



community development partnership

October 3, 2022

David Nixon
Chairman, Harwich Community Preservation Committee
Town of Harwich
732 Main Street
Harwich, MA 02645

RE: 2022 CPA PROJECT FUNDING REQUEST: Lower Cape Housing Institute

Dear Mr. Nixon:

I am pleased to enclose an application from the Lower Cape Cod Community Development Corporation d/b/a Community Development Partnership (CDP) in submission for CPA Project Funding for FY 2024.

The CDP is excited about continuing our Lower Cape Housing Institute in Year 7 & 8 (7/1/2023 - 6/30/2025) to offer this training opportunity to municipal officials and town staff in Harwich along with advanced level topics for those who will have already attended the Lower Cape Housing Institute. With 30 years of experience in managing and developing affordable housing, the CDP understands that creating more affordable housing in our region is complicated. That is why we created the Lower Cape Housing Institute to demystify the process and support towns in creating and implementing a comprehensive housing supply strategy to meet current housing needs and plan for future growth.

The Institute is a much-needed continuing education opportunity as evidenced by the more than 280 people who attended the first five Housing Institutes, including 24 participants from the Town of Harwich. These participants include members of the Board of Selectmen, Finance Committee, Community Preservation Committee, Affordable Housing Committee, Affordable Housing Trust, Housing Authority, and the Town Administration.

We look forward to the Committee's response and please feel free to contact me with questions or comments.

Sincerely,

Jay Coburn
Chief Executive Officer
Community Development Partnership

3 Main Street Mercantile, Unit 7, Eastham, MA 02642 ph: 508.240.7873 | 800.220.6202 fx: 508.240.5085

contact@capecdp.org www.capecdp.org www.facebook.com/capecdp

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TOWN OF HARWICH - COMMUNITY PRESERVATION COMMITTEE
2022 CPA PROJECT FUNDING REQUEST APPLICATION
FISCAL YEAR 2023-2024

Submission Date: October 3, 2022

APPLICANT INFORMATION

Applicant: Community Development Partnership

Town Committee, Board or Organization: Lower Cape Cod Community Development Corporation dba
Community Development Partnership

Legal Mailing Address: 3 Main Street Mercantile, Unit 7, Eastham, MA, 02642

Phone: 508-290-0116 Email Address: Jay@capecdp.org

Project Manager: Andrea Aldana, Chief Program Officer

Legal Mailing Address: 3 Main Street Mercantile, Unit 7, Eastham, MA, 02642

Phone: 508-290-0110 Email Address: Andrea@capecdp.org

Second Contact Person: Damian Keber, Executive Assistant and Administrative Coordinator

Legal Mailing Address: 3 Main Street Mercantile, Unit 7, Eastham, MA, 02642

Phone: 508-290-0128 Email Address: Grants@capecdp.org

PROJECT INFORMATION

PROJECT TITLE: Lower Cape Housing Institute

PROJECT AMOUNT REQUESTED: \$15,000 over two years, \$7,500 each year

PROJECT DESCRIPTION: see enclosed Project Narrative

ESTIMATED START DATE: July 1, 2023

ESTIMATED COMPLETION DATE: June 30, 2025

**Three years from the release of funds (July 2023) funds may be rescinded
automatically; waivers may be sought.**

CPA CATEGORY

APPLICANTS PLEASE TAKE NOTE **please check boxes for all that apply**

- ☐ **Open Space:** This application is for the “acquisition, preservation, rehabilitation and/or preservation of open space”.
- ☐ **Historic:** This application is for the “acquisition, preservation, rehabilitation and/or restoration of historic resources”. Please provide the date on which the HDHC reviewed and endorsed this application.
- ☒ **Community Housing:** This application is for the “acquisition, creation, preservation and/or support of community housing”.
- ☐ **Recreation:** This application is for the “acquisition, creation, preservation, rehabilitation and/or restoration of land for recreational use”.

How does this project fit into Harwich’s Local Comprehensive Plan and/or other Plan?

See enclosed Project Narrative

How does this project benefit the citizens of Harwich? If appropriate, has the application sought public opinion or input? If not, why?

See enclosed Project Narrative

Please list other Commissions/Boards/Committees/Organizations that may have involvement, jurisdiction, partnering:

<u>Commissions/Boards/Committees/Organizations</u>	Please have them initial here after their review

Describe their response, or provide written comments/input:

Please list any documentation to be forthcoming and reason for delay.

