



Community First!

A Program of Mobile Loaves & Fishes



Community First!

Business Plan

*“The Hand Up Model”
By Mobile Loaves & Fishes
for the Chronically Homeless*

*“It is small in size, but a mansion to me”
- current Community First! resident
about his RV home*

“The Hand Up Model”

Strengths of Community First! Village

RV Home, Park Home and Cabin Cottage Community:

- *Affordable*
- *Low Cost/High Density/Green*
- *Inhabitants have dignified homes in a community infused with respect and hospitality*
- *Inhabitants empowered with Village governance*
- *Compliments existing alternatives for the homeless*
- *Reduces sidewalk congregating and panhandling, making Austin more hospitable*
- *Improves sanitation resources for people without utilities*
- *Enables the community to serve the needs of the homeless*
- *Sustainable*
- *Pastoral – Based on Judeo-Christian principals*
- *Makes our inhabitants part of the solution, rather than part of the problem*
- *Instills confidence and self worth in the homeless population*
- *Creates “Community” and reduces the epidemic of loneliness*
- *Centralizes clients for easier communication, referral and access to services*
- *Stabilizes and engages people in meaningful activity while meeting their basic needs.*
- *Secure*

Executive Summary

The cutting-edge initiative for successfully addressing the problem of homelessness in the U.S. in 2006 was called "Housing First!"¹ This initiative recognized that the causes of homelessness cannot be successfully treated until the fundamental needs of the individual, which include food, clothing and shelter, are available. Once the individual has these basic needs met, he or she is much more likely to be able to focus on addressing why he or she became homeless.

People of all interests are ready to go all the way to "Community First!" We do not want to just provide "adequate housing" for the homeless, we want to establish a sense of community. To do this, a community is needed with revolutionary service and attention to needs at a fraction of the cost of traditional housing initiatives. The emphasis needs to be on love, respect, abundance, and acceptance. It needs to be based on Scripture's meaning of "shalom". Shalom describes a human at peace in all relationships: with God, oneself, other people, and the natural world.²

Mobile Loaves & Fishes, Inc. (MLF) a highly successful nonprofit organization that serves the needs of the homeless in Austin, Texas, created Community First! with the goal of building a loving, compassionate and highly hospitable community for the chronically homeless in Austin. This community has been conceived and founded on (i) Community First! principles and (ii) God's call to bring human dignity to all people by feeding the hungry, clothing the naked and housing the stranger. The objective of Community First! is to develop its first community with site-built Park Homes, single occupancy Recreational Vehicle Homes and single occupancy permanent Camping Cottages. Due to the relatively low cost of RV homes, site-built Park Homes, and Camping Cottages, this revolutionary community will be created at a fraction of the cost of traditional housing initiatives, yet it will be infused with the hospitality and service of God's teachings. This model can and will be studied and replicated in other communities throughout the nation. In the spirit of The Golden Rule , "Do unto others as you would have them do unto you," the community's amenities and services will go far beyond the sterile, impersonal and sometimes rude service provided to the homeless in shelters and soup kitchens across our nation. Instead, the village will be a place of love, acceptance and abundance that will include spiritual centers, community centers, and gardens, as well as amenities such as Laundromats, internet access, an incubator flexible jobs program, and a tool bank.

Some version of The Golden Rule is an important component of most of the world's religions and it is our intention to treat all of our inhabitants according to this universal ethic of reciprocity, regardless of their religious background. The village will be a faith-

¹ "New Campaign Shows Progress for Homeless," *New York Times*, 7 June 2006

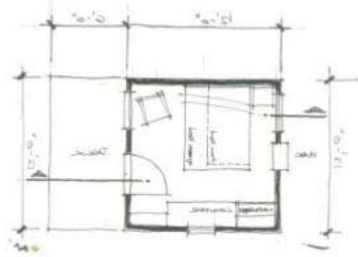
² Steven Bouma-Prediger and Brian J. Walsh, *Beyond Homelessness – Christian Faith in a Culture of Displacement*, (William B. Eerdmans Publishing Company, 2008), p. 208

based initiative and all will be invited but not required to participate in the spiritual life of the community.

The concept design is for 100 pads each capable of accommodating one RV home or site-built Park home. An additional area will be designed for 50 permanent camping cottages serving those individuals not financially or developmentally ready for the RV/site-built Park Home lodging concept. Inhabitants will pay a small monthly fee for the camping cottages and larger fees for use of RV homes or site-built Park Homes. Occupants of both the camping cottage area and RV/Park Home sites will have access to the entire facility's exceptional amenities and loving community. Currently, we have over 45 residents living independently in 40 RV homes in 6 RV communities around Austin. Since its inception, Community First! has maintained a greater than 85% success rate.



Park Home – To be site-built utilizing volunteer labor and experienced site leads.



Camping Cottages – These ~144 square feet cottages will be equipped with air conditioning and minimal electrical. Sanitary facilities will be by centralized Laundromat and shower facilities similar to what one might find in an RV community. Shower facilities will be by individual enclosure allowing the individual security and privacy.



Recreation Vehicle – These RV homes are approximately 275 square feet in size averaging about 8' wide by ~30' in length with slide outs that add to the spaciousness of the living areas. Each unit includes a full service kitchen, bathroom, bedroom and living area. The lifespan of a properly-maintained RV can be several decades.

Mobile Loaves & Fishes will take the initiative in creating the Community First! Village. The 501(c)(3) organization has tremendous fund raising capabilities as demonstrated by its efforts in planting 19 food trucks in 7 cities in 6 states, extensive hurricane relief efforts, and funding the 40 RV homes already in the Austin community. The number of trucks, locations, RV homes, volunteers and relief efforts continue to grow as more and more people recognize how much needs to be done and can be accomplished with so little overhead.

Mobile Loaves & Fishes will also draw on one of its core strengths in recruiting, organizing, and managing the community volunteer corps necessary for the village. It will empower “A Vision within a Vision” for community businesses and organizations that have particular skills and gifts to give to the village inhabitants. In addition to the myriad of services that will be available within the village, Mobile Loaves & Fishes will collaborate with the many local expert social service providers to make their services accessible to village inhabitants. This collaboration will include underwriting resources for case management, counseling, spiritual direction, training, and representative payee services.

The Community First! initiative will revolutionize how American cities approach the issue of homelessness and make Austin, Texas, the model city for its approach to affordable housing.

Vision

The village will be a “Golden Rule” centered stewardship community that provides dignified shelter and a loving community of hospitality to Austin’s chronically homeless population in an effort to meet each individual’s most fundamental needs so that he or she in turn may focus on addressing the reason(s) that he or she became homeless.

A Vision within a Vision

Mobile Loaves & Fishes recognize that tremendous community collaboration is required for the village to achieve its vision. Mobile Loaves & Fishes will empower community individuals, organizations and businesses to create their own visions for the village and its inhabitants within the overall Vision.

