with the Collaborating Parties project team to identify potential participants. The project team will assist with promoting the meetings and will secure the meeting locations. MIG will develop a list of questions for the stakeholder meetings for the project team's review. The meetings will be led and facilitated by the MIG team. MIG will prepare a memo summarizing key comments and provide an electronic copy to the Collaborating Parties project team.

Deliverable: Meeting agenda, presentation materials and electronic meeting summary.

Task 1.7: Community Workshops (4)

MIG will plan and implement a series of four (4) community workshops in dispersed geographic locations across Monterey County to collect input on the nature and extent of fair housing issues experienced, and to gauge the perception of fair housing needs and concerns. Participants will also discuss strategies to address fair housing needs and concerns during the workshops.

The workshops will include a presentation on the AFH, its purpose and process, and an overview of AFH efforts. The workshops will also include interactive features, small group discussions and hands-on activities. Our team will solicit participant feedback on needs and barriers with respect to housing needs, barriers and access. MIG will gather and assess the comments and feedback received at these meetings for inclusion in the Community Participation Summary (Task 1.8).

Each community workshop will have the same content and materials; however, they will be held at different times and venues to accommodate the diverse schedules of participants. To reach a broad cross-section of residents and stakeholders, MIG will work with the Collaborating Parties project team to identify convenient venues near transit- and ADA-accessible locations. All outreach materials will be designed in Spanish and English.

Our team will provide facilitation in Spanish and English at each workshop but recommends the Collaborating Parties project team arrange for language interpretation services and equipment. Collaborating Parties project team staff will assist with identifying and securing workshop venues. MIG will facilitate the workshops and produce a memorandum to document the results of the workshops. MIG will provide an electronic copy of the workshop summary to the Collaborating Parties project team.

Deliverable: Outreach flyer in Spanish and English, presentation, workshop materials in Spanish and English, workshop facilitation and workshop summary.

Task 1.8: Community Participation Summary

MIG will develop a detailed summary to consolidate and synthesize the public outreach results including key findings from the interviews, survey, community workshops and stakeholder meetings. This summary will highlight the diverse range of input used to develop the AFH and to support decision making of the CP project team.

Deliverable: Summary of public outreach efforts and results.

Task 2: Assessment of Fair Housing (AFH)**Task 2.1: AFH User Interface and Assessment Tool (RFP Scope #1 and #2)**

Each Collaborating Party is considered a Participating Agency in the AFH User Interface and must be set up with an account in the system. Final approval of the AFH document must be “signed off” in the system by each Collaborating Party/Participating Agency. VTA will assist each agency with this process.

The Assessment of Fair Housing (AFH) must be completed in the AFH Tool developed by HUD, with preset tables and maps to assist in the analysis. VTA is familiar with the AFH Tool, having recently completed the AFH for the cities of Long Beach and Pomona. The Final Long Beach AFH in Word format is available at the following link: <http://www.lbds.info/civica/filebank/blobdload.asp?BlobID=6134>.

Budget for this task reflects only the setting up in the system for the various Collaborating Parties. Actual preparation of the AFH Plan in the AFH Tool is accounted for under Task 3.4.

Task 2.2: Supplementing HUD-Provided Data with Local Data and Local Knowledge (RFP Scope #3)

The AFH must cover several key topics:

- a. Integration and segregation patterns and trends based on race, color, religion, gender, sexual orientation, familial status, national origin, disability, and age;
- b. Racially or ethnically concentrated areas of poverty (R/ECAPs),
- c. Significant disparities in access to opportunity for any protected class; and
- d. Disproportionate housing needs for any protected class.

While data from the AFH Tool will form the basis for this analysis, supplemental information will be used, including but not limited to: housing market data, data from various State departments, local Housing Elements, and Consolidated Plans. Additional data sources are detailed later under Task 2.3 and Task 2.5. The VTA-MIG team will work with the Collaborating Parties to compile relevant local data from existing plans and studies, as well as via the outreach and consultation process.

