

San Mateo County
Human Services Agency
Lifeline Transportation Program Sponsor
RESOLUTION WITH METROPOLITAN TRANSPORTATION COMMISSION

WHEREAS, the Metropolitan Transportation Commission (MTC) has established a Lifeline Transportation Program to assist in funding projects that 1) are intended to result in improved mobility for low-income residents of the nine San Francisco Bay Area counties, 2) are developed through a collaborative and inclusive planning process and 3) are proposed to address transportation gaps and/or barriers identified through a Community-Based Transportation Plan or are otherwise based on a documented assessment of needs; and

WHEREAS, MTC has identified a certain amount of funds in the Job Access Reverse Commute (JARC), Congestion Mitigation and Air Quality (CMAQ) and State Transit Assistance (STA) programs to be made available for eligible projects for a three year interim program; and

WHEREAS, MTC adopted principles, pursuant to MTC Resolution No. 3726, Revised, to guide implementation of the Lifeline Transportation Program for the three year period from Fiscal Year 2005-06 through Fiscal Year 2007-08, and has designated the County Congestion Management Agency (or another countywide entity) in each of the nine bay area counties to help with recommending project selections and project administration; and

WHEREAS, The Human Services Agency has been designated by MTC to assist with the Lifeline Transportation Program in San Mateo County on behalf of MTC; and

WHEREAS, The Human Services Agency conducted a competitive call for projects for the Lifeline Transportation Program in San Mateo County; and

WHEREAS, The City / County Association of Governments of San Mateo County, submitted a project(s) in response to the competitive call for projects; and

WHEREAS, The Human Services Agency, after review, recommends The City County Association of Governments of San Mateo County's proposed project(s), described more fully on Attachment A to this Resolution, attached to and incorporated herein as though set forth at length, be funded in part under the Lifeline Transportation Program; and

WHEREAS, The City County Association of Governments of San Mateo County agrees to meet project delivery and obligation deadlines, provide for the required local matching funds, and all other conditions set forth in MTC Resolution No. 3726 Revised; and

WHEREAS, The City County Association of Governments of San Mateo County certifies that the project(s) and purpose(s) for which funds are being requested is in compliance with the requirements of the California Environmental Quality Act (Public Resources Code Section 21000 et seq.), and with the State Environmental Impact Report Guidelines (14 California Code of Regulations Section 1500 et seq.) and if relevant the National Environmental Policy Act (NEPA), 42 USC Section 4-1 et seq. and the applicable regulations thereunder; and

WHEREAS, that there is no legal impediment to The City County Association of Governments of San Mateo County's making the funding request; and

WHEREAS, there is no pending or threatened litigation which might in any way adversely affect the ability of (Project Sponsor) to deliver the proposed project(s) for which funds are being requested, and

RESOLVED, that The City County Association of Governments of San Mateo County request that MTC grant funds available under its Lifeline Transportation Program, in the amounts requested for which The City County Association of Governments of San Mateo County is eligible, for the project(s) described in Attachment A of this Resolution; and be it further

RESOLVED, that staff of The City County Association of Governments of San Mateo County shall forward a copy of this Resolution, and such other information as may be required, to MTC, San Mateo County Human Services Agency, and such other agencies as may be appropriate.

Rose Jacobs Gibson, President
San Mateo County Board of Supervisors

Attachment A to MTC Resolution

April 28, 2006

Tom Madalena
Planner II
C/CAG of San Mateo County
555 County Center, 5th Floor
Redwood City, CA 94063

Dear Mr. Madalena,

This letter will serve as our "letter of transmittal", as described on page 8 of the C/CAG Lifelines Transportation Program RFP.

Name of the applicant(s): Human Service Agency
Contact person: Shannon Speak, Manager Central Region
Address: 400 Harbor Boulevard; , Building "B"; Belmont, CA 94002
Telephone number: 650-802-6576
Partner agency: Family Service Agency of San Mateo County (FSA)
Contact person: Carlos Valenzuela, Division Director
Address: 24-2nd Avenue; San Mateo, CA 94401
Telephone: (650) 403-4300 x 4115

Brief description of the project: Ways to Work Family Loan Program (WtW), in operation since 1998, provides low-interest loans to help low-income families cope with expenses that interfere with their ability to maintain self-sufficiency. WtW provides loans to help families with: the purchase of a reliable, safe automobile to get to work on time; repairs for their automobile; or car insurance. These loans help families to establish a positive credit history, reduce work time missed, reduce time in transit to work and increase their opportunities to attend job-related education programs. Applicants who are approved for loans also receive budget counseling to learn how to make the most of their income.

The amount of funding requested: \$ 250,000

Source and the amount of the local match: \$ 492,996

San Mateo Credit Union: \$ 363,750	FSA General Funds: \$ 56,496
Borel Private Bank & Trust: \$ 24,250	Interest Income: \$ 20,000
Volunteer Loan Committee: \$12,000	Donations: \$ 1,000
FSA Grants: \$ 15,000	Other: \$ 500

Please do contact us with any questions you may have. Thank you!

Shannon Speak
Manager Central Region
Human Services Agency

Attachment C – Lifeline Transportation Program Funding Application

A. Project Information

Project Sponsor

Name of the applicant(s) Human Service Agency of San Mateo County

Contact person Shannon Speak

Address 400 Harbor Boulevard, Building “B”
Belmont, CA 94002

Telephone number (650) 802-6576

Fax number (650) 637-0452

E-mail address sspeak@co.sanmateo.ca.us

Other Partner Agencies

Agency	Contact Person	Address	Telephone
Family Service Agency of San Mateo County;	Carlos Valenzuela		
24-2 nd Avenue; San Mateo, CA 94401			(650) 403-4300 x 4115

Brief Description of Project:

Ways to Work Family Loan Program (WtW), in operation since 1998, provides low-interest loans to help low-income families cope with expenses that interfere with their ability to maintain self-sufficiency. WtW provides loans to help families with: the purchase of a reliable, safe automobile to get to work on time; repairs for their automobile; or car insurance. These loans help families to establish a positive credit history, reduce work time missed, reduce time in transit to work and increase their opportunities to attend job-related education programs. Applicants who are approved for loans also receive budget counseling to learn how to make the most of their income.

Budget Summary

	\$	% of Total Project Budget
Amount of Lifeline funding requested:	<u>\$ 250,000</u>	34%
Amount of local match proposed:	<u>\$ 492,996</u>	66%
Total project budget:	<u>\$ 742,996</u>	100%

Project Need/Goals and Objectives

1. DESCRIBE THE UNMET TRANSPORTATION NEED THAT THE PROPOSED PROJECT SEEKS TO ADDRESS AND THE RELEVANT PLANNING EFFORT THAT DOCUMENTS THE NEED.