These visions within the Vision might include:

- Site-built Park Homes will be built on a model where the homes are constructed by volunteers supervised by an experienced site leader.
- A local church “adopting” a pod of camping cottages and their inhabitants with whom they might prepare meals, mentor, and pray with on a regular basis.

- A local fitness center creating an opportunity for its personal trainers to provide fitness training for the village's inhabitants.
- A local upscale hotel management team providing training to all staff and volunteers at the village regarding how to create atmospheres of hospitality and service for inhabitants.
- A high school drama department performing a play at the village for the inhabitants.
- A high tech company encouraging its employees to provide computer skill training classes at the village.
- The local bar association empowering lawyers to volunteer to mediate inhabitant disputes and teach dispute resolution techniques to inhabitants.
- A local homeowners association mentoring the village's inhabitant board that will establish and enforce the rules and regulations of the village.
- Individuals, social groups, and businesses can provide leadership, training, and financial donations towards The Karpophoreō Project to create a local, organic, and sustainable food supply for the inhabitants and build key partnerships across the city.
- And many, many more...

Values

- *Community First! will recognize Universal Human Dignity: God created human kind in His Divine Image.*
- *Community First! will be welcoming and accepting to all people.*
- *Community First! will be a community of unrelenting service, kindness, and hospitality.*
- *Community First! will provide rest and comfort to the weary and dispossessed, addressing both their spiritual and material needs-“Come to me, all of you who are weary and loaded down with burdens, and I will give you rest.*
Matthew 11:28

Mission

Our mission is to develop loving and flourishing communities of RV homes, Park Homes, and permanent camping cottages where the individual can thrive. These communities will consist of people who might otherwise inhabit doorways, parks, bridges, and sidewalks.

Keys to Success

Our keys to success will be centered on many factors:

- Visible presence of The Golden Rule in word and deed in each village area
- Participation by many individuals, organizations and businesses from the surrounding community
- Creating a community based on abundance of goods and services instead of scarcity
- Collaboration with other stakeholders, religious, non-religious, and secular
- Financial participation by a broad spectrum of stakeholders: City, County, State, and the RV industry (including campground owners associations on a national, state level, for-profit RV parks and resorts and RV dealers and their national and state associations). In addition, we will reach out to area businesses, alliances, foundations, individuals, etc.

According to David Orr³:

“A resident is a temporary occupant, putting down few roots and investing little, knowing little, and perhaps caring little for the immediate locale beyond its ability to gratify . . . The inhabitant, by contrast, “dwells,” as Illich⁴ puts it, in an intimate, organic, and mutually nurturing relationship with a place. Good inhabitation is an art requiring detailed knowledge of a place, the capacity of observation, and a sense of care and rootedness.

It is our sincere hope that the potential residents of a Community First! Village will become its inhabitants.

³ David Orr, *Ecological Literacy* (Albany:SUNY Press, 1992), p. 102

⁴ The reference to Ivan Illich is to his essay “Dwelling”, *Co-evolution Quarterly* 41 (Spring 1984)

Closing Summary

Mobile Loaves & Fishes' Community First! Village is an exciting new concept in providing permanent, supportive, affordable and sustainable housing to the chronically homeless based in a loving and hospitable environment with amenities to improve quality of life. The village incorporates an understanding of the RV industry's inherent quality of "Community", which arises when people live in close contact with one another in dignified homes. Community First! is a faith-based mission based on Judeo-Christian teachings but open to people of all faiths. The concept that a homeless person can best focus on the cause of his or her homelessness if his or her basic human needs are being met including a sense of being placed – a connection, loyalty, affection, identity, ownership, a location, a home, a community. We know that when people have adequate housing and have access to nutritious foods that the cost to our society, both economically and emotionally, is reduced -- including less need for emergency medical care and diminished use of our criminal justice system. We also know that an individual suffering from a dependency is more likely to seek treatment when part of a caring stable community as demonstrated by our existing Community First! program. The village will be a stewardship community with the members of the community giving back to the entire community.

The Mobile Loaves & Fishes Community First! Village will radically transform the nation's approach to homelessness and make Austin, Texas a model city to which the nation can turn to help alleviate the issue of homelessness.

Company Structure

Mobile Loaves & Fishes, Inc. is a 501(c)(3) non-profit organization founded in 1998 and governed by a 15-member board of directors each of whom serve three-year staggered terms. Under the leadership of Mobile Loaves & Fishes, Community First! is a wholly owned subsidiary company of Mobile Loaves & Fishes, Inc. operating under its existing 501(c)(3).

Company History

In the summer of 1998, six parishioners of the St. John Neumann Catholic Community in Austin, Texas, came together to discuss a way to live their faith more fully. Mobile Loaves & Fishes was born. The founders' purpose was to minister and bring dignity to the homeless and indigent working poor. In September, 1998, they made 75 sack lunches, stuffed them into the back of a minivan and ventured out into the streets of Austin to carry out their mission. One of the founders—formerly homeless himself—became their guide to the streets.

The founders' dreamed of expanding their ministry and acquiring a catering truck to better meet the needs of those they served. Supporters offered both prayers and monetary donations, and in December of 1998, Mobile Loaves & Fishes bought its first catering truck. In April of 1999, Mobile Loaves & Fishes began its first scheduled operation with 7 teams. Mobile Loaves & Fishes expanded further when the truck was shown to St. John Neumann parishioners in May, 1999. Over 150 people came forward to volunteer. By June, Mobile Loaves & Fishes was operating on a schedule of 15 runs per month.

In 2002, Mobile Loaves & Fishes broadened its ability to serve other locations in the Austin area, planting trucks at St. Thomas More Catholic Church and St. Louis Catholic Church. In 2004, San Antonio was added by planting a truck at St. Mark the Evangelist Catholic Church. In 2005, a truck was added to Austin through a collaborative effort between First United Methodist Church, First Baptist Church and St. Martin's Lutheran Church. In January of 2006, Mobile Loaves & Fishes expanded to New Orleans, Louisiana by planting a truck in the Trinity Episcopal Church community. In June 2007, Mobile Loaves & Fishes expanded to Nashville, Tennessee and in September 2007, we expanded to the Providence, Rhode Island area. In 2008, Mobile Loaves & Fishes added two trucks at Lake Hills Church and one truck at Riverbend Church in Austin. Our latest truck (#19), began operations in July, 2010 at Austin Ridge Bible Church. Today, Mobile Loaves & Fishes has over 14,000 volunteers from every walk of life serving the homeless and working poor. More trucks are slated to be added in the near future in Austin and other Texas cities as well as nationally.

Mobile Loaves & Fishes uses technology to help manage this large network of volunteers and communities. Mobile Loaves & Fishes' volunteer management and mapping system is

located at www.mlf.org. This is the hub of our operation and allows the organization to operate with very low overhead.