PROJECT BUDGET: Attach a dated and detailed line item project budget estimate for your funding request. If the request involves a Town-owned asset, provide the project's projected operating expenses, including maintenance.

COST ESTIMATE(S): \$ 292,924.50

Attach cost estimates or firm quotes (if available) for all projects.

LAND and/or BUILDING ACQUISITION PROJECTS: The following **must** also be submitted, as applicable: Not applicable

- ☐ Surveys and/or plot plans for the property
- ☐ Appraisals and agreements (if not available then submit by December 1, 2022)
- ☐ Name of present owner and attach copy of deed conveying property unto present owner.
- ☐ Property address, Harwich Assessor's property identification (Map#, Parcel #).
- ☐ For proposed Open Space land purchases, be prepared to discuss public access with the Committee.

By signing below, the Applicant represents and warrants that all the information included is true and correct to the best of the signer's knowledge and belief. Further, the Applicant acknowledges in the event that the Community Preservation Committee agrees to grant funds to Applicant (and subject to Town Meeting approval), this application together with any Terms and Conditions shall constitute a binding agreement, between the Applicant and the Community Preservation Committee. Further, Applicant acknowledges and agrees to execute any additional grant agreements should the Community Preservation Committee so request.

ATTESTATION: I HEREBY ATTEST THAT THE INFORMATION CONTAINED IN THIS APPLICATION IS TRUE AND ACCURATE TO THE BEST OF MY KNOWLEDGE.

Signature - Chief Executive Officer or Board Chair

Title



Chief Executive Officer

Printed Name Jay Coburn

Date 10/3/2022

APPLICATIONS MUST BE RECEIVED BY OCTOBER 3, 2022 NO LATER THAN 4 PM

Revised: May 16, 2022



community development partnership

FY24-25 Lower Cape Housing Institute Project Narrative

1. Project Description

The CDP's Lower Cape Housing Institute is one of three components of our Lower Cape Community Housing Partnership (LCCHP). The LCCHP harnesses the urgency to address the deepening housing crisis by providing opportunities for business owners, low-moderate income households, historically marginalized communities, and year-round residents to advocate for housing production and related policies at annual town meetings.

Since 2017, the CDP has offered an annual Lower Cape Housing Institute (LCHI) to educate at least 40 local elected and appointed officials, per year, from the eight towns on the Lower Cape including the town of Harwich. Over the past five years, at least 280 Lower and Outer Cape officials have attended the LCHI. Twenty-four (24) Harwich officials have attended the LCHI representing 48% of the fifty (50) elected and appointed officials in the Town of Harwich in our target audience.

For the first three years, the Institute consisted of a series of six workshops intended to equip officials with the knowledge and skills to support affordable housing development in their towns. In 2020, the pandemic forced the Institute to be held online and sparked a change in format. All offerings were online, and each workshop was independent of each other rather than building on the subsequent one. This is the format that the CDP has chosen to stay with for the near future to increase access to the material. We collaborate with the Massachusetts Housing Partnership (MHP), Citizens' Housing and Planning Association (CHAPA) and the Cape Cod Commission to refine and deliver the LCHI curriculum.

The Lower Cape Housing Institute has covered a wide range of topics. For example, our 2021-2022 LCHI included: Housing 101, How to Fund Community Housing, Community by Design, The History of Cape Cod Land Use Policy, and a Housing Coordinator Roundtable. The FY23 LCHI Calendar of Events is enclosed and all CPC members are encouraged to attend.

Beginning in FY (Fiscal Year) 2023, the CDP is implementing a three-year work plan for the Lower Cape Housing Institute that prioritizes zoning reform outcomes. We continue to offer monthly learning opportunities in the off season. Housing 101 will be the first workshop every year and is designed to provide participants with a comprehensive foundation of knowledge and skills to address housing issues. Since it is structured as an introductory course, many topics are covered only at a basic level. To provide more in-depth knowledge of issues such as affordable housing finance, zoning reform and development of community housing, advanced trainings are offered for elected and appointed officials who already possess a basic understanding of housing issues. In FY 2023 – FY 2025, workshops will focus on high impact rural zoning strategies, innovative wastewater solutions, effective community engagement and building for climate change. We typically offer 5 workshops per year.