As indicated by the *San Mateo County Welfare to Work Transportation Planning Project Final Report (April 2001)*, transportation mobility barriers for low-income families exist in all areas of San Mateo County, pose challenges in a family's ability to attain/maintain self-sufficiency and profoundly affect a family's quality of life. For example, lack of viable transportation options directly impact a parent's ability to reliably get to work, attend education and training opportunities, coordinate errands (buy groceries, laundry and get children to school) and consistently spend time together as a family. Mobility barriers are formed at the confluence of a family's income and the degree to which their community's transportation is accessible. The cost of public transit is a barrier to mobility for low-income families. Transportation information that is easy to understand and culturally/linguistically appropriate is not always readily accessible. A perception exists that formal carpool and vanpool programs are not viable transportation options for low-income families. Low-income persons need assistance securing affordable loans, paying for a reliable and roadworthy used automobile, car repairs, and securing auto insurance. During interviews, current and former Family Service Agency Ways to Work (WtW) clients reported specific transportation gaps in San Mateo County's transportation services including:

- ✓ There is a lack of reliable transportation options for children of low-income families to and from school as well as for after school enrichment activities.
- ✓ Affordable options for emergency transportation are not sufficiently available for low-income families rushing sick or injured children to school, to keep doctors appointments or emergency care for themselves or children.
- ✓ Geographical isolation poses pronounced transportation challenges in certain areas of the county, such as East Palo Alto and Coastside communities.¹
- ✓ Weekend and evening transportation is insufficient in certain areas of the county:
 - Redwood City Corridor
 - Coastside Corridor
 - San Mateo Corridor
- ✓ Low-income persons need better access to jobs east of Highway 101 in South San Francisco and Foster City.
- ✓ Human Services Agency program participants need consistent transportation access to key social service destinations in North, South and Central County.

The Metropolitan Transportation Commission (MTC) developed maps as part of the "*Year 2000 Strategic Plan for San Mateo County Human Services*" to assist in the identification of gaps in the local transit network that limits access to employment opportunities. The data from the maps indicate a majority of CalWORKs participants in San Mateo County live within one-quarter mile from some type of public transit (e.g., Sam Trans bus service, Cal Train, BART). However, although the maps show transit service close to most CalWORKs households, different types of transit service are of varying use for transit-dependent individuals and the types of trips they make. In fact, regular local transit service is more limited than the data suggests. Many public transit and employer shuttles

¹ 2000 Census data indicates that the Coastside communities of Pacifica and El Granada have the highest percentage of individuals commuting for at least 90 minutes each day. With Devil's Slide (Highway 1) closed for the foreseeable future, it is clear these residents are facing even worse commute times. In East Palo Alto, nearly 1 in 5 (19.94%) commuters are taking more than 90 minutes to commute to/from work each day.

operate on limited schedules that are designed to serve specific populations and/or specific destinations (e.g., typical commute times Mondays through Fridays and limited pick-up and drop off locations that are far from where residents live.) In some isolated areas, public transit is unavailable in the early morning and/or late night, which results in limited transportation options for families working early morning or late night shifts. The public transit maps, by and large, show only the location of service during various time periods and not the frequency of service.

We will continue to focus our service area efforts in San Mateo County, MTC’s communities of concern, and inclusion of the following census tracts:

- | | |
|--------------------------------------------------------------|------------------------------------------------------------------------------------------|
| Belle Haven: 6117 | 6107 |
| Belmont: 6086 | Pacifica: 6027, 6028, 6029, 6030, 6033, 6034 |
| Brisbane: 6001 | Redwood City: 6101, 6102, 6104, 6107, 6108 & 6109 |
| Burlingame: 6050, 6053, 6054, 6055 | San Bruno: 6039, 6040, 6041.01, 6041.02, 6042 |
| Colma: 6016.01 | San Carlos: 6092 |
| Daly City: 6002, 6006, 6007, 6008, 6012, 6013, 6015.2 | San Mateo: 6059, 6060, 6061, 6062, 6063.2, 6077.01, 6077.02, 6078 |
| East Palo Alto: 6118, 6119, 6120 & 6121 | South San Francisco: 6016.01, 6019, 6021, 6022, 6023, 6042, |
| El Granada: 6135.02, 6136 | Unincorporated Areas of County: 6013, 6032, 6091, 6099, 6103.02, 6113, 6137, 6138 |
| Menlo Park: 6126 | |
| Millbrae: 6039, 6044, 6048 | |
| North Fair Oaks: 6105, 6106.01, 6106.02, | |

The 2000 Census statistics for these communities indicate 17.51% of workers in these census tracts spend at least 90 minutes to commute every day to and from work. 23.84% leave their home between midnight and 6:59 a.m. or between 4:00 p.m. and 11:59 p.m. to commute to work (hours in which public transit is sharply limited.) Over 53% of those who use public transportation to commute to work spend at least an hour commuting to work. According to a report by the University of California at Santa Cruz’s “Center for Justice, Tolerance & Community”, the areas of Redwood City and East Palo Alto east of Highway 101, in particular, have the highest proportion of the working poor in the County in 2000 – and this occurred immediately before the dot com bust. According to their research, greater than 25% of residents living in these communities at that time earned below the 150% poverty level. According to UCSC’s research, the unemployment rate sharply rose in 2001. Effective February 2006, the current poverty level is:

Size of Family Unit	48 Contiguous States, D.C., and Outlying Jurisdictions
1	\$14,700
2	\$19,800
3	\$24,900
4	\$30,000
5	\$35,100
6	\$40,200
7	\$45,300
8	\$50,400

This chart reflects poverty statistics for the nation. As such, they do not take into account the higher cost of living in the SF Bay Area. However, we insert these statistics here because they represent the types of figures used to compute census statistics on poverty throughout the US, including the SF Bay Area.

DESCRIBE HOW PROJECT ACTIVITIES WILL MITIGATE THE TRANSPORTATION NEED.

WtW is a proven, innovative program that provides small loans to help low-income families who do not have access to affordable loans to cope with unexpected expenses that interfere with their ability to maintain self-sufficiency. The purpose of the loan is to assist low-income parents in obtaining and maintaining employment and in dealing with critical situations that may affect their economic and family stability.

Based on a national model that addresses a variety of needs (tools, uniforms for work, childcare and housing) the San Mateo program has evolved as a response to the lack of viable transportation options in San Mateo County.

From a recent outcomes analysis (12-31-05), participating WtW clients have shown the following results after six months:

Reduction in work time missed:	91.7%
Reduction of time in transit to work	90%
Increase in attendance in job related education	27.8%
Maintenance or improvement of earned income	90.3%

These results indicate the program's effectiveness, ability to mitigate transportation needs and ability to increase the mobility of low-income residents. ***In addition, program exit results demonstrate clients have also shown an average increase in monthly gross income by 34%.***

As a result of securing a loan through WtW, clients obtain a means of reliable transportation (i.e., purchasing a reliable automobile to get to work on time, repairs to an existing automobile, securing auto insurance). In addition, clients improve their credit rating, reduce their work time missed, reduce the time in transit to/from work and increase their opportunities to attend a job related education programs.

