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Toronto Community Housing

Report to the City Manager on Toronto Community Housing's State of Good Repair Plan

Toronto Community Housing would like to provide the Executive Committee of City Council with some additional information on the request of the City for approval to sell a number of our stand-alone properties, which are costly to operate and maintain, to raise funds to pay for capital repairs.

The City staff report was deferred at the last meeting on January 24, 2012 and will be coming back to the Committee on February 13, 2012. The staff report is the City staff response to the request from the Board of Directors of Toronto Community Housing for approval to sell close to 700 stand-alone units. We understand that many Councillors have questions about the proposed sale of these properties and we would like to answer these questions. There have been many suggestions for alternative methods to raise capital to reduce the capital deficit. Many of these questions and suggestions are dealt with in the body of this report and in Appendix A.

The sale of stand-alone properties is not our only approach to managing our capital deficit. We have raised funds through bonds ($450 million), we have reduced utility costs to free up cash to fund borrowing, and we are revitalizing a number of our communities with private sector partners. And we have with our sector organizations regularly sought funding and support from the provincial and federal governments.

This report will explain our problem—insufficient capital to keep buildings in good repair. It will provide background about how this came about and how we manage capital repairs. Then, it will describe what our proposal would do to solve this problem and what it would mean if Council does not approve our recommendations. The report will explain how we will support affected tenants, how we will maintain the same number of rent-geared-to-income units, and how we will phase the sale of the stand-alone units.

The business challenge Toronto Community Housing is working to resolve

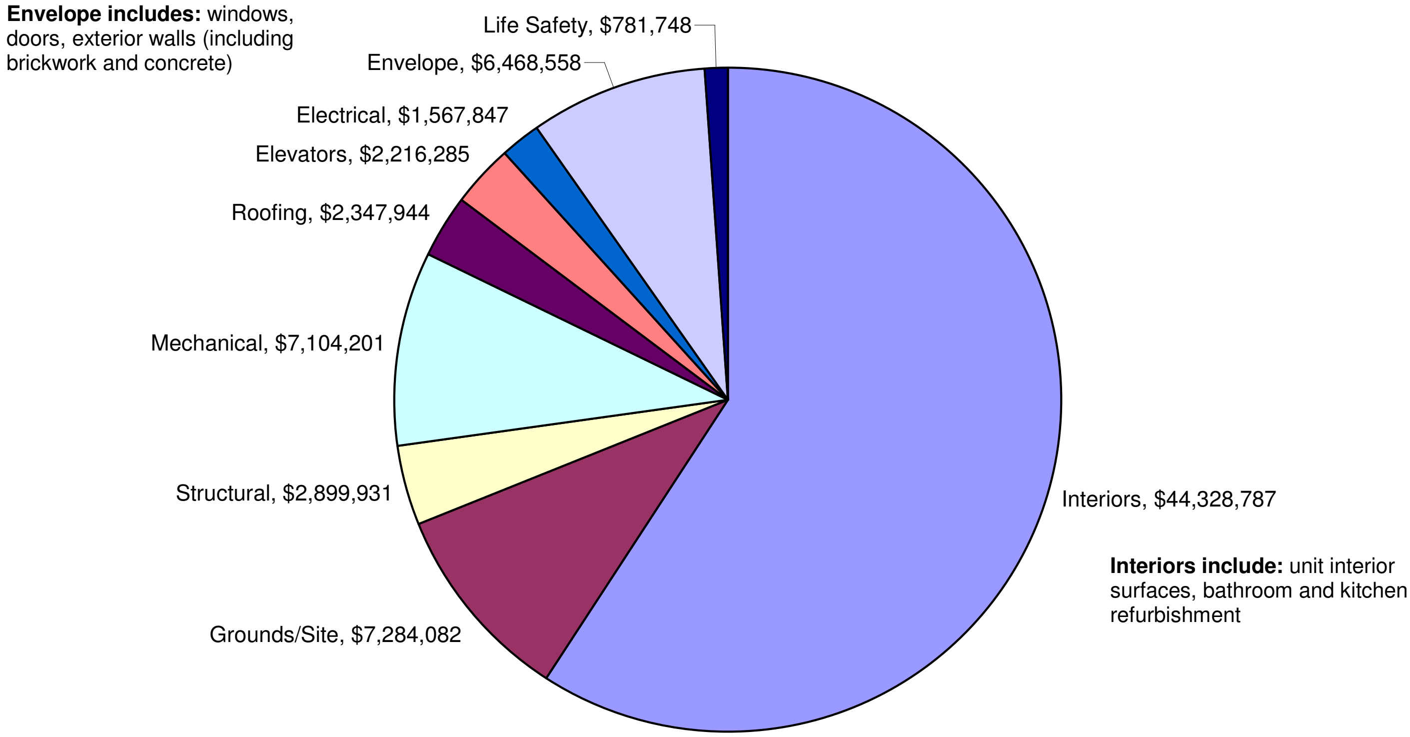
Toronto Community Housing's biggest challenge has been finding enough money to keep our housing stock in a state of good repair. Capital repair needs for our residential buildings grow by at least $90 million per year. As a result of our chronic shortage of funds to annually invest in capital repairs, more of our buildings are at risk of falling into disrepair and becoming unfit to live in. At the end of 2011, four hundred units were unavailable for renting because of the work that needs to be done.