As a result of receiving training, Harwich will be better positioned to implement changes in zoning by-laws that support affordable housing development and increase the number of affordable units in Harwich's Subsidized Housing Inventory. Furthermore, Harwich will increase its utilization of Community Preservation Act funding for affordable housing and make optimal use of the town's Affordable Housing Trust.

In addition to the workshops, Peer Group Meetings are held quarterly for Lower and Outer Cape participants. These meetings are open to Town staff involved in housing issues (i.e., Town Managers/Administrators, planners, housing specialists) and elected and appointed officials. The meetings provide an opportunity for the exchange of ideas and the development of regional solutions to address the Lower and Outer Cape's affordable housing crisis. Since the pandemic, we have had to shift to a virtual format. Our hope is that by FY24, we will be able to reconvene these peer group meetings in person.

The CDP collects feedback from municipal officials and staff who take part in the Lower Cape Housing Institute. For each session, participants are asked to state the value of the session from the following options: Very valuable, Valuable, Fairly valuable or Not valuable. Year after year, 100% of respondents indicate that the sessions are either Very valuable or Valuable. We have also received anecdotal praise for the Lower Cape Housing Institute and how it empowers municipal officials to work toward their affordable housing goals. All participants in the current and future Lower Cape Housing Institutes will be asked to complete workshop evaluations to provide feedback on how we can strengthen the LCHI.

The Lower Cape Housing Institute has received statewide recognition as an education model worth replicating. We have been asked to present to other nonprofit organizations seeking to stimulate housing production in their service areas. We have been approached by several organizations interested in replicating the Lower Cape Housing Institute.

Enclosed please find our FY23 Lower Cape Housing Institute Work Plan as an example of how we will develop the program for FY24-FY25.

The success of the Lower Cape Community Housing Partnership will be measured against the following goals and outcomes:

GOAL 1: TOWNS ADOPT ZONING BYLAWS THAT ALLOW MULTIFAMILY BY RIGHT

- Two towns create or amend zoning bylaws to increase density in their village center per year for four years. Zoning changes are incremental, each town can pass annual amendments.
- One town works toward building a wastewater treatment system that will allow higher density, per year for four years. Note: this could include implementing a town-wide sewer system which takes more than four years. Half of the towns in our region already have sewer in all or a part of their municipality.

GOAL 2: TOWNS INCREASE FUNDING FOR HOUSING PRODUCTION

- Two towns increase their allocation of funding for housing production per year for four years. Examples could include using short-term rental tax revenues or adopting a real estate transfer fee dedicated to housing development.

- Each town pursues a large-scale housing development that is eligible for Low Income Housing Tax Credits within the grant performance period.

GOAL 3: INCREASE PUBLIC SUPPORT FOR HOUSING PRODUCTION

- Increase consumer engagement across CDP platforms by 50% on housing content.

2. How does this project fit into Harwich's Local Comprehensive Plan and/or other Plan?

As stated in the Town of Harwich's 2016 Housing Production Plan, a major goal of the HPP is to eventually meet the state's 10% affordability goal by creating 180 affordable units "over the next five (5) years." The following high priority goals taken from the 2016 Housing Production Plan will be directly supported by the Lower Cape Housing Institute to assist the Town of Harwich in meeting their implementation deadlines.

Capacity Building Strategies

- Conduct ongoing educational campaigns (public hearings, print media, events, etc.)
- Hire a part-time Housing Coordinator

To conduct successful educational campaigns, it is important to understand the most effective messaging related to affordable housing development. The LCHI will cover the importance of beginning education in the planning phase by sharing successful community engagement strategies used in Massachusetts. Sessions will unpack common myths about affordable housing and the most effective messaging strategies to counter these myths. The LCHI will discuss regionalism and the utility of sharing housing staff across towns to leverage limited resources and share solutions across the region.

Zoning Strategies

- Adopt a Motel Conversion By-law
- Integrate affordable housing in the Open Space Residential Development (OSRD) by-law
- Adopt inclusionary zoning
- Promote affordable housing in mixed-use development
- Modify the accessory apartment by-law
- Revise Local LIP (Local Initiative Project) Regulations and Procedures

The LCHI will dedicate an entire session to zoning and zoning will be a focus over the next 3 years. Understanding housing types as well as analyzing the housing stock that is missing in your town is critical to making informed decisions about the range of zoning tools available to meet production goals.