Seeing an opportunity to sustain the forward momentum of WtW clients, the WtW Division Director launched an educational component to reinforce client efforts, providing clients with credit counseling and financial budgeting workshops. Clients learn skills and take on realistic and achievable responsibilities and expectations to become more financially stable and aware. *(Please refer to the program description below in question 4 of this section.)*

NUMBER OF PEOPLE TO BE SERVED, AND/OR THE NUMBER OF SERVICE UNITS THAT WILL BE PROVIDED.

With Lifeline Transportation funding in the amount of \$250K and leveraged resources in the amount of \$492K (a 197% match) during the FY 2006 – 2008 funding cycle, we will provide 80 loans for low-income persons, education for 4 banks/financial institutions concerning the needs of low-income residents and a “Financial Management” workshop curriculum *(please refer to the description below in question 4 of this section)* for 80 persons, which includes credit counseling and financial budgeting workshops. To issue 80 loans we estimate we will need to review and assess 2,560 inquiries, process 320 loan applications and provide adjunct support services for approximately 160 person who will likely be approved for a loan and case management for 80 clients/borrowers who secure and fund a loan.

Case Management for the client/borrower are a plethora of services during the course of the loan process and the 24 month loan term, including:

1. Mentoring and technical support throughout the application, processing, underwriting, approval, loan closing, funding and loan servicing process.
2. Locating an auto, mechanic inspector and education.
3. Understanding the auto purchase process, salesman role, etc.
4. Obtaining a fair market value for automobile.
5. Assisting with negotiations.
6. Assisting with inspection of automobile prior to purchase and understanding the mechanic's results and follow-up action to be taken with the auto dealer.
7. Educating clients/borrowers about ownership maintenance and responsibilities.
8. Assisting with new customer and banking relationship expectations and responsibilities.
9. Updating clients/borrowers circumstances in agency's files.
10. Undertaking data collection and follow up for "Outcome" results.
11. Collection efforts when necessary.
12. Initiating recovery efforts on defaulted loans.
13. Expediting access to a variety of other FSA programs such as counseling and childcare that contribute to stability of family and thus, economic viability.
14. Mentoring and providing on going support services during the life of the loan as barrier items are faced by client/borrower.

SPECIFIC COMMUNITY PROJECT WILL SERVE, PERTINENT DEMOGRAPHIC DATA AND MAPS.

In reviewing service trends over 7 years, a pattern of who we serve has been well-established. Demographic highlights for these clients served include:

Client Demographic Highlights: 01/07/-98 - 12/31/05	# Clients	5,492
	Gender	Male 16% Female 84%
	Income	under \$10K: 21% \$10K-\$15K: 16% \$15K-\$25K: 30% \$25K-\$35K: 15% \$35K-\$50K: 7% over \$50K: 2% unknown: 9%
	Age	18-19: 2% 19-24: 13% 25-34: 31% 35-54: 45% 55-65: 3% over 65: 1% unknown: 5%
	Location	South: 36% Central: 23% North: 35% Coast-Side: 6%

We will continue to focus our service area efforts in San Mateo County, including MTC's "communities of concern", as fully described above on page 2. See also the client statistics outlined in question 3 in the Implementation Plan section immediately following.

2. WHAT ARE THE PROJECTS GOALS AND OBJECTIVES?

OVERALL PROJECT GOAL:

The overall goal of the Ways to Work family loan program (WtW) is to help welfare to work and low-income working families overcome financial barriers and the opportunity to obtain and utilize a means of reliable transportation (i.e., purchasing a reliable automobile to get to work on time, repairs to an existing automobile, securing auto insurance) which may interfere with their ability to achieve self-sufficiency. The benefits for these program clients also benefit employers as WtW clients/borrowers are at less risk for absences, interrupted productivity and high turnover. By providing low-income individuals with affordable loans for transportation and financial literacy skills training, WtW enhances their ability to demonstrate improved reliability/attendance, improved job

performance and increased effectiveness without the interference of personal problems.

PROJECT OBJECTIVES INCLUDE:

1. To provide affordable transportation loans for low-income community members who demonstrate the drive and ability to achieve and maintain economic self-sufficiency.
2. To give clients/borrowers the opportunity to learn financial skills and take on responsibilities that will lead to self-sufficiency.
3. To give clients/borrowers the opportunity to rebuild and establish their credit.
4. To provide banks with education and training to help low income community members.
5. To provide, in the environment of welfare reform, local capacity to solve transportation barriers to self-sufficiency.
6. To maintain a self-replenishing loan reserve fund for the identified population.

Implementation Plan

1. DESCRIBE KEY PERSONNEL ASSIGNED TO THIS PROJECT, AND THEIR QUALIFICATIONS.

Carlos Valenzuela is the Division Director for the Ways to Work (WtW) program at Family Service Agency (FSA). It is under his leadership, training, coaching and mentoring of program staff that a smooth, efficient and cost-effective WtW program will operate. Mr. Valenzuela has a wide range of financial institution experience that is directly relatable to this project. Some highlights of his experience includes: underwriting consumer and multi-family resident loans; monitoring appraisals for integrity and providing analysis, opinion and recommendations to minimizing company exposure and risk; monitoring and acting upon bankruptcies, foreclosures and Real Estate Owned properties; developing and creating the infrastructure, policy and procedures for the operation of the Appraisal and Quality Control Departments; managing and qualifying all national independent fee appraisers and reviewing their submissions for certification; performing monthly random sample Quality Control Audits of loan portfolio to ensure compliance with company policy and procedures; assigning ratings to the underwriter based on the audited files asset risk; and monitoring operating budgets.

In addition to his considerable financial experience, Mr. Valenzuela has a wealth of experience in transportation for low-income populations. In April 2000, Mr. Valenzuela was contracted by Ways to Work, Inc. (WtW, Inc.) to promote and develop across the nation the WtW, Inc. Family Loan Program, with particular attention to the western region of the United States; he was appointed by the national WtW, Inc. Family Loan Program to the position of: Western Regional Senior Coordinator. In this role he has overseen the coaching, guidance, and technical operational support to WtW, Inc. sites in California, Oregon, Nevada, Arizona and Washington state, in addition to existing local WtW responsibilities. In May of 2005, Mr. Valenzuela was appointed to MTC's Minority Citizens Advisory Committee (MCAC.) In January 2006, he was elected by his MCAC Committee Members to serve as their MCAC Chairman. The MCAC advises MTC to ensure that the views and needs of minority and low-income communities are adequately reflected in MTC policies.

Laurie Wishard, President of Family Service Agency (FSA), is in her 22nd year with the agency. She is currently in her tenth year as its President, overseeing FSA's 230 employees at 22 locations serving 18,500 people annually. A social worker by training, Ms. Wishard has co-authored four books, including two about benefits and services for seniors, and one about adoption. In November 1998, Ms. Wishard was invited and accepted an appointment to the National Board of Directors of the "Ways to Work", Inc. Family Loan Program (WtW, Inc).