History of capital repair deficits

The responsibility for managing social housing was transferred from Ontario to Toronto a decade ago through the Social Housing Reform Act. Along with the new responsibility came Toronto's share of the $100 million that the province formerly allocated annually to public housing. Toronto Community Housing's share was $34 million. This funding, however, was only received once since the transfer of responsibility, and public housing has never had dedicated regular capital funding since then.

Governments at all levels have assisted, but only with one-time amounts rather than ongoing funding. Between 2008 and 2011, the City of Toronto, Province of Ontario, and federal government made record one-time investments of more than $300 million, yet over this same period our repairs backlog doubled.

The City gave Toronto Community Housing $75 million from the sale of Toronto Hydro Telecom.
Here is how those funds were spent by category:



Capital Deficit and Investments – 2008 to 2011 (Table 1)

Year	**2008**	**2009**	**2010**	**2011**	**2012**
Annual Capital Needs (in $M)	$321.8	$287.6	$299.7	$200.0	$175.9
Cumulative Capital Needs (in $M)		$486.8	$612.1	$647.3	$751.2
Annual Capital Investment	($87.4)	($70.6)	($99.6)	($30.7)	
Annual Capital Deficit	$234.4	$217.0	$200.1	$169.3	
City Hydro Telecom Sales Proceeds	($9.1)	($17.2)	($25.7)	($23.0)	
One-time Provincial Funding	($26.1)	($11.3)	$0.0	$0.0	
SHRRP – Provincial portion	$0	($37.8)	($19.8)	($9.1)	
SHRRP – Federal portion	$0	($37.7)	($19.9)	($9.1)	
Capital Deficit after government funding	$199.2	$312.4	$447.3	$575.3	

In October of 2011 City Council exempted many of Toronto Community Housing's properties from property tax. This is projected to save us between $9 and $11 million per year. These savings will go into our State of Good Repair Fund, to be used strictly to pay for capital repairs to our buildings. They will be allocated in the same way as the proceeds from the sale of stand-alone units. We are required to report back to the General Manager, Shelter Support and Housing Administration and to the Deputy City Manager and Chief Financial Officer on our plan to use these savings.

The age of social housing buildings (average is 40 years) and public housing in particular means that many buildings are approaching the end of their useful life. Without significant investments, these buildings are not sustainable.

Toronto Community Housing's capital budget

Our capital budget includes these elements:

- Planned Capital Jobs for major building structure, electrical and mechanical systems and life safety components, as well as common area accessibility and commercial envelopes;

- Recurring Capital Programs for components such as preventative maintenance, accessibility, garbage enclosures and compactor upgrades, local and unplanned repairs, etc.;

- Regular Energy Programs, which focus on programs with short payback period of less than 5 years; and

- Non-regular Energy Programs that have longer payback but are funded by government grants.

The capital needs for our portfolio are established through updated building condition assessments. On average over the next five years, our capital needs are $150 million annually to maintain a 'Fair' state of repair. We determined the priorities for capital repairs and job scope that need to be undertaken in 2012 though 2016 within the constraints of the annual budgets. The selection of priorities is supported with input from operations staff.

Over the next five years the budget sets an allocation of $45 million annually for capital repairs. An additional $9 million per year will be allocated from property tax savings. This leaves an unfunded gap of just over $90 million per year. In other words, our capital deficit is projected to grow by $90 million per year. At the beginning of 2012 the capital deficit had reached $751 million, up from $650 million at the beginning of 2011.

Our proposal starts to address the problem

If Council approves our plan to sell 675 stand-alone units, the funds raised will be used to fix our multi-unit buildings and improve the lives of the majority of residents. If all 675 houses are sold, we expect to raise at least $222 million and those funds will be dedicated to the State of Good Repair Fund to be used to pay for capital repairs.

Our proposal addresses the impacts on the approximately 2,200 residents of the houses, the requirement to maintain the number of rent-geared-to-income units and the multi-year phased sale approach of the stand-alone units. These issues are addressed later in this document.

However, the main focus of the proposal is to ensure that the majority of buildings in our portfolio, housing over 58,500 households and over 164,000 residents, can be sustained for as long as possible.