Budget for this task reflects the efforts involved in compiling the records and data. Actual analysis will be conducted as part of Task 2.4 and Task 2.5.

Task 2.3: Summarizing the Community Engagement and Consultation Process

All outcomes of the engagement activities will be summarized and provided as an appendix to the AFH. However, a brief summary will be provided in the AFH. This summary will include the outreach process and methods, key participants and stakeholders, outcomes of the various outreach methods, and key findings. The summary will also include specific recommendations from the public and the reasons for accepting or rejecting the recommendations.

Task 2.4: Analyzing Fair Housing Issues (RFP Scope #4, #5, and #6)

This section includes discussions on various fair housing issues:

- **Publicly Supported Housing:** The AFH Tool contains information on publicly supported housing but only pertaining to federal programs (such as Public Housing, HUD-insured, and LIHTC properties). We will use a variety of sources to compile a comprehensive inventory of publicly supported housing, including federal, state resources, and local programs such as affordable housing created with redevelopment funds, and density bonus and inclusionary housing provisions. We will discuss type and location of housing, and access to such housing. To the extent that information is available, we will discuss the tenant profiles and priorities/preferences for tenant selection.
- **Outreach Capacity:** We will discuss the outreach capacity, approaches used by the Collaborating Parties, including the Limited English Proficiency (LEP) plans, and challenges encountered.
- **Administrative Policies:** We will review the administrative policies, procedures and practices of the Participating Agencies to assess any potential impediments to fair housing, including:
 - Sensitivity and fair housing training for staff,
 - Multilingual capability of code enforcement and housing programs staff,
 - Accessibility of public facilities (Section 504 and ADA compliance);
 - Policies causing displacement;
 - Selection of commissions and task forces with the ability to influence housing decisions; and

- Public Housing Agency Plan (PHAP) for policies regarding tenant selection, de-concentration, delivery of services, and maintenance and accessibility.
- **Fair Housing Resources, Trends and Patterns:** This section will assess the delivery of fair housing services, including the following:
 - Assessment of current public and private fair housing program/activities to identify and describe existing programs, services, and activities.
 - The effectiveness of fair housing service providers in conducting outreach activities to target populations.
 - The effectiveness of the investigation and enforcement activities of fair housing service providers.
 - Identify and describe fair housing practices and procedures of the real estate industry. In addition, we will review rental listings and for-sale listings to identify potential discriminatory language in real estate advertising.
 - Contact fair housing service providers, local nonprofit housing organizations, housing advocacy groups, and the local HUD office to obtain information on the nature and extent of fair housing complaints, violations, or suits against the Participating Agencies.
 - Research of the prevalence of fair housing discrimination suit(s) filed by the Department of Justice, State Department of Fair Employment and Housing, and other agencies.
 - Identification of the nature and extent of hate crimes based on data compiled by the police and by the Federal Bureau of Investigation (FBI).

Task 2.5: Identifying Contributing Factors (RFP Scope #9)

The AFH identifies a number of contributing factors for various fair housing issues. The matrix below summarizes the potential contributing factors for each issue as outlined in the AFH Tool. The AFH will discuss the key contributing factors for each of these issues, with the detailed discussions to be included in the appendix of the AFH.

Potential Contributing Factors to Fair Housing Issues							
Contribution Factor	Segregation	R/E CAPs	Access to Opportunity	Disproportionate Housing needs	Publicly Supported Housing	Disability and Access	Fair Housing Service
Community opposition	❖	❖			❖		
Displacement of residents due to economic pressures	❖	❖		❖			
Lack of community revitalization strategies	❖	❖					
Lack of private investments in specific neighborhoods	❖	❖	❖	❖	❖		
Lack of public investments in specific neighborhoods	❖	❖	❖	❖	❖		
Lack of regional cooperation	❖	❖	❖		❖		
Land use and zoning laws	❖	❖	❖	❖	❖	❖	
Lending discrimination	❖	❖	❖	❖		❖	
Location and type of affordable, accessible housing	❖	❖	❖			❖	
Occupancy codes and restrictions	❖	❖	❖		❖	❖	
Private discrimination	❖	❖	❖				
Deteriorated and abandoned properties		❖					