This has provided a local level of direction for the program on a national level. Ms. Wishard is Mr. Valenzuela's direct supervisor and, as such, provides the WtW program with the oversight and input needed to ensure its success.

Family Service Agency of San Mateo County (FSA) is the largest private provider of social services in San Mateo County, with a long history of serving the target populations for WtW. A private, non-profit organization, the agency was founded in 1950 to provide low-cost individual and family counseling to local residents.

In the ensuing decades a variety of programs have been added to meet the changing needs and diversity of the county population. Since 1973, childcare, senior services, family support and visitation have been added to the counseling program. Services are delivered throughout the county from the agency's 22 conveniently located community-based locations.

FSA serves an average of 18,500 individuals and families annually in programs targeted for low-income, minority and elderly persons. Fees for service are set on a sliding scale, based on income and family size. All programs include staff bilingual in Spanish and English, and translation of Tagalog, Farsi, and Mandarin is available.

The agency is governed by a 33-member board of directors. One hundred and thirty-five volunteers assist agency programs. Another 350 provide strong financial support through four auxiliaries. Funding sources for the agency's \$6.5 million budget include federal, state, county and city government funds; the National Council on Aging; client fees; private donations; foundations and the United Way.

2. OPERATIONAL PLAN FOR DELIVERING SERVICE.

WtW provides small loans to low-income families to: purchase a used and reliable roadworthy automobile; repairs to an automobile; or to secure liability insurance. All are for the purpose of transportation to work and child care facilities. Loans do not exceed \$4,000; they have repayment terms of 6 – 24 months and an affordable interest rate of 4%. In order to qualify for a loan, individuals must be employed 20 hours per week and have been at their present place of employment for at least three months. Loan applicants must be unable to qualify for other loans funding sources, and household income cannot exceed 80 percent of the area's median income. Applicants must be a custodial or an involved parent of a dependent child(ren). Once an applicant is approved for a loan, the loan documents are executed, loan funds are dispersed, the automobile is acquired, and the applicant then becomes a client/borrower. It is understood by the client/borrower that as a condition of their loan funding, they will be required to register with 511 Regional Rideshare Program's Ridematch Service for shared rides purpose. Since the programs inception through December 2005, the agency has received 5,492 inquiries from interested low-income families. This produced over 754 applications, with 304 approvals with a value of over \$946,000 and 183 funded loans with a value over \$591,000.

Prospective applicants are interviewed by WtW staff in a supportive, confidential and business-like setting that focuses on individual needs and responsibility. Services are provided in English and Spanish, Monday through Friday during the hours of 8:00 a.m. to 5:00 p.m. Clients complete an application describing their circumstances and need for the loan. Program staff also assist and refer clients with other needs that may have an impact on their self-sufficiency, such as child care,

housing, education, mental health counseling, victims advocacy counseling and other health and community services.

Those applications meeting eligibility for underwriting are processed and reviewed by an anonymous Loan Committee. The Loan Committees, staffed by the Program Division Director or designee, view the applicant's circumstances and needs on an individual case by case basis. Committee goals focus on the well-being of the working parent and knowledge of applicant's circumstances.

Approved loans are referred to partnering service banks that close, fund and service them as they would with any other bank customer. The partnering service banks retain the 4% interest paid by clients/borrowers to minimally defray service costs. FSA maintains a reserve account to guarantee the loans. If payments are late, WtW staff – in concert with banking partner – follows up with the client, helping to arrange payment plans if necessary. Should payments become 60 days delinquent, the FSA loan reserve fund is debited to repay the loan. The loan is then assigned to FSA and the agency continues collection efforts. Detailed procedures for managing loans have been developed and are available for review in the program's "Underwriting Guidelines Manual".

In order to be eligible for a loan, a WtW program client/borrower must:

1. Be a low-income family.
2. Be a San Mateo County resident and at their current place of residence for at least 3 months.
3. Be a single parent or a parent in a two-parent family who has physical & legal custody of a dependent child under age 18 (or 18 years old if in high school). **OR** a non-custodial involved parent of a dependent family member not living with applicant. An applicant is considered to be an "involved parent" only if the applicant (1) has a relationship with, and (2) provides financial support to, and (3) routinely invests time with a dependent.
4. Be employed at least 20 hours per week and have been at their present place of employment for three months or longer.
5. Be willing to repay a loan and meet financial obligations by demonstrating that they have sufficient disposable income to make monthly repayments.

Note: The income of one or both parents in a two-parent household may be considered, at the discretion of the applicant. Any additional person whose income is used to determine eligibility must be a co-applicant, and accepts legally responsibility for repayment of loan.

6. Be able to repay a loan within two years.
7. Be unable to qualify for other funding sources.
8. Be without a bankruptcy that has not been discharged within the last two years from time of application.
9. Be able to provide appropriate and acceptable evidence for verifying housing, child care, legal child custody, employment, income and school status.
10. Be able to provide at time of loan closing appropriate evidence of at minimum 6 months liability insurance (required of all automobile related loans).

In addition to the loans, during the term of this contract FSA will manage and distribute a grant fund totaling \$15,000. This grant fund will enable WtW to provide a mix of small grants for clients/borrowers. These small grants will pre-pay up to 6 months of car insurance or will provide an additional \$500 - \$1,000 grant for a car purchase (which would not need to be repaid.)

3. ESTIMATE NUMBER/PERCENTAGE OF LOW-INCOME PERSONS THAT WILL BE SERVED BY THIS PROJECT.

Based on our years of experience in operating this program, the income levels of all of the clients served have been measured as:

INCOME	All Applicants		Approved Applicants	
Under \$10,000	1177	21%	58	18%
\$10,000 - \$14,999	873	16%	48	15 %
\$15,000 - \$24,999	1644	30%	100	32%
\$25,000 - \$34,999	837	15%	74	23%
\$35,000 - \$49,999	373	7%	33	10%
Over 50,000	110	2%	7	2%
Unknown	478	9%	0	0%
Income Total	5492	100%	320	100%

Among approved applicants, we have found over the last 8 years of service that these clients have consistently been distributed in the areas of concern identified by the MTC (*as fully detailed above on page 2*) and shown through our analysis of the 2000 Census to be areas under-served by public transportation. Over the last eight years the geographic distribution of clients approved for loans has been as follows:

Belmont	1.57%	Pacifica	2.51%
Brisbane	0.63%	Pescadero	0.31%
Burlingame	2.51%	Redwood City	16.30%
Daly City	15.67%	San Bruno	4.39%
East Palo Alto	16.93%	San Carlos	2.82%
Foster City	0.31%	San Mateo	16.30%
Menlo Park	5.02%	South San Francisco	12.23%
Millbrae	2.51%		

It is particularly important to note WtW’s strong history in serving Redwood City and East Palo Alto – areas that have very high proportions of working poor families.

HOW MANY NEW TRIPS (OR OTHER UNIT OF SERVICE) WILL BE PROVIDED?