Primary Communities' Locations and Facilities

Mobile Loaves & Fishes, Inc. is headquartered in Austin, Texas. MLF has Primary Communities (where catering truck(s) and respective commissaries are located) in the following locations:

Austin, TX

- Austin Ridge Bible Church in partnership with Hat Creek Burger Company
- Lake Hills Church Community
- Lake Hills Church Downtown
- Riverbend Church
- St. John Neumann Catholic Church
- St. Louis Catholic Church
- St. Thomas More Catholic Church
- The Downtown Alliance of Churches

Cedar Park, TX

- St. Margaret Mary Catholic Church

San Antonio, TX

- St. Mark the Evangelist Catholic Church
- St. Francis of Assisi Catholic Church

Minneapolis, MN

- St. Joan of Arc Catholic Church (Minneapolis)

New Orleans, LA

- Trinity Episcopal Church

Nashville, TN

- Woodmont Christian Church

Providence, RI

- The Open Table of Christ United Methodist Church

New Bedford, MA

- St. Paul's United Methodist Church

Community First!

In January of 2005, Mobile Loaves & Fishes, Inc. added Community First! (CF!), the subject of this business plan, as one of its core strategic initiatives. In March 2005, we successfully placed our first resident in our first RV home. Community First! currently has 40 RV homes in six RV parks in Austin and one in Bastrop, Texas. Housing formerly chronically homeless individuals with dignity, each RV home is fully self-contained offering restrooms, showers, full kitchens, bedroom and seating area.

Current Market

The City of Austin has estimated that there are as many as 4,000 to 6,000 homeless people in the city. Those who are chronically homeless are estimated to be about 15% +/- of the total homeless population (~600 – 800 individuals). These numbers come from the city count mandated by the Federal government and are based on daily observations by many of Austin's current service providers such as Mobile Loaves & Fishes, Salvation Army, the Austin Resource Center for the Homeless, Caritas and the Austin Baptist Chapel. It is this population of chronically homeless who consume the largest amount of service resources available in Austin and it is this population Mobile Loaves & Fishes is targeting with our Community First! program. Many people who are classified as homeless are in reality poorly housed or are couch surfing or living with family and friends. Although they too need access to affordable housing, our efforts are targeted to those who are chronically homeless. We intend to tackle the greatest problem in our community first thereby allowing the existing service providers to better serve those who are temporarily homeless.

Other non-profit organizations such as Foundation Communities are developing housing for the homeless under the SRO (single room occupancy) model with success. These projects are redevelopments of nursing homes and extended-stay hotels with some new construction. Typically, one must have a source of income such as SSI, Veterans Disability or be employed to qualify for Foundation Communities housing.

Collaboration

Mobile Loaves & Fishes has brought to the table a broad cross section of the Austin community to develop the Community First! model -- Austin style. We have reached out to key collaborators such as the Real Estate Council of Austin (RECA), members of religious organizations, House the Homeless, Texas Rio Grande Legal Aid (Legal Aid for the Homeless), Catholic Charities of Central Texas, Front Steps (Austin Resource Center for the Homeless), The New Life Institute, etc.

Mobile Loaves & Fishes will also collaborate with appropriate local social service agencies to establish their presence in the CF! Village. Examples could include New Life Institute, Catholic Charities of Central Texas, Front Steps (Austin Resource Center for the Homeless), Family Eldercare Representative Payee Services, Veterans Affairs, and Social Security. Part of this powerful collaboration will be our funding of resources for counseling, training, case management and representative payee services.

Supportive Services

The goals of the Community First! program are to empower formerly chronically homeless people to live permanently in safe and stable housing, increase their personal income and to realize the benefits of improved health care. These goals lead to the ancillary goals of reducing the use of expensive public services, hospital ERs, the criminal justice system and other public assistance programs. Community First! will serve some residents with criminal histories, active alcoholism and mental health issues, obstacles that render them ineligible for other housing options. Given the difficulties posed by the many issues inhabitants will have, the outcome goals detailed below may be less than other housing programs. Nevertheless, we believe these goals are both aggressive and realistic.

Outcomes:

1. A demonstrated ability to maintain permanent housing -- 70%; measured by inhabitant's continued occupancy of housing for one year or appropriation of other permanent housing upon leaving the Community First! program.
2. Increased income -- 25% of inhabitants will increase income as monitored through income documentation.
3. Improved health care outcomes: -- 60% of new inhabitants will achieve a higher quality of life through the realization of self-care goals established by case management, measured by self-reporting.

The Community First! Village's professional support services staff will be composed of 1.5 case manager positions and a .5 representative payee position for those who are unable to manage their incomes due to mental illness. Front Steps will provide the case management and Family Eldercare will provide the representative payee service. Case manager will work with each resident to cooperatively develop and track a plan for reaching individual goals. In addition to case management, support service providers will help inhabitants establish a neighborhood council and conduct town hall meetings. Finally, support services providers will help establish AA and NA meetings on site as well as relapse prevention support groups. Case managers will be assisted by volunteer "Guardian Befrienders", the spiritual core of the program that makes the CF! Village unique. Guardian Befrienders donate a few hours each month to serve as assistant case managers or to serve as supportive friends (i.e. they visit the inhabitants, share meals, and invite the inhabitants to their homes). The objective of supportive friendship is to integrate the inhabitants into families and the community, providing much-needed structure and mentoring. Professional case managers and

counselors will train Guardian Befrienders in the key areas such as ethics, boundaries and anger diffusion. The professional support services staff provided by Front Steps and Family Eldercare will be funded by Mobile Loaves & Fishes, Inc.

The New Life Institute (www.mlf.org/NLI) will provide counseling, mediation, education, training, and spiritual direction, using a multidimensional approach to emotional well being and spiritual wholeness. New Life Institute will bring quality mental health, counseling services, and training to: Community First! Inhabitants, Community Neighbors and Volunteer “Guardian Befrienders”.

Other Services Available On Site

- **Property Management** - There will be two full time on-site property managers.
- **On-Site Maintenance** - There will be one full time on-site maintenance personnel.
- **Laundry Facilities, Restrooms & Showers** – Common area facilities will include laundry facilities and private shower and restroom facilities.
- **Community Center/Meeting Room** – There will be a Community Center for use by residents and their guests.
- **The Karpophoreō Project (KP)** – Composed of inhabitants of the village, volunteers, and experts from the gardening community. Their goals are to provide programs that will allow the village community to produce and provide a local, organic, and sustainable food supply for themselves, to stock MLF trucks and to utilize key partnerships across the city Community Gardens will also be established.
- **Village Cupboard** - Managed by Catholic Charities of Central Texas (in collaboration with MLF), this on-site food pantry will be dedicated solely to the inhabitants of the village. Catholic Charities will also help provide assistance with the paperwork and process to obtain the appropriate State of Texas benefits. The Karpophoreō Project will contribute a portion of its harvest to the Village Cupboard.
- **Life skills classes** - The need for job coaching and life skills classes will be assessed and provided in collaboration with Catholic Charities of Central Texas.
- **AA Meetings** – Active AA and NA meetings will be establish and held throughout the week.
- **Reading Remediation** - Literacy Impacts the Future Today (LIFT) has been established to take the initiative for defining and executing an adult reading remediation program to improve the literacy of homeless adults. Improving adult basic literacy has a direct impact on employment and the economy. This initiative is a proof-of-concept pilot program targeting a specific adult population currently supported by CF!. A goal of this effort is to establish a formal program that benefits this population, resulting in their increased personal confidence, self-esteem and less reliance on social assistance programs.
- **Micro-economic Business Opportunities** – Recognizing that many of our Village inhabitants will desire fulfilling employment we want to implement a business model to

create work for those who are physically and mentally able to work. We would also establish a program for day labor opportunities and a Village Tool Bank.