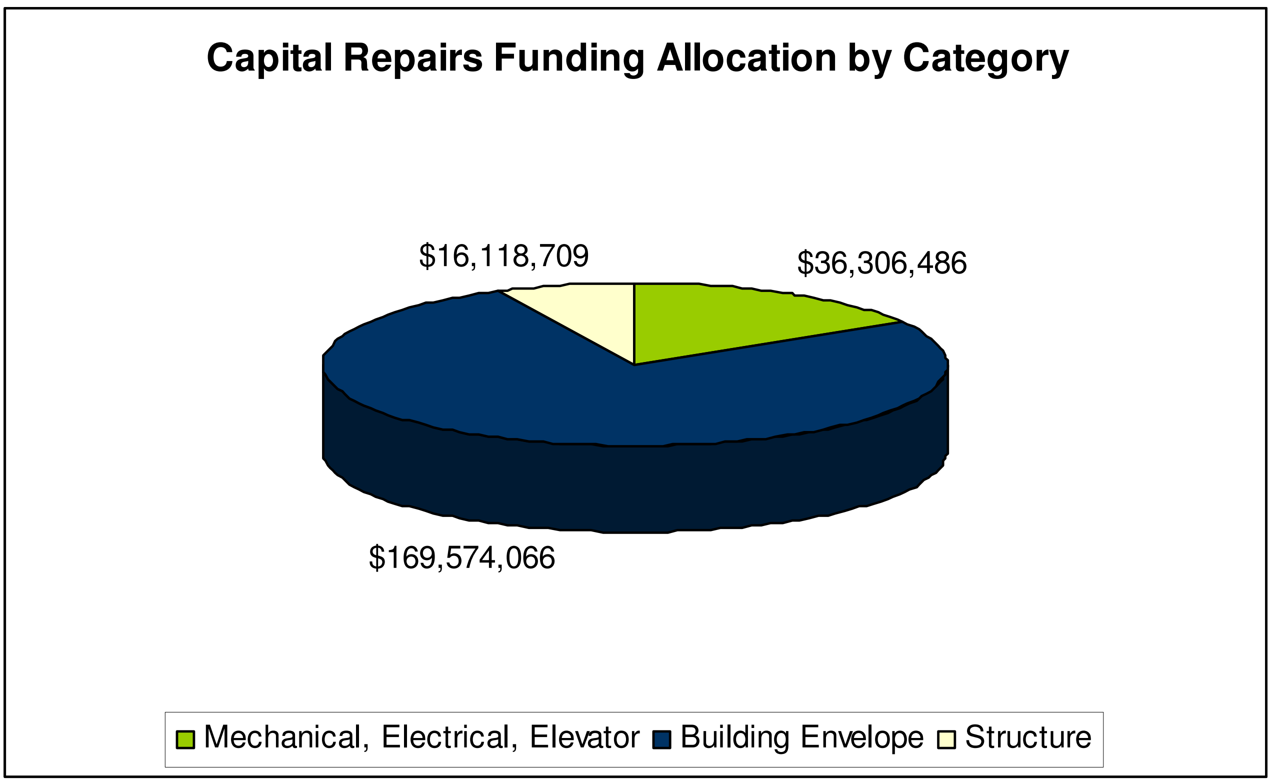
Our plan will raise some of the funds we need to start to reverse this trend, at no extra cost to taxpayers. The planned allocation of funds for the most-needed capital repairs is based on engineering studies and asset analysis used to develop our capital plan. The focus of the planned allocation is on investing in elements of buildings that will allow us to keep the buildings functioning and complete all life safety capital repairs.

If we had the $222 million now, what could we accomplish?

If the $222 million was available now, the primary focus would be repairs to the building envelope, the building structure and the main services in the building—electrical, mechanical, elevators and life safety systems. Work on these categories limits the possibility of units being unavailable and of anyone being at risk.

Under our plan, we would use the proceeds to fund this type of work. Almost all our buildings (86%) would have some work done in them. The work would be done in buildings that are the homes of 94% of the households in Toronto Community Housing.

55,246 families will benefit from these repairs



The funds would help ensure the building remains sound and fit to live in. The work that would be funded includes:

Building Envelope: **$169,574,066 million**
- Major structural repairs like fixing crumbling beams, load-bearing walls, roofs and ceilings

Structure: **$16,118,709 million**
- Foundation repairs to keep our buildings standing on a safe footing.

Electrical/Mechanical/Elevator: **$36,306,486 million**
- Essential building component repairs like repairing and replacing furnaces, hot water boilers, plumbing, elevators, fire alarm systems and water treatment systems

If Council does not approve our proposal

At current funding levels, Toronto Community Housing can only maintain a “good-to-fair” average state of repair of our buildings, as defined by industry standards (Facility Condition Index)*, until 2014.

Without new funding, our average state of repair will move to “poor” in 2015 and “critical” by 2018.

- A building with a “good” level will look clean and functional. Equipment failure would be limited and manageable.
- A building with a “fair” level will show signs of wear. Equipment will fail from time to time.
- A building with a “poor” level will look worn with increasing deterioration. Equipment and components will fail frequently.
- A building with a “critical” level will appear worn and have obvious deterioration. Equipment failure is frequent and the building will have to be shut down occasionally.

At the “critical” level, residents’ complaints will be high and staff will be unable to do regularly scheduled maintenance because they will be responding to emergency calls for repairs. This imposes the highest level of risk to tenants, management and the shareholder.