We will provide 80 loans for low-income persons, education for 4 banks/financial institutions concerning the needs of low-income residents and “Financial Management” workshop curriculum (*please see description below in question 4 below*) for 80 persons, which includes credit counseling and financial budgeting workshops. To issue 80 loans we estimate we will need to review and assess about 2,560 inquiries, process 320 loan applications and provide adjunct support services for approximately 160 persons who will likely be approved for a loan and case management for 80 clients/borrowers who secure and fund a loan.

4. PROPOSED USE OF INNOVATIVE APPROACHES THAT WILL BE EMPLOYED FOR THIS PROJECT.

A particularly innovative aspect of this program is the “Financial Management” workshop curriculum. The WtW Division Director implemented this educational component to bolster a client’s/borrower’s momentum toward self-sufficiency, providing them with credit counseling and financial budgeting workshops. Clients learn skills and take on realistic and achievable responsibilities and expectations to become more financially stable and aware of financial matters.

The workshop is open to the community and occurs once each month from 6:15 pm – 7:45pm. All WtW clients who have been approved are required to attend prior to shopping for an automobile.

The curriculum covered focuses on basic financial literacy – it is an introductory workshop on “Mastering Your Money”. The curriculum is presented by Mr. Valenzuela or a staff designee and banking partner loan officer (most recently from Washington Mutual). The objectives for the participants include: 1) learning the benefits of personal money management; 2) acquiring budgeting skills and 3) identifying and learning how to achieve personal financial goals.

Banking partners, auto dealers, mechanics and auto insurance carriers also leverage and support WtW services. By involving these businesses in providing solutions to the challenges associated with commuting, WtW puts to work the best practice of involving the community to address the needs of its low-income families. These businesses have agreed to assist with educating the WtW clients on their products and services and to provide competitive pricing. This works well for our local businesses who get to work with pre-qualified customers who are interested in their products; it also works well for WtW clients as it provides them with real-world opportunities to build on their knowledge of services and products related to their commute while also providing them with a perspective of what the right prices and mutually beneficial consumer-proprietor relationships look and feel like. By directly involving local businesses, WtW builds in a system of support for its clients/borrowers and also program sustainability. These businesses grow to see the value of WtW and are more likely to advocate for their corporate offices making grants to the program.

5. IS THE PROJECT READY TO GO? CAN THE PROJECT BE IMPLEMENTED IN A TIMELY MANNER AFTER PROJECT AWARD? WHAT, IF ANY, MAJOR ISSUES NEED TO BE RESOLVED PRIOR TO IMPLEMENTATION?

This program has been in continuous operation since 1998. With funding, it can continue without interruption. There are not any issues that need to be resolved prior to commencement of a WtW contract.

Project Budget/Sustainability

1. COMPLETE BUDGET: PROJECT REVENUES AND EXPENDITURES, ESTIMATED COST PER UNIT OF SERVICE. EFFORTS TO ENSURE COST-EFFECTIVENESS.

The total budget for this program is \$327,996 for the two-year requested funding cycle, of which we are requesting \$250,000. WtW proposes to serve 1,280 families in FY06/07, which is an estimated 42% increase in service from FY05/06. The service level for FY 07/08 is expected to mirror this level of service.

These families receive a variety of services through initial intake/counseling/referral, budget counseling, financial management workshop, coaching for loan utilization, and loan case management. The unit cost to provide these services, including leveraged resources, is \$128.12 per family. The total cost per family to this contract for these families is \$ 97.66.

Specific units of service to be tracked include:

- ✓ Number of program inquiries
- ✓ Number of program applicants
- ✓ Number of loans
- ✓ Number of Financial Management Workshop sessions

Efforts to ensure cost-effectiveness have included on going collaborations with other community based organizations so as to not replicate services; partnerships with the banking community to leverage their resources in funding loans (*see attached commitment letters from San Mateo Credit Union and Borel Private Bank and Trust*) and – as loans are repaid – issue loans to other deserving clients/borrowers. WtW maintains an interest bearing loan reserve on account with a banking partner in the event a client/borrower defaults on their loan; the banking partner then deducts that loss from the WtW program’s account and assigns the loan to WtW where program staff resume recovery efforts.

While cost effectiveness in terms of dollars and cents is certainly important, these figures say nothing of the increased opportunities for healthy engagement between family members when transportation time and stress are reduced. For example, a parent gets home at 6:00 after securing a car – instead of 8:00; a single parent gets to wake up in the morning at 6:30 a.m. – instead of 5:30 a.m.; a parent gets the children up in the morning at 7:00 a.m. instead of 6:00 a.m.; when parents get home earlier, they are able to spend more quality time with children, help with homework, engage in after school fun and even just enjoy time for themselves after a day at work. Quality of life is also enhanced when parents are able to drop their children off at school instead of taking multiple buses to accomplish the same, or being at work and having to take transit to pick up a sick child at school and then more transit to get that same sick child to doctor.

2. LONG-TERM EFFORTS, POTENTIAL FUNDING FOR SUSTAINING SERVICE BEYOND GRANT PERIOD.

We have built sustainability into this project as the funds used through this program to provide loans for program participants are repaid over the course of 2 years. Our repayment trends over 7 years have averaged 97%, compared to the national average of 85%. Our repayment rate is due in part to establishing a relationship of trust and rapport early on in the loan process with the applicant. When a payment is five days past due, early intervention is critical to getting the borrower “back on track.” A traditional client is a single mother who most likely is coming out of a relationship in which she was not able to develop an appropriate credit history and financial skills. All program clients are followed up with to monitor, promote success and motivate. A key element of strength is the program’s ability to empower clients/borrowers and staff providing the client with realistic and achievable goals.

In addition, this program has received support over the years from The McKnight Foundation; Peninsula Community Foundation; The David & Lucile Packard Foundation; United Way of the Bay Area; Human Services Agency of San Mateo County; The Women’s Foundation of San Francisco; Bank of America; San Mateo Credit Union; California State Automobile Association and; FTA (JARC) who have provided funding for operating expenses.

In 1997, Family Service Agency of San Mateo County was selected as one of eleven sites nationwide (and the first in California) to implement a program based on the nationally known WtW, Inc. model. Through collaboration with several partners, including the San Mateo County Human Services Agency, the Minnesota-based McKnight Foundation, the local Peninsula Community Foundation and the David and Lucile Packard Foundation, Family Service Agency of San Mateo County began its WtW program. In 1997 the three foundation partners provided \$450,000 toward the loan guarantee fund and operating costs with additional funding from Human Services Agency of San Mateo County, the Women’s Foundation of San Francisco, Bank of America and United Way of the Bay Area.

But sustainability is also a function of program relevance and value. To this point, our clients' stories articulate our sustainability best. Elizabeth, a 39-year-old single mother of two discovered WtW when she came across a brochure in FSA's San Mateo waiting room. A San Francisco native, who had married in Mexico, Elizabeth returned to the Bay Area about a year ago, when the marriage fell apart. She found a job, and her sister offered her a place to live in South San Francisco, but she needed to find affordable childcare for her two-year-old. Friends referred her to FSA's Child Care Program. It was while waiting to meet with childcare staff that she read about the loan program.