- **Non-Denominational Chapel** – There will be a spiritual life within the community open to members of all faiths.

Economic Viability of Inhabitants

To live in the Community First! village one must have a source of income. The source of income could be from disability income, retirement income, work (42% of the homeless population are employed) or subsidies from family, churches, other agencies, etc. It is possible to survive on \$674 per month (the current SSI allocation) subsidizing your income with food stamps, soup kitchens, food pantries, etc. If an individual's income could be elevated to ~ \$850 per month, they could sustain themselves with dignity.

Legal Aid for the Homeless, an outreach project of Texas Rio Grande Legal Aid, under the stewardship of Richard Troxell will assist disabled homeless individuals in applying for and securing Supplement Security Income from the Federal Government (currently in the amount of \$674 per month with an annual cost of living adjustment).

Micro Economic Business Incubator – (www.mlf.org/jobs)

We recognize that many of our homeless population are not disabled and desire employment but have a past that might be an obstacle to gainful employment. We will implement a micro economic business incubator to bring gainful work activity to those who are physically and mentally capable. Anecdotally, many in the industry of service to the homeless have noticed that most struggle with the typical structure of employment and perhaps may even be learning-disabled; struggling to keep a commitment and struggling to stay focused. When asked what they best like about being homeless one of the common answers is the freedom. We will reach out to entrepreneurs in the community who desire to mentor the formerly homeless in starting small flexible businesses. Skills taught will be startup, management, marketing and operations. All of the profit will go to the newly minted entrepreneur. The goal is to create an income source that is manageable, flexible and sufficient to live with dignity within the Community First! Community. Our goal is that the income from the businesses will be approximately \$850 per month net. Some of the micro economic businesses we are exploring are:

- **Burger Waggin' – The Dog** – Retrofit vintage RVs (such as an Airstream) into a mobile hamburger grill and offer hamburger catering services to parties and events. It would be staffed by those that would be health department certified and trained.

- **Hot Dog Carts** – Develop a mobile catering business to sell hot dogs from a small health department approved catering cart.
- **Parting Donated Cars** – As a nonprofit, a number of cars are donated annually whose value in parts is significantly greater than the value of the whole car.
- **House Number Curb Painting** – We could contract with neighborhood associations in the community to paint house numbers on the curbs.
- **Christmas Tree Lot** – Mobile Loaves & Fishes’ ability to market city wide would be an opportunity for people to purchase a Christmas tree whose proceeds benefits those who are working to stay above the margins.
- **Pumpkin Patch** – Same as Christmas Tree Lot
- **Carpet Cleaning** – Carpet cleaning equipment is relatively inexpensive. We can simply market to our existing constituents. We are not looking to create a full time profit oriented company but to empower people to have viable work that provides a living wage.
- **Window Washing** – Same as Carpet Cleaning
- **Art** – Many of the folks that live on the streets have the gift of art. One of our current RV inhabitants is gifted in photography. At the Art from the Streets sale in November 2006, he sold over \$6,500 worth of photographs.
- **Day Labor** – Many contractors would welcome the ability to come to a place where they know their pool of workers have adequate living conditions ensuring that they are well rested, hydrated and are maintaining a nutritional diet. Conversely, our residents would welcome knowing that the contractors have been screened and would treat and pay them with dignity.
- **Recycling** – We live in a throw away society where much of what we throw away has value. Our residents could collect recyclable items and turn them into income.

Guardian Befrienders

Each Community First! home would be supported by “Guardian Befrienders” (Mobile Loaves & Fishes volunteers). Guardian Befrienders donate a few hours each month to serve as assistant case managers or to serve as supportive friends (i.e. they visit the inhabitants, share meals, and invite the inhabitants to their homes). The objective of supportive friendship is to integrate the inhabitants into families and the community, providing much-needed structure and mentoring. Guardian Befrienders will be trained by professional case managers and counselors from the New Life Institute.

Hospitality

Mobile Loaves & Fishes intends to radically change the typical “they should be grateful for what they’re getting” mentality that oftentimes exists in homeless ministries. Typically, services for the homeless population are modeled after other not-so-successful existing programs for the homeless, many of which are based on scarcity of resources. In creating

the model for the Community First! village, Mobile Loaves & Fishes has studied existing successful national housing programs that serve the homeless, but unfortunately, these models are usually based on minimum resources and scarcity.

Mobile Loaves & Fishes intends to institute the best service models into this village for our homeless brothers and sisters because they deserve the same treatment that we would want for ourselves (“The Golden Rule”). The individual village inhabitant will be recognized, respected, loved, and honored in all dealings with on-site management, staff and volunteers. These interactions will inspire the interactions of inhabitants with other inhabitants to be similar in tone. These rules of interaction will continue to be respected and implemented even when an inhabitant must be corrected or removed from the community because he or she has broken the rules of the community.

Target Market Identification

Our target will be both the chronic male and female homeless. HUD defines Chronic Homelessness as:

“A person who is ‘chronically homeless’ is an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more, or has had at least four (4) episodes of homelessness in the past three (3) years. In order to be considered chronically homeless, a person must have been sleeping in a place not meant for human habitation (e.g., living on the streets) and/or in an emergency homeless shelter. A disabling condition is defined as: diagnosable substance use disorder, serious mental illness, developmental disability, chronic physical illness, or disability including the co-occurrence of two or more of these conditions. A disabling condition limits an individual’s ability to work or perform one or more activities of daily living.”

Initially, particular attention will be given to those who are disabled and living on the streets. Other targeted inhabitants may include individuals not previously homeless, who may provide a positive role model and mentoring to our primary target inhabitants. These inhabitants could bring a sense of community, diversity and grounding to the village that might otherwise not be as strong in an all-homeless or formerly homeless population. We estimate 80% of our inhabitants will be individuals who were chronically homeless and 20% will be individuals who have not been previously homeless.