The life safety components represent work which our buildings need, and which affect the safety of tenants or public in a variety of ways. Some parts of the building which are generally considered life safety systems are:
- Balcony Decks, Brick
- Door Magnets
- Sewer and Storm Drainage
- Emergency Generators
- Fire Alarm
- Deteriorated interiors that pose hazardous conditions
- Mould

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* The term Facility Condition Index (or FCI) is a ratio of the cost of remedying capital deficiencies listed in the deferred maintenance backlog to the current replacement value. The formula used for determining the FCI for a facility, or a component of the facility, is as follows: **F.C.I. = Capital Deficit ($) / Current Replacement Value ($)**

These affect life safety in different ways. For example, when balcony decks or exterior brick are crumbling, the result is a risk to the public and tenants of being hit by falling pieces, as well as the risk of structural collapse. When door magnets malfunction, locked doors are open, placing residents at risk. Electrical panels in poor condition or under capacity create a fire safety hazard. Emergency generators are legally and practically required to protect elevators, alarms, and basic functioning of all safety protection systems in the event of a power outage. Fire alarm panels, sprinklers, smoke alarms, are all, legally and practically required to prevent fires and mitigate loss of life and health.

Table 2, below, shows what happens to the capital deficit if no funds are generated from the sale of stand-alone units or the provincial and federal governments. It also shows the new capital needs each year, how much we can invest and what the resulting unfunded amount is. The 2012 cumulative capital deficit is $751.2 million.

The Facility Condition Index (FCI), gives us the rating of good, fair, poor or critical. Good is shown in green, fair is shown in yellow, poor in orange and critical in red.

Without new capital investments, through the sale of stand-alone units and funds from the provincial and federal governments, the annual capital investment will reach $1.7 billion in 2020.

If Toronto Community Housing has no new capital investment (table 2)

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Annual Capital Needs (in $M)	$175.9	$114.8	$119.8	$129.2	$314.7	$232.6	$228.4	$118.2	$139.3	$83.6
Cumulative Capital Needs (in $M)	$751.2	$808.4	$874.2	$949.9	$1210.1	$1388.7	$1,563.1	$1627.3	$1,712.6	$1,742.2
FCI before funding	10.4%	11.9%	12.1%	13.1%	16.7%	19.2%	**21.6%**	**22.5%**	**23.6%**	**24.0%**
Annual Capital Investment	($57.6)	($54.0)	($54.0)	($54.0)	($54.0)	($54.0)	($54.0)	($54.0)	($54.0)	($54.0)
Annual Capital Deficit	$693.6	$754.4	$820.2	$895.4	$1,156.1	$1,334.7	$1,509.1	$1,573.3	$1,658.6	$1,688.2
FCI - after regular funding	9.6%	10.4%	11.3%	12.4%	16.0%	18.4%	**20.8%**	**21.7%**	**22.9%**	**23.3%**

Good: <5% **Fair:** 5%-12% **Poor:** 12%-20% **Critical:** >20%

Table 3, below, shows the impact of the investment of the proceeds from the sale of stand-alone units and the amount of provincial and federal funding, identified in the additional investment line. Provincial and federal funding would allow us to achieve a 5% FCI (good) by 2017.

To achieve a “good” FCI level the minimum subsidy request to the federal and provincial government would be $150 million a year from 2013 to 2017 and $90 million a year from 2018 onwards.

Without this funding Toronto Community Housing would have to borrow those funds at a 5% interest rate. With these investments the annual capital deficit is reduced in 2020 from $1.7 billion to $362 million.

Impact of investment of sale proceeds and provincial and federal funding (Table 3)