She had previously bought a used car but the motor burned out and her family did not have the means to help. Elizabeth didn't have bad credit, but with no credit history and no credit cards, she wasn't able pay for the repairs. She needed a reliable car to get to work and the children to daycare. She couldn't go on borrowing a car forever.

Elizabeth immediately asked if she might be eligible for a loan. She found herself applying for childcare and a loan that day. She was accepted in both programs and is very enthusiastic about the staff and the services she's received.

As a service coordinator at a staffing agency, Elizabeth interviews employees and matches them with job requests for general laborers. Since workers are dispatched at 6 a.m., she starts her workday at 5 a.m. Her mother helps get 3-year-old Edwardo and 6-year-old Ivonne ready for childcare and school, then Elizabeth returns home to drive them there every morning. She works till 2 p.m., then picks her children up and spends the rest of the day with them.

Elizabeth is grateful for a job flexible enough to meet her needs, but hopes to increase her income and afford a place for her family to live on their own. She's been offered a promotion by her employer and sees it as a challenge, a step in the right direction. She credits WtW Director Carlos Valenzuela's budgeting and goal setting class with helping her plan realistically for her family's future. The road ahead may be bumpy, but with FSA's support, Elizabeth hopes to have the tool's she needs to succeed.

Coordination and Program Outreach

1. DESCRIBE HOW THE PROJECT WILL BE COORDINATED WITH PUBLIC AND/OR PRIVATE TRANSPORTATION AND SOCIAL SERVICE AGENCIES SERVING LOW-INCOME POPULATIONS.

WtW staff participate in a variety of local and regional efforts to bolster transportation options for very low-income persons. Locally, WtW staff work on the San Mateo County Senior Mobility Action Plan Steering committee, sponsored by SamTrans. The focus is, through a series of collaborative meetings, to study and formulate strategic policy recommendations about the importance of enhancing and maintaining mobility for older people. WtW staff have focused efforts on three Working Group Sub Committees:

1. Community Based Transportation planning
2. Safe Driving and Driving Cessation
3. Information and Referral

Regionally, the WtW program Division Director, Carlos Valenzuela, was appointed and has served on MTC's Minority Citizens Advisory Committee (MCAC) since May 2005. In January 2006, he was elected by his MCAC Committee Members to serve as their MCAC Chairman. MCAC advises MTC to ensure that the views and needs of minority and low-income communities are adequately reflected

in MTC policies.

Peninsula Traffic Congestion Relief Alliance and the 511 Regional Ride Share Program are integral collaborative partners with WtW: the Alliance, by assisting WtW program participants to register with their Carpool Incentive Program; and with 511 Regional Rideshare Program, it is understood by the client/borrower that they will be required to register with 511's Ridematch service for shared rides purpose as a condition to their loan funding.

The project has attracted and leverages the support of local community and private sector partners in an effort to maximize the goals of the loan program. These other partners offer technical assistance to clients, free or discounted services or funding sources. Collaborating agencies include: community auto and insurance vendors, California State Automobile Association (AAA), San Mateo County Human Services Agency, Peninsula Community Foundation, Packard Foundation, Bank of America, San Mateo County Peninsula Works, United Way of the Bay Area, San Mateo County's Core Service Centers², Faith Based Organizations, Bay Area Bank, Borel Bank & Trust, Liberty Banks and San Mateo Credit Union.

On a national level, the Federal Transit Administration (FTA) has certified WtW as an eligible non-profit transportation provider for the purposes of the Job Access and Reverse Commute Program.

2. HOW WILL CONTINUE TO INVOLVE KEY STAKEHOLDERS THROUGHOUT THE PROJECT.

We will continue to involve key stakeholders through a variety of strategies, including:

- inviting them to provide technical assistance for clients;
- inviting them to be a part of our boards;
- surveying them concerning their satisfaction with the program;
- inviting them to participate in program recognition events;
- inviting them to post and make available program literature, brochures and literature for their client base;
- actively participating when invited to their events, programs and committees; and
- providing referrals to their agencies.

To outreach to the appropriate population, WtW collaborates with an extensive array of stakeholders, including community and faith based organizations, media and community service agencies such as local Rotary Clubs. Outreach includes presentations by WtW staff, printed literature, mailings, handouts and displays.

All of WtW's local community and private sector partners have helped to maximize the goals of the loan program and leverage its resources by offering technical assistance for clients, free or discounted services or funding sources.

STAKEHOLDERS:

- 511 Regional Rideshare Program's Ridematch Service – client shared rides purpose
- Auto Dealers

² Core Service Centers are agencies in San Mateo County that provide or locate emergency food, shelter, clothing, employment services, PG&E assistance funds, and short-term counseling.

- Borel Private Bank & Trust Company
- Child Care Coordinating Council
- Coastside Opportunity Center
- Daly City Community Service Center
- Fair Oaks Community Center
- Insurance Carriers
- Mechanic Inspectors
- North Peninsula Neighborhood Service Center
- Opportunities Industrialization Center West (OICW)
- Pacifica Resource Center
- Peninsula Traffic Congestion Relief Alliance
- San Mateo County Human Services Agency
- San Mateo Credit Union
- San Mateo County Community College District
- Volunteer Loan Committee

EFFORTS TO MARKET THE PROJECT, AND WAYS TO PROMOTE PUBLIC AWARENESS OF THE PROGRAM.

Media: Television; Radio; Newsprint.

Program Presentation: County Government Agencies; Community Based Organizations; Banking Industry; Service Clubs such as local Rotary Clubs.

Brochure and Flyer: Printed Literature, through mailings, handouts, postings and displays.

Word of Mouth: Family; Friends; Relatives; Governmental, Public and Non-Profit Agency Staff; Community Based Organization Clientele; Loan Recipients.

Program Effectiveness

1. PROPOSED PROJECT IS THE MOST APPROPRIATE MATCH OF SERVICE DELIVERY TO THE NEED.

Given the configuration of County public transit services and the needs of low-income residents (*see the needs section above*), a low-cost auto loan program is the most logical match to directly address such needs. FSA's WtW – family loan program is the only program of its kind serving San Mateo County's low-income families.