Market Trends

Homelessness has been around as long as humans have inhabited the earth. However, over the past 25 years, the federal government has reduced funding for housing in the amount of \$54 billion. Additionally, we have lost millions of SROs (single occupancy units) through the closing and conversion of affordable hotels and tens of thousands of housing units through financial neglect. The final significant housing loss occurred when the Young Men's Christian Association (YMCA) closed virtually all of its doors to overnight dwellers. There are many other systemic issues that exacerbate homelessness; the Vietnam War, the advent of psychotropic drugs, economic pressures leading to historic divorce rates, drug and alcohol addiction, mental and physical health issues, inflationary housing costs, wages that fail to meet the costs of living and others. Housing will help mitigate many of these systemic issues.

We have found that the single greatest cause to homelessness is the profound loss of family leading to the profound loss of community. Although we will not be able to replace the loss of family, we believe that we can build an accepting community that will welcome those who have been labeled as outcasts in our society.

Additionally, the advent of the hospice movement in the United States in the 1970's led to the development of a new genre of medical care called Palliative Care. Palliative care simply is the relieving of the symptoms associated with disease without pursuing the cure for that disease. If one considers that poverty is a disease upon our communities how can we relieve the suffering of those who experience poverty and what impact will this have on the greater community. Homelessness can be mitigated by simply providing affordable, sustainable and permanent housing to those in need. No more suffering in living under bridges, in alleys, in parks, in unsanitary urban camps; no more sleep deprivation; less impact on our over-burdened criminal justice system due to non-violent crimes; higher nutritional level; better hydration; better peace of mind, not having to worry about who is going to come up on you at night; lesser dependence on emergency room treatment for common everyday illnesses. We have found that once people are properly housed they begin to heal from the toll of living on the streets and begin to rediscover a purpose in their lives. This is good for the individual and this is good for the community.

Strategy and Implementation Summary

Key Collaborators

- Real Estate Council of Austin
- Catholic Charities of Central Texas
- Front Steps (Austin Resource Center for the Homeless)
- Family Eldercare Representative Payee & Bill Payer Services

- New Life Institute
- House the Homeless
- Texas Rio Grande Legal Aid (Legal Aid for the Homeless)
- Churches, Synagogues, Mosques and Civic Organizations

Key Stakeholders

- City of Austin
- Travis County
- State of Texas

Feasibility Period

Land Acquisition

- The search for a suitable tract of land for the village is currently underway. Priorities for the site include access to all utilities and access to scheduled Capital Metro transportation.

Land Use Design

- Conceptual Land Use Design by Land Design Partners is attached.

Design-Build Team

- **Mobile Loaves & Fishes** – Owner/Operator
- **Real Estate Council of Austin** - Developer
 - Tim Hendricks w/ Cousins Properties – Development Manager
 - Tom Terkel w/Cencor Realty Services – Development Manager
 - Paul Bury w/Bury + Partners – Project Engineer
 - Daryl Benkendorfer w/Land Design Partners – Land Planner
 - Stephen Drenner w/Drenner & Golden, Stuart Wolff, LLP - Lawyer
 - Jose I. Guerra Consulting Engineers – Mechanical, Electrical & Plumbing
 - Venture Four Architects – Residential architecture
 - Morales & Associates – Community buildings architecture
 - Contractor (Not Yet Determined)
 - Site Work
 - Electrical
 - Plumbing
 - Concrete
 - Security (video etc)

Project Budget

- Current Project Budget is attached

Fund Development

Mobile Loaves & Fishes will take the lead in fund development. The capital campaign will target groups with specific objectives to educate potential donors, build public awareness and solicit contributions. This fund development strategy will encompass a broad range of options such as:

- Capital Campaigns
- In-Kind Gifts
- Grant Writing
- eCampaigns
- Web Campaigns
- Special Events
- Social Media

There will be many collaborators in our endeavors to raise the necessary funds to complete this development. Potential collaborators are:

- City of Austin
- Real Estate Council of Austin
- Downtown Businesses
- Churches/Synagogues/Mosques
- Foundations
- Individuals
- Design/Build Team Members

Construction

The site plan design as well as concepts for various buildings on the property is available upon request. The initial construction phase, Phase I, will be the site development necessary to prepare the property for the construction of Park Homes, camping cottages and the location of RV homes on the property. Phase II of the project will be a collaboration of people from the community; churches, synagogues, mosques, civic organizations, etc. Phase II will include construction of 50 on-site built Park Homes (~399 square feet), 50 camping cottages (~144 square feet), community center and chapel (~4,000 square feet), operations shop (~2,000 square feet) and yard, and two pavilions (~1,800 square feet each). These facilities will be built on a site-lead/volunteer model by volunteers donating their time and businesses donating materials at or less than cost. Mobile Loaves & Fishes will ensure that there is a skilled leader on site at all times during all phases of construction.

Management

The Community First! Village will be professionally managed by Mobile Loaves & Fishes. There will be on-site management, maintenance and grounds personnel and security personnel. Additionally, Mobile Loaves & Fishes will outsource and fund Front Steps 1.5 case manager positions and work closely with Family Eldercare in providing representative payee services to our residents. New Life Institute will provide counseling, spiritual and training services (www.mlf.org/NLI).

A five-year annual operating budget is attached and the Community First! Village Property Management Plan is available online (www.mlf.org/PMP).

Marketing Strategy

Marketing will be straightforward and relatively simple. The demand for housing is high and will exceed the initial supply. Due to our five years experience with the Community First! program, processes and procedures have been established and proven to be effective. We will collaborate extensively with other agencies serving the homeless. In the past five years we have placed clients of the following agencies and continue to work closely with them.

Agency Collaborations

- House the Homeless
- Lifeworks
- Front Steps - Austin Resource Center for the Homeless
- Family Eldercare Representative Payee Services
- Mobile Loaves & Fishes

An application process has been developed that includes a fingerprint FBI criminal background check. Virtually all of our prospective clients will have some form of criminal history mostly from non-violent crimes. See the Admissions Policy at (www.mlf.org/AP).

Project Stewards:

Management Team

Alan Graham has over twenty years in the real estate development business in Austin as well as nationally. Mr. Graham has been instrumental in developing many projects in the Central Texas region including office buildings, retail centers, and industrial complexes. Most notably, Mr. Graham was the lead developer in the Austin CargoPort Development facilities, the BellyPort facilities and the Ground Service Equipment Maintenance facilities on Austin Bergstrom International Airport. He has worked with some of the largest

architects and contractors in the country and has solid proficiency in putting together both design/build teams and management organizations

For the past 12 years Alan Graham, as Founder/President/CEO, has guided Mobile Loaves & Fishes into one of Austin's strongest non-profit organizations with a record of compassion, operation efficiency and transparency. Mobile Loaves & Fishes has expanded beyond Austin into San Antonio, Texas, New Orleans, Louisiana, Nashville, Tennessee, New Bedford, MA, Minneapolis, MN and Providence, Rhode Island. With over 14,000 volunteers and a strong reputation in the Central Texas region, Mobile Loaves & Fishes has the resources to successfully complete and manage the proposed project.