Housing Production Strategies

- Continue to make publicly-owned land available for affordable housing
- Continue to partner with developers
- Convert existing housing to long-term affordability

The LCHI will focus on understanding the complex financing required to develop affordable housing. Sessions will cover the phases of development as they pertain to the town. Creating a compliant RFP (Request for Proposal) is complicated and highly technical. The LCHI will assist municipal officials and staff in understanding the range of moving parts involved in siting a project, making it economically feasible for developers and translating the community's needs into an RFP that complies with Chapter 30B. These key lessons will enable the Town of Harwich to develop strong RFPs that are attractive to developers, which will increase the likelihood that projects will be successful.

The Lower Cape Housing Institute will support the Town of Harwich in achieving each of these goals. The purpose of the Institute is to arm Harwich elected and appointed officials, and staff with the knowledge and skills necessary to increase the supply of affordable housing in its town. These units will add to Harwich's Subsidized Housing Inventory (SHI) thereby getting closer to meeting the Commonwealth's 10% affordability goal. However, the Institute will go further by teaching participants how to exceed this goal by planning for the future needs of town residents at all income levels. Participants will learn about funding sources and municipal subsidies that can support these processes and attract high quality developments. We will provide alternatives to current zoning and case studies that demonstrate how the town can meet housing needs in a way that is appropriate for your town. Throughout the LCHI, we will be focusing on reducing sprawl and protecting your open spaces by encouraging village housing close to infrastructure and amenities, which residents prefer.

3. How does this project benefit the citizens of Harwich? If appropriate, has the application sought public opinion or input? If not, why?

Cape Cod has the most severe housing shortage in the state after Boston. Year-round rentals are in short supply due to the premium placed on high-priced summer vacation rentals, and lower-wage workers cannot afford market rate rents for year-round housing, assuming they can find a rental. Between 2010 and 2015, the Cape lost 3,800 year-round housing units while gaining 5,000 seasonal units. These figures are based on pre-pandemic data and the housing crisis has worsened significantly over the past two years.

According to the Cape Cod Commission, "the region's housing market did not meet its residents' diverse needs prior to COVID-19, and challenges to the adequate provision of affordable and attainable housing on Cape Cod have only increased throughout the pandemic. The annual median sales price of single-family homes in Barnstable County has increased over the past few years, from \$410,000 in 2019 to \$570,000 in 2021. At the same time, the inventory of homes for sale at the end of the year has decreased, from 1,744 in 2019 to 388 in 2021. These trends have thus far persisted through 2022, (<https://datacapecod.org/pf/real-estate-trends/>, accessed September 28, 2022). In May of 2022, the median home price increased to \$749,000 compared to \$449,000 in June of 2019. To afford a mortgage at this price, a

household would need an estimated annual income of \$172,374.40. The median household income for Barnstable County based on the 2020 Census was \$76,287.

The pre-Covid housing shortage was driven by second homeowners with higher incomes that out competed year-round households. While this is still true, the post-Covid housing shortage is exacerbated by a new group of residents who fled urban centers to find safety on the rural Lower and Outer Cape. These so-called Covid refugees have added significant pressure to an already strained housing market. There is a large body of both qualitative and quantitative evidence showing that homes at all price points are being purchased above asking price in cash within hours of hitting the market. The economic impacts of Covid are significant as it has become commonplace in the region for businesses to operate for reduced hours due to staff shortages from housing insecurity.

The Lower Cape Housing Institute will assist the Town of Harwich in responding to this crisis by supporting the creation of affordable housing in its town.