Potential Contributing Factors to Fair Housing Issues							
Contribution Factor	Segregation	RECAPs	Access to Opportunity	Disproportionate Housing needs	Publicly Supported Housing	Disability and Access	Fair Housing Service
Access to financial services			❖				
Availability, type, and frequency of public transportation			❖			❖	
Location of employers			❖				
Location of environmental health hazards			❖				
Location of proficient schools and school assignment policies			❖			❖	
Availability of affordable units in range and size				❖		❖	
Quality of affordable housing information system					❖		
Siting policies, practices and decisions for publicly supported housing					❖		
Source of income discrimination					❖		
Access to publicly supported housing						❖	
Inaccessible government facilities or services						❖	
Inaccessible sidewalks, pedestrian crossings, or other infrastructure						❖	
Lack of affordable in-home or community-based supportive services						❖	
Lack of affordable, integrated housing with supportive services						❖	
Lack of assistance for housing accessibility modifications						❖	
Lack of assistance for transitioning from institutional settings to integrated housing						❖	
Regulatory barriers to providing housing and supportive services for persons with disabilities						❖	
State or local laws, policies, or practices that discourage individuals with disabilities from being placed in integrated settings						❖	
Lack of local private fair housing outreach and enforcement							❖
Lack of local public fair housing enforcement							❖
Lack of resources for fair housing agencies and organizations							❖
Lack of state or local fair housing laws							❖
Unresolved violations of fair housing or civil rights law							❖

Analysis of Impediments (AI) to Fair Housing Choice reports prepared by VTA typically cover the majority of these topics in detail. Therefore, we have developed methodologies and sources of information to conduct much of the required analyses. These include, but are not limited to:

- **Housing Elements:** Review of zoning and land use constraints to affordable housing development, the availability of a range of housing choice, and housing for persons with disabilities (e.g., transitional housing, supportive housing, and residential care facilities); location/type/size of affordable housing (local, state, and federally funded projects); definition of family, occupancy standards and restrictions; and housing conditions.
- **Consolidated Plans:** Public investments, ADA Transition Plan, community revitalization strategies, availability of supportive services.
- **GIS Mapping and Analysis of Housing Resources:** Publicly assisted housing, use of Housing Choice Vouchers, residential care facilities.

- **GIS Mapping and Analysis of Community Assets:** community facilities, libraries, schools (Title I Schools) in relation to R/ECAPs.
- **GIS Mapping and Analysis of Environmental Exposure Areas:** Overlay of high-risk environmental exposure areas with R/ECAPs; and lead-based paint hazards risk assessment. The AFH Tool provides a map of Environmental Health Index, which is a combination of Environmental Protection Agency estimates of air quality hazards. We will supplement this data with data from the California Communities Environmental Health Screening Tool. In addition to environmental factors (pollutant exposures, groundwater threats, and toxic sites) and sensitive receptors (elderly, children), this local tool also takes into consideration socioeconomic factors.
- **Home Mortgage Disclosure Act (HMDA):** Availability of mortgage lending by income and minority concentrations, by race/income of applicant, and by lender. VTA is a paid subscriber of Lending Patterns™, a web-based data exploration tool that analyzes lending records to produce reports on various aspects of mortgage lending. It analyzes HMDA data to assess market share, approval rates, denial rates, low/moderate income lending, and high-cost lending, among other aspects. The table below shows that in Monterey County, Hispanic loan applicants were more likely to receive subprime loans than other racial/ethnic groups in 2009 and 2015. However, severity of the “spread” (i.e., difference in interest rate) had diminished between 2009 and 2015. While White applicants were likely to use subprime loans, when they did, they had a larger spread in interest rates.