Development Team

The Real Estate Council of Austin, a 2,000 member strong community based organization, has agreed to adopt the Community First! Village as its project and act as the project developer. A development team has been assembled through the Real Estate Council of Austin. This team includes Tim Hendricks of Cousins Properties, Paul Bury of Bury & Partners Consulting Engineers, Daryl Benkendorfer of Land Design Partners, Stephen Drenner of Drenner & Golden, Tom Terkel of Cencor Realty Services, Craig Kanewske of Venture Four Architects, Ponciano Morales of Morales & Associates Architects and Rick Guerra of Jose I. Guerra Consulting Engineers. Other resources will come from this powerful organization including legal and construction.

Income Viability- Disability Benefits

Richard R. Troxell comes to the project with a local, state, and national reputation for creating programs that assist people experiencing homelessness. Currently, he is the Policy Co-Chair of the National Coalition for the Homeless. He has received many awards for projects he created including Project Fresh Start and the Philadelphia Stabilization Plan that was published by the US Department of Housing and Urban Development and recognized by the United Nations. His work was recognized by former Texas Governor Ann Richards, and he received the prestigious Jefferson Award. Mr. Troxell was recognized by the Texas Homeless Network as Homeless Advocate of the Year for his role as founder and National Chairman of the Universal Living Wage Campaign. He founded House the Homeless in 1989 promoting programs to serve Austin's homeless citizens. That same year, he established Legal Aid for the Homeless (located in Austin's Resource Center for the Homeless, ARCH), establishing a singularly unique relationship with the Social Security Administration. He advocates for the disabled homeless and secures benefits for them with a notably high rate of success.

Closing Summary

Mobile Loaves & Fishes' Community First! Village is an exciting new concept in providing permanent, supportive, affordable and sustainable housing to the homeless based in a loving and hospitable environment with amenities to improve quality of life. The village will incorporate an understanding of the RV industry's inherent quality of "Community", which arises when people live in close contact with one another in dignified homes. Community First! will be a faith-based mission based on Judeo-Christian teachings but open to all people of all faiths. At its core is the concept that a homeless person can best focus on the cause of his or her homelessness if his or her basic human needs are being met, including a sense of being placed – a connection, loyalty, affection, identity, ownership, a location, a home, a community. We know that when people have adequate housing and have access to nutritious foods that the cost to our community, both economically and emotionally, is reduced -- including less need for emergency medical care and diminished use of our criminal justice system. We also know that those suffering from a dependency are more likely to seek treatment when part of a caring stable community as demonstrated by our existing Community First! program.

The Mobile Loaves & Fishes Community First! Village will radically transform the nation's approach to homelessness and make Austin, Texas a model city to which the nation can turn to help alleviate the issue of chronic homelessness.

COLORADO RIVER

LEGEND

- Property Boundary
- 25' Wide Roadway
- 25'x45' Park Home/Recreational Vehicle Lot
- Kamper Kottage
- Restroom/Laundry Facility for Kamper Kottages
- Proposed 20'x40' Community Pavilion
- Proposed Gazebo

876,040 s.f. (20.11 Ac.)	Site Total
625,881 s.f. (14.37 Ac.)	Total Developed Area
100	25'x45' Lots
50	Kamper Kottages
150	Total Units

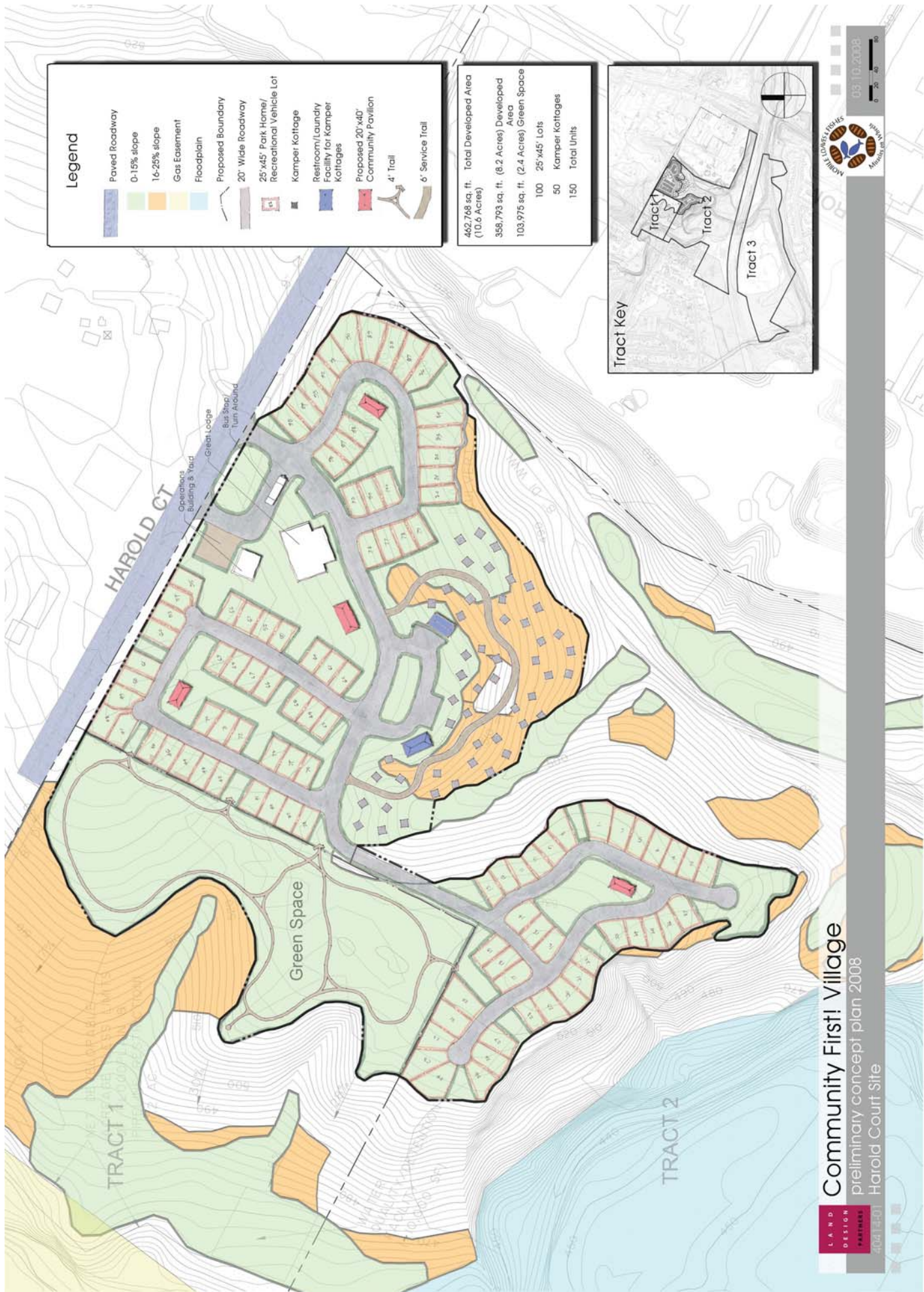


Community First! Village

preliminary concept plan 2010
Cardinal Loop Site



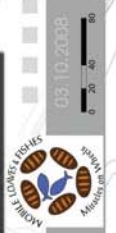
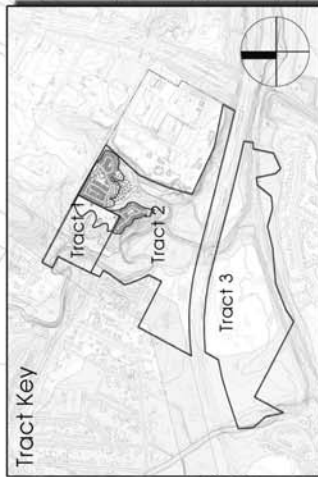
03.24.2010