**2022-
2023**

Lower Cape Housing Institute

SEPTEMBER 2022

Outer Cape Peer Group

Tuesday, 9/27 at 3 pm - 4:30 pm

Lower Cape Peer Group

Thursday, 9/29 at 3 pm - 4:30 pm

OCTOBER 2022

Workshop: Housing 101

Tuesday, 10/11 at 10 am - 11:30 am

Town Captain Huddle

Tuesday, 10/25 at 10 am - 11:00 am

NOVEMBER 2022

Workshop: Zoning Basics for Rural Communities

Tuesday, 11/15 at 10 am - 11:30 am

DECEMBER 2022

Outer Cape Peer Group

Tuesday, 12/13 at 3 pm - 4:30 pm

Lower Cape Peer Group

Thursday, 12/15 at 3 pm - 4:30 pm

JANUARY 2023

Workshop: Affordable Housing & Sustainable Communities

Tuesday, 1/24 at 10 am - 11:30 am

FEBRUARY 2023

Workshop: The Lower Cape Housing & ADU Resource Center

Tuesday, 2/28 at 10 am - 11:30 am

MARCH 2023

Workshop: Funding Housing Development

Tuesday, 3/14 at 10 am - 11:30 am

APRIL 2023

Outer Cape Peer Group

Tuesday, 4/11 at 3 pm - 4:30 pm

Lower Cape Peer Group

Wednesday, 4/13 at 3 pm - 4:30 pm

MAY 2023

Annual Town Meeting Housing Summary

JUNE 2023

Town Captain Huddle

Tuesday, 6/13 at 10 am - 11:00 am

JULY 2023

Outer Cape Peer Group

Tuesday, 7/11 at 3 pm - 4:30 pm

Lower Cape Peer Group

Thursday, 7/13 at 3 pm - 4:30 pm

To register, email Pelinda Deegan, Housing Advocacy Program Manager at pelinda@capecdp.org or visit our events page at capecdp.org.



FY23 Lower Cape Housing Institute Work Plan (7/1/2022-6/30/2023)

Activities	Timeframe	Activity Lead
LCHI Curriculum Development <ul style="list-style-type: none"> - Revise curriculum & recruit speakers - Recruit participants - Secure training venues, if applicable - Plan & schedule quarterly trainings 	June – August 2022	Director of Housing Advocacy
Summer Lower & Outer Cape Peer Group Meetings As a result of participating in this Peer Group meeting, participants will be able to: <ul style="list-style-type: none"> - Discuss engagement strategies to broaden outreach and help inform better decision making at town meetings - Highlight different approaches to engaging regulatory boards and residents. - Identify how to reach community members that are underrepresented. 	July 2022	Director of Housing Advocacy
Fall Lower & Outer Cape Peer Group Meetings As a result of participating in this Peer Group meeting, participants will be able to: <ul style="list-style-type: none"> - Discuss engagement strategies to broaden outreach and help inform better decision making at town meetings - Highlight different approaches to engaging regulatory boards and residents. - Identify how to reach community members that are underrepresented. 	September 2022	Director of Housing Advocacy
Housing 101 Workshop As a result of participating in this workshop, participants will be able to: <ul style="list-style-type: none"> - Identify effective strategies to increase housing in your community. - Demonstrate the basics about who needs housing, why housing is so hard to build and what you can do to increase housing production in your town. - Discuss the best ways to talk about housing so that you can be an effective agent of change in your role as a municipal official. - Acquire knowledge and language to support housing initiatives. - Illustrate what must be done to solve your town's housing crisis. 	October 2022	Director of Housing Advocacy
Fall Town Captain Huddle As a result of participating in the Fall Town Captain Huddle, participants will be able to: <ul style="list-style-type: none"> - Identify and evaluate municipal pro-housing goals for the upcoming year, which includes setting pro-housing town warrant articles. - Further define regional relationship-building efforts pertaining to pro-housing outreach. 	October 2022	Director of Housing Advocacy

<ul style="list-style-type: none"> - Evaluate and provide ongoing feedback about the Lower Cape Housing Institute (LCHI). 		
<p>Advanced Workshop #1 2022 topic = Rural Zoning Basics</p> <p>As a result of participating in this workshop, participants will be able to:</p> <ul style="list-style-type: none"> - Identify rural zoning options to advance affordable housing initiatives on the Cape. - Recognize significance and impact of density to protect open space. - Formulate resources and relevant stakeholders about implementing rural zoning initiatives across the Lower Cape region. - Employ strategies for implementing pro-housing zoning reform. 	November 2022	Director of Housing Advocacy
<p>Winter Lower & Outer Cape Peer Group Meetings</p> <p>As a result of participating in this Peer Group meeting, participants will be able to:</p> <ul style="list-style-type: none"> - Discuss engagement strategies to broaden outreach and help inform better decision making at town meetings - Highlight different approaches to engaging regulatory boards and residents. - Identify how to reach community members that are underrepresented. 	December 2022	Director of Housing Advocacy
<p>Advanced Workshop #2 2022 topic = Sustainability</p> <p>As a result of participating in this workshop, participants will be able to:</p> <ul style="list-style-type: none"> - Identify and cultivate ongoing relationships with pro-housing Open Space Committee members for your community. - Develop pro-housing educational tools for Open Space Committee advocates in your community. - Implement sustainability efforts that emphasize energy efficiency, net zero construction, technical wastewater treatment/septic requirements, and other innovative systems in pro-housing initiatives. 	January 2023	Director of Housing Advocacy
<p>Mini workshop on the Lower Cape Housing & ADU Resource Center</p> <p>As a result of participating in this workshop, participants will be able to:</p> <ul style="list-style-type: none"> - Formulate resources and relevant stakeholders pertaining to the Lower Cape Housing and ADU Resource Center. - Summarize permitting process guidelines for Accessory Dwelling Units (ADUs) on the Lower Cape. - Identify solutions to addressing challenges in producing ADUs. - Develop visual models to consider for ADU implementation in your community. 	February 2023	Director of Housing Advocacy