Monterey County
Reported Spread on Loans by Race/Ethnicity (2009 and 2015)

Race/Ethnicity	Frequency of Spread		Average Spread	
	2009	2015	2009	2015
White	1.74%	1.79%	3.73	2.87
Black	5.00%	0.00%	3.14	0.00
Hispanic	6.45%	4.55%	3.55	2.00
Asian	2.30%	2.21%	3.67	2.25
Total	3.24%	2.64%	3.68	2.32

Source: www.lendingpatterns.com

“Spread” refers to the difference between the annual percentage rate (APR) for a loan and the yield on a comparable-maturity Treasury Security. “Spread” is typically used to measure subprime lending.

Task 2.6: Assessing Past Fair Housing Goals and Actions

As indicated in the RFP, the following are current AI reports for the Collaborating Parties:

- 2015 City of Salinas AI (prepared by VTA)
- 2013 Monterey Urban County AI (prepared by VTA)
- 2017 City of Monterey AI
- 2003 City of Seaside Fair Housing Plan

However, upon cursory research, we are unable to locate a copy of the Seaside Fair Housing Plan. The Housing Authority also does not appear to have prepared an AI.

Using CAPER reports, discussions with staff, and fair housing records, among other documents, VTA will provide a summary and assessment of the Collaborating Parties’ progress toward implementing the fair housing goals and actions, and addressing the fair housing impediments identified in these various AI reports. In evaluating the progress toward addressing impediments, we will identify:

- Conditions and impediments that are no longer relevant;
- Impediments that have been fully mitigated; and
- Impediments that require additional efforts, and therefore to be carried forward to the new AFH period.

Deliverables: Draft Review of Past Accomplishments

Task 2.7: Setting Fair Housing Priorities and Goals (RFP Scope #10)

Based on the research conducted under the previous tasks, we will work with the Collaborating Parties to prioritize the contributing factors identified. Prioritizing would depend on the extent of the issues, the resources available, and whether such issues are within the authority of Collaborating Parties. The highest priority will be signed to factors that directly limit or deny fair housing choice or negatively impact fair housing or civil rights compliance. In developing the Fair Housing Action Plan, we will work with staff of the Collaborating Parties and the fair housing service providers to identify and make recommendations on specific actions that can be taken to address identified impediments and affirmatively further fair housing choice. Fair housing goals, priorities, and actions must include specific timeline and objectives. Critical actions should also include monitoring and reporting procedures to ensure progress in implementation.

Deliverables: Draft Fair Housing Priorities and Goals

Task 3: Public Review and Approval Process

Task 3.1: Preparing Draft AFH Plan (RFP Scope #11 through #13)

VTA is familiar with the format and contents of the AFH Tool. Our Long Beach AFH received high commendation from HUD and we were told verbally that the Long Beach AFH would be used as a model AFH nationwide.

The AFH Tool is structured similar to the eConPlanning Suite – a series of questions with responses to be provided in textboxes. While tables can be incorporated directly into the system, maps and charts must be appended to the system as an attachment. This structure does not offer the most user-friendly format for public review. Therefore, VTA will develop the Draft and Public Review AFH Plan in Word with fully integrated graphics and tables, and table of contents for easy reference. The Draft AFH Plan will be provided to the Collaborating Parties for review. We anticipate two rounds of review to formulate a Public Review Draft. Upon the completion of the public review process, VTA will transfer the Draft AFH into the AFH Tool.

Deliverables: Staff Review Draft and Public Review Draft Assessment of Fair Housing

Task 3.2: Responding to Public Comments (RFP Scope #14)

With the involvement of the Housing Authority as a Collaborating Party, a **45-day public review period** is required, instead of the typical 30-day review. We will summarize all comments received and work with the Collaborating Parties to formulate responses to the comments.

Task 3.3: Conducting Public Presentation of Draft AFH Plan (RFP Scope #11)

VTA will attend public hearings before the approval bodies of the Collaborating Parties to present the Draft AFH Plan.