Legend

- Paved Roadway
- 0-15% slope
- 16-25% slope
- Gas Easement
- Floodplain
- Proposed Boundary
- 20' Wide Roadway
- 25'x45' Park Home/Recreational Vehicle Lot
- Kamper Cottage
- Restroom/Laundry Facility for Kamper Cottages
- Proposed 20'x40' Community Pavilion
- 4ft Trail
- 6' Service Trail

462,768 sq. ft. (10.6 Acres)	Total Developed Area
388,793 sq. ft. (8.2 Acres)	Developed Area
103,975 sq. ft. (2.4 Acres)	Green Space
100	25'x45' Lots
50	Kamper Cottages
150	Total Units



Community First! Village

preliminary concept plan 2008
Harold Court Site



PROJECTED OPERATING INCOME BUDGET

RATE PLAN ASSUMPTIONS / % OF AVAILABLE SITES	100 TOTAL Park Home / RV SITES					50 TOTAL KAMPING / COTTAGES						
	# OF EA. PLAN	Park Home/mo	RV/mo	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	60.0%	60.0%rv DAILY	0.0%	100%
ACCOMMODATIONS / GUEST SITE RATE ASSUMPTIONS				\$ 375	YEAR 1	\$ 333	YEAR 2	\$ 25				
(all projections assume occupancy shown of MONTHLY rv guest sites)				\$ 384	YEAR 2	\$ 341	YEAR 3	\$ 26				
(all projections assume COTTAGE occupancy Increase shown over RV guest sites)				\$ 404	YEAR 4	\$ 350	YEAR 4	\$ 27				
				\$ 414	YEAR 5	\$ 359	YEAR 5	\$ 28				

YEAR OF OPERATION / PERCENT ANNUAL OCCUPANCY

MONTH	YR 1	YR 2	YR 3	YR 4	YR 5
JANUARY INCOME / PERCENT OCCUPANCY	\$ 12,225	30% \$ 39,263	94% \$ 40,244	94% \$ 41,250	94% \$ 42,282
FEBRUARY INCOME / PERCENT OCCUPANCY	\$ 14,263	35% \$ 39,263	94% \$ 40,244	94% \$ 41,250	94% \$ 42,282
MARCH INCOME / PERCENT OCCUPANCY	\$ 16,300	40% \$ 39,263	94% \$ 40,244	94% \$ 41,250	94% \$ 42,282
APRIL INCOME / PERCENT OCCUPANCY	\$ 18,338	45% \$ 39,263	94% \$ 40,244	94% \$ 41,250	94% \$ 42,282
MAY INCOME / PERCENT OCCUPANCY	\$ 20,375	50% \$ 39,263	94% \$ 40,244	94% \$ 41,250	94% \$ 42,282
JUNE INCOME / PERCENT OCCUPANCY	\$ 20,375	50% \$ 39,263	94% \$ 40,244	94% \$ 41,250	94% \$ 42,282
JULY INCOME / PERCENT OCCUPANCY	\$ 22,413	55% \$ 39,263	94% \$ 40,244	94% \$ 41,250	94% \$ 42,282
AUGUST INCOME / PERCENT OCCUPANCY	\$ 24,450	60% \$ 39,263	94% \$ 40,244	94% \$ 41,250	94% \$ 42,282
SEPTEMBER INCOME / PERCENT OCCUPANCY	\$ 28,525	70% \$ 39,263	94% \$ 40,244	94% \$ 41,250	94% \$ 42,282
OCTOBER INCOME / PERCENT OCCUPANCY	\$ 30,563	75% \$ 39,263	94% \$ 40,244	94% \$ 41,250	94% \$ 42,282
NOVEMBER INCOME / PERCENT OCCUPANCY	\$ 32,600	80% \$ 39,263	94% \$ 40,244	94% \$ 41,250	94% \$ 42,282
DECEMBER INCOME / PERCENT OCCUPANCY	\$ 38,305	94% \$ 39,263	94% \$ 40,244	94% \$ 41,250	94% \$ 42,282

ANNUAL GROSS RENTAL INCOME

5% OTHER INCOME	\$ 278,730	\$ 471,152	\$ 482,930	\$ 495,004	\$ 507,379
	\$ 13,937	\$ 23,558	\$ 24,147	\$ 24,750	\$ 25,369
65% LESS COST OF OTHER INCOME			15,312	16,088	16,490
TOTAL ANNUAL EFFECTIVE GROSS INCOME	\$ 283,668	\$ 479,397	\$ 491,382	\$ 503,666	\$ 516,258

% OF GROSS

LESS PROJECTED OPERATING EXPENSES (SEE PG 2 & 3)	\$ 517,862	783% \$ 539,861	113% \$ 562,805	115% \$ 586,724	116% \$ 611,660
NET OPERATING INCOME (NOI OR EBITDA)	\$ (234,244)	\$ (60,464)	\$ (71,423)	\$ (83,058)	\$ (95,402)

DEBT COVERAGE RATIO

10.00% VALUE WITH ASSUMED CAPITALIZATION RATE	\$ (2,342,443)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
4.00% VALUE WITH ASSUMED GROSS REVENUE MULTIPLE	\$ 1,134,431	\$ (60,484)	\$ (714,233)	\$ (830,579)	\$ (954,021)
		\$ 1,917,687	\$ 1,965,526	\$ 2,014,664	\$ 2,065,031
					\$ (5,944,551) PROFIT OVER COST

DEBT SERVICE / PROJECTED PROFITS RECAP

	YR 1	YR 2	YR 3	YR 4	YR 5
NET OPERATING INCOME (NOI OR EBITDA) from above	\$ (234,244)	\$ (60,464)	\$ (71,423)	\$ (83,058)	\$ (95,402)
LESS:.....					
1ST LIEN LOAN ANNUAL DEBT SERVICE	\$ -	\$ -	\$ -	\$ -	\$ -
OTHER	\$ -	\$ -	\$ -	\$ -	\$ -
OTHER	\$ -	\$ -	\$ -	\$ -	\$ -
OTHER	\$ -	\$ -	\$ -	\$ -	\$ -
ANNUAL PROJECTED CASH FLOW	\$ (234,244)	\$ (60,464)	\$ (71,423)	\$ (83,058)	\$ (95,402)

PLUS:.....