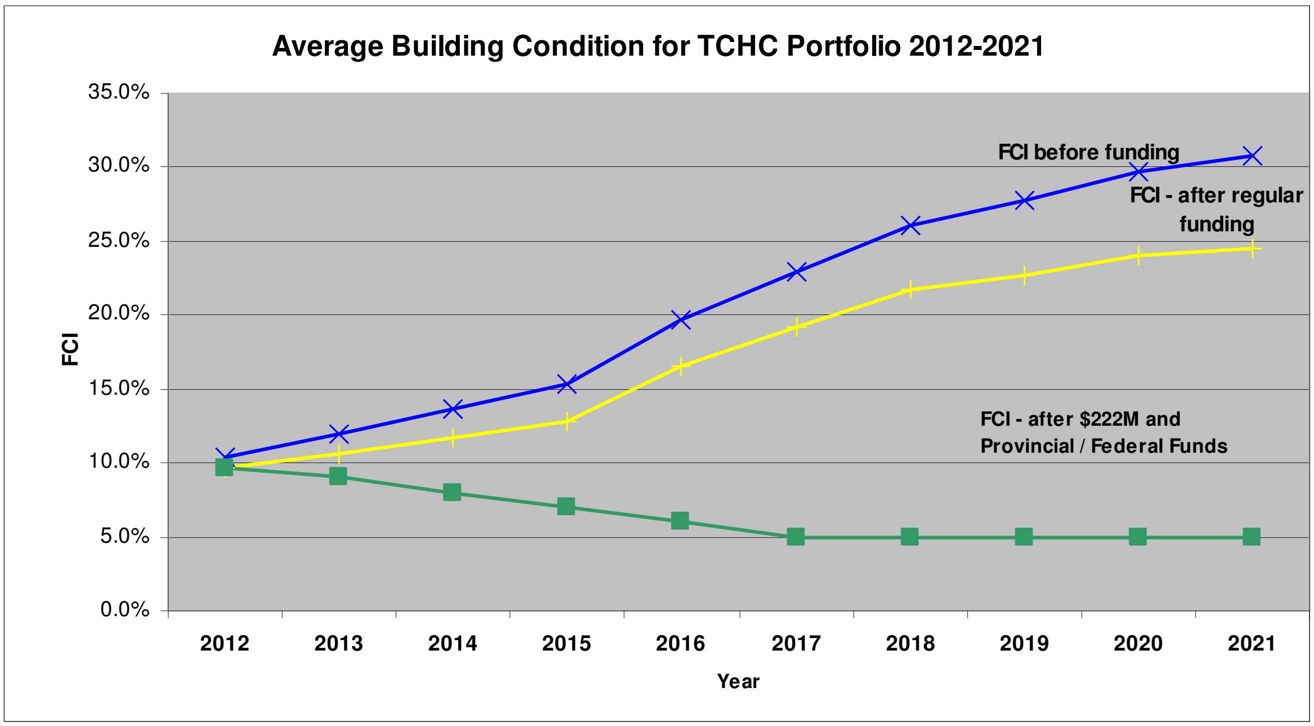
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Annual Capital Needs (in $M)	$175.9	$114.8	$119.8	$129.2	$314.7	$232.6	$228.4	$118.2	$139.3	$83.6
Cumulative Capital Needs (in $M)	$751.2	$808.4	$772.1	$709.0	$822.1	$667.5	$590.8	$480.6	$501.7	$446.0
Annual Capital Investment	($57.6)	($54.0)	($54.0)	($54.0)	($54.0)	($54.0)	($54.0)	($54.0)	($54.0)	($54.0)
$222M Investment in 2013-2017	$0	($44)	($44)	($44)	($44)	($46)	$0	$0	$0	$0
Additional investment needed to achieve 5% FCI by 2017 (Provincial / Federal funding)	$0.0	($58.1)	($94.3)	($103.7)	($289.2)	($205.1)	($174.4)	($64.2)	($85.3)	($29.6)
Annual Capital Deficit after $222M and Provincial / Federal funds	$693.6	$652.3	$579.8	$507.4	$434.9	$362.4	$362.4	$362.4	$362.4	$362.4
FCI - after $222M and Provincial / Federal funding	9.7%	9.0%	8.0%	7.0%	6.0%	5.0%	5.0%	5.0%	5.0%	5.0%

The graph below shows the impact of investing $222 million plus funds from the provincial and federal governments in capital repairs.

The top line (blue) shows what happens if we make no further investments.

The second line (yellow) is what we can do with a regular investment of $45 million as approved by our Board Committees plus $9 million from property tax savings.