- Monterey City Council

- Salinas City Council
- Seaside City Council
- Monterey County Board of Supervisors
- HACM Board of Directors

Task 3.4: Submitting Final AFH Plan (RFP Scope #12, #13, and #15)

After approval of the AFH by the Collaborating Parties, the AFH cover sheet must be signed by the designees of each Party. VTA will then transfer the AFH Plan from a Word document into the AFH Tool and work with the Collaborating Parties to officially submit the document in the AFH Tool.

Deliverables: Final Assessment of Fair Housing in Word/PDF format and input of the Assessment of Fair Housing into AFH Tool

Task 3.4: Revising and Resubmitting Final AFH Plan (RFP Scope #16)

HUD has 60 days to review the AFH Plan. At the end of the 60 days, HUD will either approve or provide comments on the AFH. Our scope includes working with the Collaborating Parties to address HUD comments. Based on our experience, HUD's review focuses primarily on the fair housing goals and priorities. We anticipate at least one round of review and revisions to address HUD comments. As necessary, we can also coordinate conference calls with HUD to discuss their comments and feasible options available to the Collaborating Parties.

Timelines

We understand the Collaborating Parties have coordinated to set a deadline for October 4, 2019 for the AFH Plan. The following timeline for major tasks will allow ample time for completing the AFH Plan.

Task	Tentative Timeline
Kick-off Meeting	October 2017
Community Participation Plan	November 2017
Fair Housing Survey	November 2017 – June 2018
Key Informant Interviews (10)	January – February 2018
Community Outreach Materials	March 2018
Stakeholder Consultation Focus Groups (2)	April – May 2018
Community Workshops (3)	May – July 2018
Development of Draft AFH Plan	June 2018 – December 2018
Review of Draft AFH Plan by Collaborating Parties	January – February 2019
Public Review Draft AFH (45-day review)	April 2019
Final Draft AFH and Presentation of AFH to Participating Agencies	May – July 2019
Final AFH (incorporating public comments from public hearings)	August 2019
Input AFH Document into AFH Tool	August 2019
Certification by Collaborating Parties in AFH Tool/Wet Signatures	September 2019
Submittal in AFH	October 1, 2019
HUD Review and Revisions	October – December 2019

Tab 5 – Cost Analysis and Budget for Scope of Work

Our detailed project budget is included on the next page. This fixed-fee budget, totaling \$125,000, includes a robust community outreach program, which is a focus of HUD when reviewing the AFH. This budget represents our best estimate on the costs to complete the tasks outlined in our scope of work, based on our extensive experience working in the region. Project will be billed monthly based on percent complete on each task.

Travel time to the Collaborating Parties is fully incorporated into this fixed-fee budget. Not additional hours will be billed for travel time.

For billing purposes, VTA will include each Collaborating Party's pro rata share of the monthly invoices according to the following cost allocation plan.

Program Participant	Population	Share of Population	Base Cost (6.2)	Population Share Cost (6.3)	Allocated Share
HACM Section 8	8,135	2.4%	\$10,000	\$1,771	\$11,771
City of Monterey	27,810	8.1%	\$10,000	\$6,055	\$16,055
City of Salinas	150,441	43.7%	\$10,000	\$32,754	\$42,754
City of Seaside	33,025	9.6%	\$10,000	\$7,190	\$17,190
Urban County	<u>125,064</u>	<u>36.3%</u>	<u>\$10,000</u>	<u>\$27,229</u>	<u>\$37,229</u>
Total	344,475		\$50,000	\$75,000	\$125,000