YR1 RAMP-UP RESERVE /PRIOR YR CASH FLOW BALANCE FWD	\$ 250,000	\$ 100,756	\$ 133,792	\$ 165,218	\$ 195,295
10% ANNUAL CASH DONATIONS	\$ 60,000	\$ 66,000	\$ 72,600	\$ 79,860	\$ 87,846
INCOME FROM ENDOWMENT	\$ 25,000	\$ 27,500	\$ 30,250	\$ 33,275	\$ 36,603
TOTAL ACCUMULATED CASH FLOW	\$ 100,756	\$ 133,792	\$ 165,218	\$ 195,295	\$ 224,342

EQUITY vs. NET LOAN AMOUNT RECAP

projected DEVELOPMENT COST budget (see page 4 & 5)	\$ 4,990,530
LESS OWNER EQUITY	\$ 4,990,530
NET LOAN AMOUNT	\$ -

ASSUMED TERMS OF LOAN

RATE	7.25%
TERM YEARS	25
EQUITY	100%

TOTAL SUPPLIES / CONTRACT SERVICES		\$ 8,725	\$ 104,700	\$ 9,096	\$ 109,150	\$ 9,482	\$ 113,789	\$ 9,885	\$ 118,625	\$ 10,306	\$ 123,666
		AVG / MO.	ANNUAL	AVG / MO.	ANNUAL	AVG / MO.	ANNUAL	AVG / MO.	ANNUAL	AVG / MO.	ANNUAL
SUB-TOTAL OPERATING EXPENSES		\$ 42,154	\$ 505,852	\$ 43,946	\$ 527,351	\$ 45,814	\$ 549,763	\$ 47,761	\$ 573,128	\$ 49,791	\$ 597,486
PLUS.....											
RESERVES		AVG / MO.	ANNUAL	AVG / MO.	ANNUAL	AVG / MO.	ANNUAL	AVG / MO.	ANNUAL	AVG / MO.	ANNUAL
OPERATING RESERVES		-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
PROPERTY TAX RESERVES		-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
INSURANCE RESERVES		1,000	\$ 12,000	\$ 1,043	\$ 12,510	\$ 1,087	\$ 13,042	\$ 1,133	\$ 13,596	\$ 1,181	\$ 14,174
GUEST SITE RENTALS INCENTIVES DURING RAMP-UP		-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
SUB-TOTAL ON-SITE OPERATING EXPENSES (PART A)		\$ 43,154	\$ 517,852	\$ 44,988	\$ 539,861	\$ 46,900	\$ 562,805	\$ 48,894	\$ 586,724	\$ 50,972	\$ 611,660
PLUS.....											
PART B - OFF-SITE OPERATING EXPENSES		DESCRIPTION	ANNUAL	AVG / MO.	ANNUAL	AVG / MO.	ANNUAL	AVG / MO.	ANNUAL	AVG / MO.	ANNUAL
OTHER		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
OTHER		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
OTHER		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
OTHER		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL OFF-SITE EXPENSES		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
GRAND TOTAL OPERATING EXPENSES (PART A + PART B)		YR 1	ANNUAL	YR 2	ANNUAL	YR 3	ANNUAL	YR 4	ANNUAL	YR 5	ANNUAL
		\$ 43,154	\$ 517,852	\$ 44,988	\$ 539,861	\$ 46,900	\$ 562,805	\$ 48,894	\$ 586,724	\$ 50,972	\$ 611,660

b6	MISCELLANEOUS	1	\$ 10,000	\$ 10,000	\$ 10,000	\$ -
b7	PARK MODEL UNITS / 400sf-1 BEDRM / FURNISHED & SET-UP	50	\$ 15,000	\$ 750,000	\$ 750,000	\$ 750,000.00
b8	BARE BONES CABIN RENTAL UNITS / 144sf-1 RM / FURNISHED & SET-UP	50	\$ 2,500	\$ 125,000	\$ 125,000	\$ 75,000.00
b9	TENTING PAD RENTAL UNITS / FURNISHED & SET-UP	0	\$ -	\$ -	\$ -	\$ -
b10	MANAGERS HOME (1200 SF)	1	\$ 120,000	\$ 120,000	\$ 120,000	\$ 70,000.00
b11	OTHER	0	\$ -	\$ -	\$ -	\$ -
part "b"	total BUILDINGS / AMENITIES / COTTAGES / FIXTURES, FURNISHINGS & EQUIPMENT			TOTAL \$ 1,590,000		TOTAL - part b \$ 895,000.00
parts "a" & "b"	sub-total OF SITEWORK / BUILDINGS / AMENITIES / COTTAGES / FF&E above			\$ 3,364,500		\$ 895,000.00

PLUS.....

ITEM	DESCRIPTION	QUANTITY	COST TOTALS
c1	PLUS RD&A MASTERPLAN / ECONOMIC ANALYSIS PACKAGE		\$ -
c2	PLUS ARCHITECTURAL / ENGINEERING / CIVIL DRAWINGS & SPECS	6.00%	\$ 201,870.00
c3	PLUS CONSTRUCTION MANAGEMENT FEES	3.00%	\$ 100,935.00
c4	PLUS DEVELOPMENT CONTINGENCY	5.00%	\$ 168,225.00
c5	PLUS IMPROVEMENTS, TOPO/TREE SURVEY & GEOTECHNICAL-SOILS REPORT ALLOWANCE		\$ 15,000.00
c6	PLUS LAND / ACQUISITION COST		\$ 200,000.00
c7	PLUS YEAR 1 RAMP-UP TRANSITION / WORKING CAPITAL RESERVES		\$ 250,000.00
c8	PLUS ADDITIONAL OPERATING / DEBT SERVICE RESERVES / WORKING CAPITAL		\$ 150,000.00
c9	PLUS INITIAL MERCHANDISE, EQUIP, INVENTORY & DISPLAYS		\$ 10,000.00
c10	PLUS CLOSING COSTS / APPRAISAL / ENVIRONMENTAL		\$ 15,000.00
c11	PLUS LEGAL EXPENSES		\$ 15,000.00
c12	PLUS INTERIM INTEREST DURING CONSTRUCTION		\$ -
c13	ENDOWMENT FOR ONGOING MAINTENANCE		\$ 500,000.00
c14	PLUS OTHER		\$ -
part "c"	total CONSULTANTS / LAND-ACQUISITION / RESERVES / INVENTORY / LOAN EXPENSES		TOTAL \$ 1,626,030
parts "a", "b" & "c"	OVERALL GRAND TOTAL DEVELOPMENT COST BUDGET		\$ 4,990,530
			GRAND TOTAL COSTS \$ 1,577,805.00
			SEE ALSO PAGE 1

TOTAL DEVELOPMENT LESS DONATIONS \$ 3,412,725.00