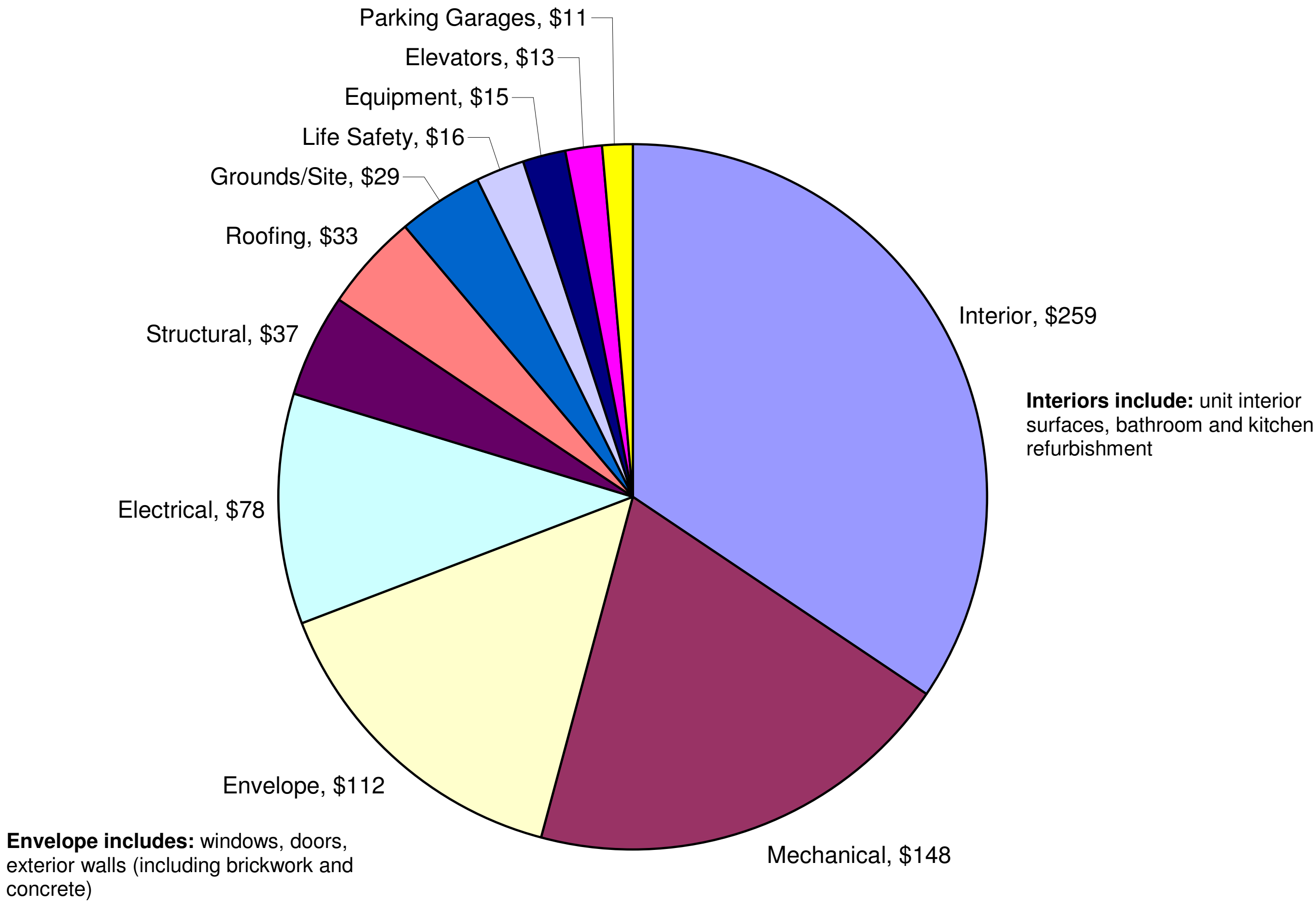
The last line (green) shows a good FCI of 5% if we invest $222 million and additional funds from provincial and federal governments.



Good: <5% **Fair:** 5%-12% **Poor:** 12%-20% **Critical:** >20%

The chart below explains the categories and type of repairs that make up the $750 million capital repair deficit.

$751 million capital repair deficit



Support for affected tenants

We understand the challenges faced by tenants, who are among the city's most economically disadvantaged and marginalized residents. Toronto Community Housing's tenant population consists of many peoples and cultures. We are committed to providing an inclusive housing and working environment where everyone is valued equally and treated fairly.

We have standards and guidelines for the relocation of rent-geared-to-income and market tenants, whether for the revitalization of communities or as a result of the sale of properties. We have a team of staff dedicated to helping tenants relocate. We are working to make the standards more formal through the creation of a Relocation Policy. We are consulting with tenants on the policy and will bring it to the Board for approval later in 2012. The goals in developing the policy are minimizing the impact of disruption for tenants, setting consistent and public standards, formalizing existing practices and ensuring fair, transparent process including compensation for tenants. The standards, once approved would include:

- Toronto Community Housing will work with tenants to prepare for moving well in advance.
- An official notice will be issued to each household in writing at least five months in advance of the move
- Toronto Community Housing will arrange one-on-one meetings with each household to explain the process, discuss the household's needs and options and review their preferences for unit selection. Each household will have the opportunity to choose a unit that best meets their needs.
- Moving assistance will be provided to all households, including those choosing to leave Toronto Community Housing
    - Moving company services for moving belongings;
    - Insurance for major furniture items during the move;
    - Packing materials (such as boxes and tape);
    - Packing and unpacking services if no adult in the household is physically capable of packing and unpacking belongings (subject to medical documentation);
    - Reimbursement of costs relating to the disconnecting and reconnecting of telephone, cable television, internet, gas, water and hydro (subject to documentation);
    - Payment for 6 months of mail forwarding by Canada Post; and
    - Reimbursement of up to $50 for the cost of changing addresses on official documents such as drivers license or health card (subject to documentation).
- Toronto Community Housing will provide extra moving assistance to households with special needs, as required.
- Toronto Community Housing will work with community partners by neighbourhood to address needs and make referrals

The City staff report, if approved by Council, would require us to put in place a Tenant Relocation and Assistance Implementation Plan satisfactory to the General Manager, Shelter, Support and Housing Administration. This is similar to what we have been required to do at our revitalization sites.

Tenants will be relocated to units that are the appropriate size for their household based on the City's occupancy standards. Tenants will be able to choose from a number of different units and locations communicated in advance. In some cases they may be offered units in newly built buildings. Tenants with accessibility needs will be offered units that are adapted for those needs.