Advanced Workshop #3 2023 topic = Funding Housing Development As a result of participating in this workshop, participants will be able to: <ul style="list-style-type: none"> - Examine how affordable housing development initiatives are financed. - Identify the significance of real estate transfer fees in pro-housing efforts in your community. - Analyze the impact of implementing short-term rental tax allocations to affordable housing initiatives in your community. - Consider new funding opportunities in the development of housing in your community. 	March 2023	Director of Housing Advocacy
Spring Lower & Outer Cape Peer Group Meetings As a result of participating in this Peer Group meeting, participants will be able to: <ul style="list-style-type: none"> - Discuss engagement strategies to broaden outreach and help inform better decision making at town meetings - Highlight different approaches to engaging regulatory boards and residents. - Identify how to reach community members that are underrepresented. 	April 2023	Director of Housing Advocacy
Annual Town Meeting Housing Summary <ul style="list-style-type: none"> - Provide updates and results of pro-housing articles on town warrants. - Identify areas in which partnerships can be developed as part of community outreach. - List key individuals and housing champions that helped advance pro-housing articles. - Formulate areas of improvement in preparation for discussion at Summer Town Huddle in June. 	May 2023	Director of Housing Advocacy
Summer Town Captain Huddle As a result of participating in the Summer Town Captain Huddle, participants will be able to: <ul style="list-style-type: none"> - Celebrate successes of the past year. - Evaluate municipal pro-housing goals identified in October 2022 Town Captain Huddle and determine which goals were able to be accomplished this past year and which ones need to be re-visited or assessed for upcoming year. - Enhance CDP's pro-housing advocacy strategies (internal and external). - Provide feedback on next year's topics. - Enhance feedback on Town Wrap-ups. 	June 2023	Director of Housing Advocacy

2023 - 2025 Lower Cape Housing Institute Budget			
Revenue	FY2024	FY2025	Total
State earmark through MA Dept. of Housing & Community Development	\$75,000.00	\$75,000.00	\$150,000.00
Cape & Islands License Plate Funds	\$7,890.00	\$15,034.50	\$22,924.50
Provincetown CPC Funds	\$7,500.00	\$7,500.00	\$15,000.00
Truro CPC Funds	\$7,500.00	\$7,500.00	\$15,000.00
Wellfleet CPC Funds	\$7,500.00	\$7,500.00	\$15,000.00
Eastham CPC Funds	\$7,500.00	\$7,500.00	\$15,000.00
Orleans CPC Funds	\$7,500.00	\$7,500.00	\$15,000.00
Brewster CPC Funds	\$7,500.00	\$7,500.00	\$15,000.00
Harwich CPC Funds	\$7,500.00	\$7,500.00	\$15,000.00
Chatham CPC Funds	\$7,500.00	\$7,500.00	\$15,000.00
Total Income	\$142,890.00	\$150,034.50	\$292,924.50
Expenses			
Salaries & Benefits – Chief Program Officer @ 10%, Director of Housing Advocacy @80%, Housing Advocacy Program Manager @ 60%, Fiscal Manager @ 10%	\$119,900.00	\$125,895.00	\$245,795.00
Project Implementation - Peer Group Meeting venue fees, speakers, travel, training materials, marketing	\$10,000.00	\$10,500.00	\$20,500.00
Subtotal Expenses	\$129,900.00	\$136,395.00	\$266,295.00
Overhead (10%)	\$12,990.00	\$13,639.50	\$26,629.50
Total Expenses	\$142,890.00	\$150,034.50	\$292,924.50
Surplus/Deficit	\$0.00	\$0.00	\$0.00