Qualitative performance measures to track effectiveness of service in meeting the identified goals:

- ✓ Reduction in work time missed (% of clients)
- ✓ Reduction of time in transit to work (% of clients)
- ✓ Increase in attendance in job related education (% of clients)
- ✓ Maintenance or improvement of earned income (% of clients)

Quantitative performance measures to track effectiveness of service in meeting the identified goals:

Units of service to be tracked include:

- ✓ Number of program inquiries
- ✓ Number of program applicants
- ✓ Number of loans

✓ Number of Financial Management Workshop sessions

While there's no question this WtW program is cost effective, simply articulating "numbers served" cannot possibly begin to adequately address the question of cost effectiveness. Each loan processed represents a tremendous improvement in quality of life for a local low-income family which is the heart of the Lifelines Transportation Program. For example, five years ago, Georgina's husband abandoned his family, leaving his wife to support their two young children – little Martin and Georgina – on her own. Devastated and overwhelmed at first, Georgina picked up the pieces and decided she was going to do everything in her power to provide a happy and healthy life for her children. Left without a car, little money and no job with which to support her children, Georgina hit the pavement and found two jobs. She also enrolled in school so she could build a career in social work that someday would better provide for her family.

As part of her daily routine, Georgina borrowed a car to drive her children to school and herself to work and classes. On the side, she even found time to volunteer at Martin and Georgina's school. Trouble began when the car she was borrowing broke down. Buying a car seemed out of Georgina's reach; she had no savings, was terrified of debt and also of being taken advantage of by a dealer. Frustrated but resolved to provide a good life for her children, Georgina continued her daily routine via bus--or rather 3 buses--that took her an extra two hours per day. For a single mother, two hours per day was valuable time for her to sacrifice.

One day at work, a friend gave her a flyer for Family Service Agency of San Mateo County's WtW, which offered low-interest loans for purchasing used cars. Georgina called WtW the next day and was greeted by a friendly Spanish-speaking loan coordinator who eased her fears by explaining the program and walking her through the process of applying for a loan. She qualified for her WtW loan at 4% interest, a deal made possible for the organization's clients/borrowers through a special arrangement with the San Mateo Credit Union (SMCU). Working with a dealership familiar with WtW, Georgina bought a '95 Nissan Quest mini-van. To this day, she has never had a problem with it.

Buying the mini-van has improved Georgina's family's life tremendously and she has been inspired to tell others about the program. Now that she has a reliable car, she saves two hours on her daily commute thereby allowing her to secure a full time job and increase her income. In Georgina's words, "Life has become a lot easier." She finds the people at SMCU very helpful and with her higher income has opened savings accounts there for herself and her daughter, as well as an IRA. Thanks to the money she saved in her account, this past Christmas Georgina took her children on their first vacation ever...to Disneyland. According to Georgina, "I always dreamed of taking the kids there but never would have thought I could do it alone. Thank you Ways to Work--you changed my life."

Cost per unit of service.

WtW will provide 80 loans for low-income persons, education for 4 banks/financial institutions concerning the needs of low-income residents and a "Financial Management" workshop curriculum (*please see description above in question 4 of the Project Implementation section*) for 80 persons, including credit counseling and financial budgeting workshops. To issue 80 loans we estimate we will need to review and assess 2,560 inquiries, process 320 loan applications and provide adjunct support services for approximately 160 persons who will likely be approved for a loan and case management for 80 clients/borrowers who secure and fund a loan.

WtW proposes to serve 1,280 families in FY06/07, which is an estimated 42% increase in service from FY05/06. The service level for FY 07/08 is expected to mirror this level of service. These families receive a variety of services through initial intake/counseling/referral, budget counseling, financial management workshop, coaching for loan utilization, and loan case management. The unit cost to provide these services, including leveraged resources, is \$128.12 per family. The total cost per family to this contract for these families is \$ 97.66.

Capital-related projects: sponsor is responsible to establish milestones & report status of project.
Does not apply to this project.

2. PLAN FOR MONITORING & EVALUATION, STEPS TO BE TAKEN IF ORIGINAL GOALS ARE NOT ACHIEVED.

Upon six months post program entry, clients/borrowers will complete a survey that documents:

Primary Indicators:

- ✓ Reduction in work time missed: %
- ✓ Reduction of time in transit to work %
- ✓ Increase in attendance in job related education %
- ✓ Maintenance or improvement of earned income %

Secondary Indicator measurement results on the following categories will be obtained from clients/borrowers:

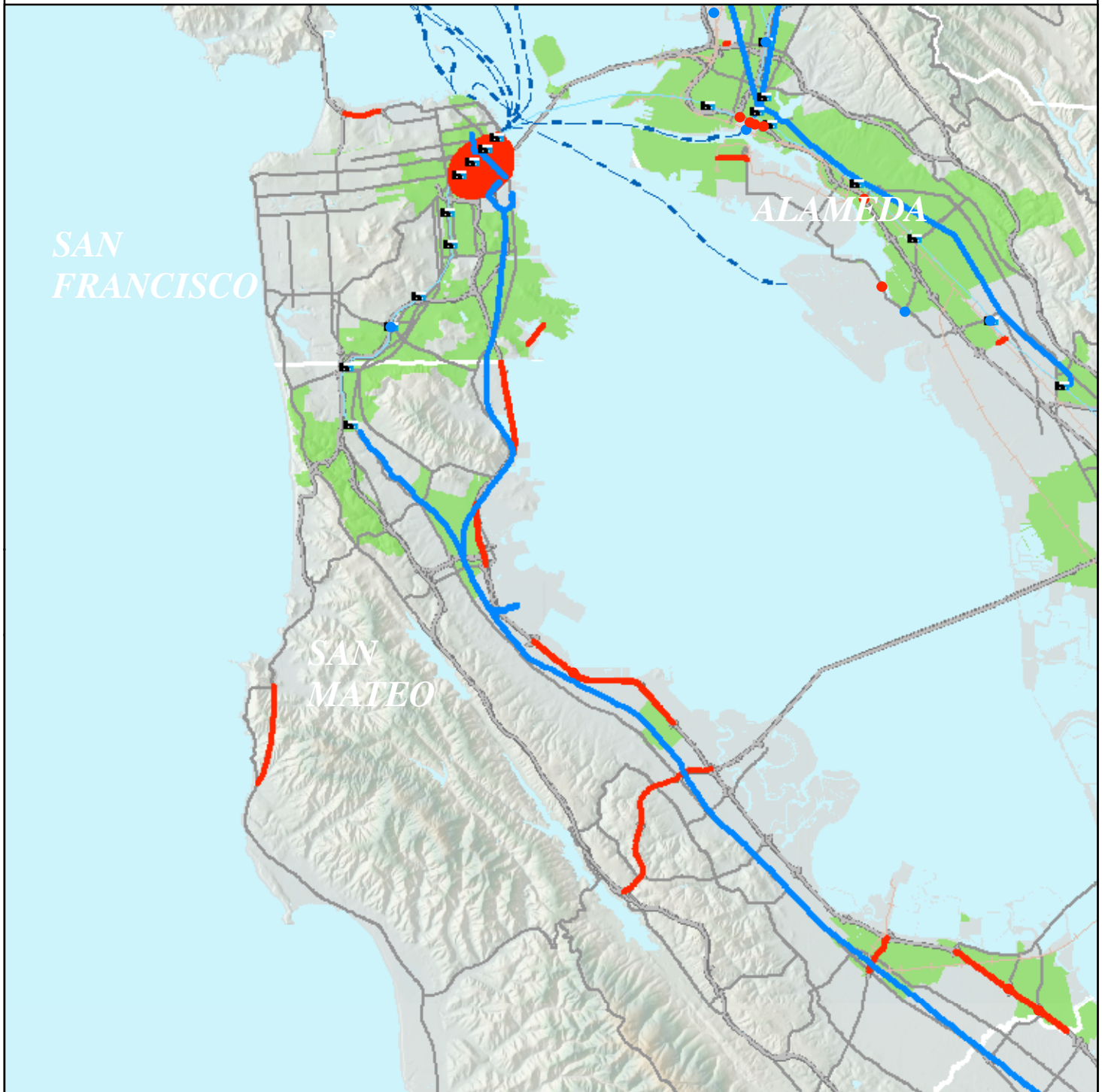
- ✓ Average increase in monthly gross wages upon six-month post program entry (%)
- ✓ Loan Portfolio repayment rate (%)