We have sufficient turnover in units of all sizes, from one-bedroom to five-bedroom units, to accommodate tenants who will be relocated. The turnover is sufficient that even if all units were sold at once we could relocate all of those tenants within two years. However, we know the process will take longer than that, and this longer process will provide additional time to meet the relocation needs of affected tenants.

We will work with families with school-aged children so that school attendance is not disrupted. We will work with tenants who are seniors, those with special needs related to medical conditions, and those with safety concerns to ensure that they move to a unit that meets their specific needs.

There will be no loss of rent-geared-to-income units

There has been concern that if these stand-alone units are sold there will be fewer rent-geared-to-income (RGI) units and that this would mean it will take longer for applicants on the waiting list to be housed. Our plan will not result in the loss of any RGI units.

The RGI assistance will move with the households being relocated to other units within Toronto Community Housing. At the end of this process we will have fewer market units.

Toronto Community Housing supports mixed-income communities. It is a core value of our revitalization projects, notably Regent Park. Most of our high-rise buildings are part of communities that include condominiums and private rental buildings, and many of our townhomes are in existing neighbourhoods alongside single-family homes, low-rise apartments and businesses.

Phased approach to sales

Nothing will happen overnight.

If approved by City Council, the plan will then go to the Minister of Municipal Affairs and Housing for provincial approval. We expect that provincial approval will take at least six months.

Following that, we will select sales agents through a competitive process. Once the agent is on board, we will start by selling vacant units (currently about 60). Only then will we begin the sales process for units that are occupied.

The best option we have

While the decision to sell these properties is a difficult choice, it is the best option Toronto Community Housing has for raising the money we need to fix our buildings. We borrow funds ($450 million in bonds), we reduce costs through energy efficiency, we revitalize some of the oldest communities with private sector partners, and we work with agencies throughout the City to provide housing and services to many. All of this and advocacy at the provincial and federal levels has helped. However, we have a capital deficit that grows at $90 million per year.

Our proposal would benefit all tenants and provide the greatest good for the greatest number of people. It would take care of those directly affected and impose no extra costs on taxpayers. And it would minimize the risk to residents and the shareholder, by keeping the buildings safe for residents and by allowing us to maintain our buildings in good repair by extending the useful life of our buildings.

Appendix A: Suggestions received from stakeholders and our response

Many stakeholders have suggested alternatives to the sale of stand-alone units and have offered good suggestions for alternative ways to raise funds to reduce our capital repair deficit.

Toronto Community Housing has explored these alternatives over the last 10 years. We have implemented a number of them and have also determined that some do not provide the financial support that is needed.

Below is a table that identifies the suggestions and describes either what has been done or the issues associated with each suggestion.

Suggestion	Response
Seek additional funds from the Province.	• Over the past 10 years additional funds have been sought through housing sector organizations and through the municipal sector. These efforts will continue.
Seek full shelter allowance payments from OW and ODSP recipients. Requires legislative changes.	• See the November, 2007 City staff report, "Tied in Knots": http://www.toronto.ca/legdocs/mmis/2007/cd/bgrd/backgroundfile-8980.pdf
Seek additional funds from the federal government.	• Efforts will continue to engage the federal government.
Get the federal government to reinvest the savings from the end of operating agreement subsidy removal.	• By 2036, Ontario will have lost $525 million in federal housing subsidies, which must be made up by the province or municipalities. • Housing organizations and the Federation of Canadian Municipalities have urged the federal government to reinvest these funds in social housing, but without success.
Conserve energy to save funds.	• Initiatives such as the Green Energy Retrofit Program and the use of environmental fixtures (such as low-flow fixtures) will result in cost savings. • We have used all these savings to increase cash flow to support borrowing for capital repairs. • Much of this work has been funded by grants from government programs. • However, additional savings are becoming harder to achieve and require greater investments.
Seek interim financing from Infrastructure Ontario.	• We have talked with Infrastructure Ontario, but we lack the available cash flow to pay for financing arranged by Infrastructure Ontario.
Transfer some properties to non-profit or co-op organizations.	• Non-profit and co-op organizations are not in the financial position to participate in Toronto's aggressive housing market. • As a result, they are offering to take the properties for less than market value. This results in less potential capital available from the sale of a property.
Break the company into smaller units for managing or other purposes to save money.	• The size of the company doesn't change the amount of funds needed for capital repairs. • Breaking up the asset base reduces the ability to leverage that asset.