PROJECT TASKS	Veronica Tam and Associates, Inc.						MIG, Inc.					Project Total
	Tam	Navarro	Trumble Tech/Gl /Adair	S	Direct Cost	VTA Total	Chaplick	Jordan	Guidetti	Direct Cost	MIG Total	
	\$ 150	\$ 110	\$ 110	\$ 80			\$ 185	\$ 125	\$ 105			
Task 1 Community Engagement												
Task 1.1 Project Meeting Kickoff	6	6	0	0	\$ 400	\$ 1,960	6	10	12	\$ 100	\$ 3,720	\$ 5,680
Task 1.2 Community Participation Plan	1	0	0	0	\$ -	\$ 150	1	3	6	\$ -	\$ 1,190	\$ 1,340
Task 1.3 Key Informant Interviews (10)	0	0	0	0	\$ -	\$ -	2	16	8	\$ 200	\$ 3,410	\$ 3,410
Task 1.4 Community Outreach Materials	0	0	0	0	\$ -	\$ -	3	16	24	\$ 450	\$ 5,525	\$ 5,525
Task 1.5 Fair Housing Survey	2	20	0	40	\$ 200	\$ 5,900	0	0	0	\$ -	\$ -	\$ 5,900
Task 1.6 Stakeholder Consultation Focus Groups (2)	2	0	0	0	\$ -	\$ 300	4	24	32	\$1,000	\$ 8,100	\$ 8,400
Task 1.7 Community Workshops (4)	2	4	0	0	\$ -	\$ 740	8	64	96	\$1,800	\$21,360	\$ 22,100
Task 1.8 Community Participation Summary	0	0	0	0	\$ -	\$ -	2	15	18	\$ -	\$ 4,135	\$ 4,135
Subtotal	13	30	0	40	\$ 600	\$ 9,050	26	148	196	\$3,550	\$47,440	\$ 56,490
Task 2 Assessment of Fair Housing												
Task 2.1 AFH User Interface and Assessment Tool	2	8	0	0	\$ -	\$ 1,180	0	0	0	\$ -	\$ -	\$ 1,180
Task 2.2 Supplementing HUD-Provided Data	2	12	0	0	\$ -	\$ 1,620	0	0	0	\$ -	\$ -	\$ 1,620
Task 2.3 Summarizing Community Engagement	1	6	0	0	\$ -	\$ 810	0	0	0	\$ -	\$ -	\$ 810
Task 2.4 Analyzing Fair Housing Issues	16	60	40	20	\$ -	\$ 15,000	0	0	0	\$ -	\$ -	\$ 15,000
Task 2.5 Identifying Contributing Factors	16	40	40	0	\$ -	\$ 11,200	0	0	0	\$ -	\$ -	\$ 11,200
Task 2.6 Assessing Past Fair Housing Goals and	4	8	24	0	\$ -	\$ 4,120	0	0	0	\$ -	\$ -	\$ 4,120
Task 2.7 Setting Fair Housing Priorities and Goals	16	16	0	0	\$ -	\$ 4,160	0	0	0	\$ -	\$ -	\$ 4,160
Subtotal	57	150	104	20	\$ -	\$ 38,090	0	0	0	\$ -	\$ -	\$ 38,090
Task 3 Public Review and Approval Process												
Task 3.1 Preparing Draft AFH Plan	12	20	20	0	\$ -	\$ 6,200	0	0	0	\$ -	\$ -	\$ 6,200
Task 3.2 Responding to Public Comments	8	20	0	0	\$ -	\$ 3,400	0	0	0	\$ -	\$ -	\$ 3,400
Task 3.3 Conducting Public Presentation (5)	32	0	0	0	\$ 2,000	\$ 6,800	0	0	0	\$ -	\$ -	\$ 6,800
Task 3.4 Submitting Final AFH Plan	4	32	0	0	\$ -	\$ 4,120	0	0	0	\$ -	\$ -	\$ 4,120
Task 3.5 Revising and Resubmitting Final AFH Plan	16	4	0	0	\$ -	\$ 2,840	0	0	0	\$ -	\$ -	\$ 2,840
Subtotal	72	76	20	0	\$ 2,000	\$ 23,360	0	0	0	\$ -	\$ -	\$ 23,360
Staff Meetings/Communications	20	12	0	0	\$ -	\$ 4,320	4	16	0	\$ -	\$ 2,740	\$ 7,060
Total	162	268	124	60	\$ 2,600	\$ 74,820	30	164	196	\$3,550	\$50,180	\$125,000