These indicators are consistent with what WtW, Inc. tracks nationally. FSA WtW uses a proprietary outcomes and indicators computerized program that has been developed and approved by WtW, Inc. and is used by all WtW programs, nationwide. FSA also has the administrative structure in place to provide financial reports to the City/County Association of Governments (C/CAG) as needed.

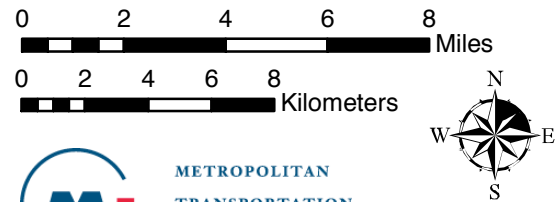
While the program model has proven itself to be effective over the last 8 years, if monitoring and evaluation determines goals and objectives are not being achieved, the Division Director – in concert with the FSA President and WtW Advisory Committee – will review the results to determine what aspect of the program needs adjusting. As well, clients will be interviewed in such an instance for their input concerning what is working in the program and what needs improvement. With such input in hand, the Division Director and program staff, banking partners and volunteer loan committee members will implement the developed strategic plan in order to address the program’s achievement issues.

FSA is courting university/academic partnerships to provide outside evaluations and published study of programs services. This is an agency-wide goal for all programs to address accountability, ensure ongoing program success, and promote sustainability.

Peninsula 2001 RTP Track 1 Projects and Communities of Concern



- | | |
|----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
|  Community of Concern |  Railroad |
|  BART Station |  Ferry |
|  Highways/Roads |  Freeway |
|  Transit/Other |  Highway |
|  BART |  Primary Road |
| |  Water |











Base Map
(C) Thomas Bros Maps
All Rights Reserved

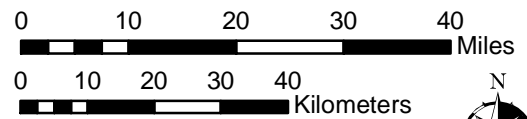
MTC GIS/G. Woodsong, August 2001

Communities of Concern



Disadvantaged Zones, Clipped to Developed Areas

- | | |
|----------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
|  Poverty AND Minority Zones |  Ferry |
|  Minority Zones |  BART |
|  Poverty Zones |  Railroad |
| |  Freeway |
| |  Highway |



**METROPOLITAN
TRANSPORTATION
COMMISSION**

Base Map
(C) Thomas Bros Maps
All Rights Reserved

MTC GIS/G. Woodsong, August 2001

Family Service Agency WtW Budget

2006-2008

Revenue	FY 2006-2007	FY 2007-2008	TOTAL
Lifeline Program Funds	125,000.00	125,000.00	250,000.00
San Mateo Credit Union (In-Kind)	184,300.00	179,450.00	363,750.00
Borel Private Bank & Trust (In-Kind)	14,550.00	9,700.00	24,250.00
Volunteer Loan Committee (In-Kind)	6,000.00	6,000.00	12,000.00
FSA	27,119.00	29,377.00	56,496.00
FSA Grants	12,000.00	3,000.00	15,000.00
Interest Income	10,000.00	10,000.00	20,000.00
Donations	500.00	500.00	1,000.00
Other	250.00	250.00	500.00
Total	\$379,719.00	\$363,277.00	\$742,996.00
Expenditures	FY 2006-2007	FY 2007-2008	TOTAL
Professional Salaries	76,440.00	78,733.00	155,173.00
Clerical	26,582.00	27,380.00	53,962.00
Health Insurance	3,979.00	4,218.00	8,197.00
Life Insurance	38.00	40.00	78.00
FICA	7,881.00	8,118.00	15,999.00
Unemployment Insurance	1,854.00	1,910.00	3,764.00
Worker's Comp.	1,694.00	1,745.00	3,439.00
Professional Fees	750.00	750.00	1,500.00
Legal	250.00	250.00	500.00
Audit	704.00	725.00	1,429.00
ADP	242.00	250.00	492.00
Office Supplies	1,102.00	1,135.00	2,237.00
Copier Maintenance	153.00	158.00	311.00
Copier Supplies	220.00	225.00	445.00
Telephone	1,932.00	1,990.00	3,922.00
Postage	373.00	385.00	758.00
General Liability Insurance	1,573.00	1,620.00	3,193.00
Outside Printing	1,200.00	1,200.00	2,400.00
Public Relations	850.00	850.00	1,700.00
Refreshment	600.00	600.00	1,200.00
Mileage - Employees	1,500.00	1,500.00	3,000.00
Staff Conferences	2,500.00	2,500.00	5,000.00
Recruitment	250.00	250.00	500.00
Transfer From IT	3,262.00	3,360.00	6,622.00
Administrative Overhead	21,243.00	21,538.00	42,781.00
Transfer Bldg To Divisions	3,268.00	3,268.00	6,536.00
Computer Equipment	2,000.00	-	2,000.00
Depreciation Expense	429.00	429.00	858.00
TOTAL	\$162,869.00	\$165,127.00	\$327,996.00

Family Service Agency WtW Budget

2006-2008

MATCHING CONTRIBUTIONS: Revenue & In-Kind	FY 2006-2007	FY 2007-2008	TOTAL
San Mateo Credit Union	184,300.00	179,450.00	363,750.00
Borel Private Bank & Trust	14,550.00	9,700.00	24,250.00
Volunteer Loan Committee	6,000.00	6,000.00	12,000.00
FSA	27,119.00	29,377.00	56,496.00
FSA Grants	12,000.00	3,000.00	15,000.00
Interest Income	10,000.00	10,000.00	20,000.00
Donations	500.00	500.00	1,000.00
Other	250.00	250.00	500.00
Sub Total (matching revenue & in-kind)	254,719.00	238,277.00	492,996.00
Lifeline Program Funds	125,000.00	125,000.00	250,000.00
GRAND TOTAL	379,719.00	363,277.00	742,996.00
% of Lifeline Funds Matched	204%	191%	197%