Suggestion	Response
Sell the stand-alone units to low income households (i.e., homesteading).	• As TCH tenants have an average income of $14,000, they will not be able to afford the houses. • Low-income tenants will not have the funds to bring the houses back to a state of good repair. • The program could work for moderate income households who are not TCH tenants; however, the capital funds may not flow to TCH for a considerable period of time, as it will not happen until the house is sold again.
Convert houses to affordable home ownership.	• This would require selling the properties at below market value. • While this would contribute to the social well-being of the neighbourhood, it would inadequately address TCH's $751M shortfall for capital repairs.
The houses generate $1.5 million in cash flow each year. Use that to fix buildings.	• The cash flow excludes capital investment in the houses. When that is considered there is no available cash flow. • Even if $1.5 million were available, it is hardly enough. The budget shortfall is $751M and grows by $100M every year.
Selling the houses won't solve the whole backlog problem.	• Correct - but doing nothing will not solve the problem, either. • This is one approach that can be used with others to eliminate our $751 million repair bill.
You cannot guarantee the funds will be used to improve buildings.	• We have created a capital reserve fund designated strictly to pay for capital repairs. • The flow of funds into and out of this State of Good Repair fund will be transparent.

Appendix B: Investment Plan

We show in the table below what amounts would be invested in each ward and on what type of capital repair. The table also shows the number of units that would benefit and the average investment per unit in each ward.

Ward	Number of units	dollars per unit	Mechanical, Electrical, Elevator	Building Envelope	Structure	Grand Total
1	1,695	$5,287	$1,912,536	$5,490,719	$1,558,013	$8,961,269
2	1,455	$4,226	$587,807	$4,778,872	$782,522	$6,149,200
3	460	$5,566	$22,200	$1,926,728	$611,280	$2,560,208
4	274	$2,517	$41,078	$572,717	$75,895	$689,690
5	988	$2,976	$766,402	$2,067,257	$106,174	$2,939,833
6	1,033	$2,333	$1,193,926	$1,162,556	$53,087	$2,409,569
7	753	$5,917	$490,031	$3,563,582	$402,183	$4,455,796
8	2,281	$6,070	$1,136,061	$10,711,723	$1,998,957	$13,846,741
9	1,128	$6,692	$873,522	$5,137,339	$1,537,462	$7,548,323
10	986	$2,339	$168,913	$2,122,660	$14,478	$2,306,052
11	2,138	$1,677	$777,000	$2,808,497	$0	$3,585,497
12	1,510	$2,477	$1,583,825	$2,145,980	$10,646	$3,740,452
13	1,073	$4,796	$876,878	$3,380,383	$888,802	$5,146,064
14	1,288	$1,869	$57,818	$2,248,407	$101,348	$2,407,574
15	2,304	$5,450	$5,628,336	$6,072,725	$855,807	$12,556,868
16	125	$725	$8,204	$82,430	$0	$90,634
17	735	$2,246	$41,003	$1,060,669	$549,505	$1,651,177
18	571	$2,666	$19,546	$1,414,133	$88,358	$1,522,037
19	373	$2,223	$24,130	$802,975	$1,930	$829,036
20	2,992	$5,065	$1,332,474	$13,115,335	$706,057	$15,153,866
21	677	$4,716	$1,086,818	$1,907,767	$198,407	$3,192,991
22	1,094	$1,586	$555,000	$1,110,693	$69,496	$1,735,188
23	719	$3,091	$503,602	$761,214	$957,417	$2,222,233
24	1,449	$2,487	$594,574	$2,985,234	$24,130	$3,603,938
25	706	$4,472	$991,175	$2,031,740	$134,620	$3,157,534
26	990	$2,765	$229,051	$2,134,479	$373,619	$2,737,149
27	2,258	$3,218	$1,384,894	$5,751,233	$130,304	$7,266,432
28	7,550	$3,232	$5,993,177	$17,647,856	$760,493	$24,401,525
29	735	$2,742	$329,139	$1,686,338	$0	$2,015,477
30	1,435	$2,805	$1,120,899	$2,735,137	$168,623	$4,024,659
31	493	$4,453	$675,256	$1,457,883	$62,418	$2,195,556
32	1,223	$3,678	$1,166,204	$3,036,727	$294,897	$4,497,828
33	278	$3,504	$87,881	$752,117	$133,979	$973,976
34	1,038	$3,773	$118,803	$3,145,366	$652,373	$3,916,541
35	2,985	$4,840	$1,005,372	$13,248,391	$192,608	$14,446,370
36	1,341	$2,407	$612,787	$2,576,198	$38,609	$3,227,593

Ward	Number of units	dollars per unit	Mechanical, Electrical, Elevator	Building Envelope	Structure	Grand Total
37	660	$4,600	$250,984	$2,543,948	$241,304	$3,036,237
38	1,485	$5,506	$1,125,140	$6,961,568	$89,052	$8,175,759
39	576	$6,913	$324,496	$3,304,649	$352,656	$3,981,801
40	1,649	$8,184	$25,921	$12,971,971	$498,097	$13,495,988
41	38	$31,569	$0	$1,199,624	$0	$1,199,624
42	291	$8,105	$183,839	$1,818,698	$356,096	$2,358,634
43	2,554	$2,428	$219,201	$5,934,564	$47,006	$6,200,771
44	579	$2,393	$180,584	$1,204,985	$0	$1,385,568
Grand Total	**56,965**	**$3,897**	**$36,306,486**	**$169,574,066**	**$16,118,709**	**$221,999,261**