



August 28, 2025

NTR HOME Loan Forgiveness

Department of Housing & Community Development

A blue-tinted photograph of a woman sitting on a wooden park bench. She is smiling and looking towards the camera. The background features a large, leafy tree, a statue of a man on a pedestal, and a building with arched windows. The text 'HOME Investment Partnership Program' is overlaid in white at the bottom.

HOME Investment Partnership Program

HOME Investment Partnership

HOME is a federal block grant program that provides funding to states and eligible localities to be used exclusively for affordable housing activities to benefit low-income households.

Funds for HOME are appropriated annually to the Department of Housing and Urban Development (HUD), which in turn distributes funding to states and eligible localities by formula.

States and localities that receive HOME funds are known as *participating jurisdictions*.

Use of HOME funds

HOME funds can be used to finance a wide variety of affordable housing activities that generally fall into six categories: (1) new construction of owner-occupied housing; (2) rehabilitation of owner-occupied housing; (3) assistance to homebuyers; (4) new construction of rental housing; (5) rehabilitation of rental housing, and (6) tenant-based rental assistance.

City of Toledo Use of HOME funds

Down Payment Assistance (Home at Last)

Owner-occupied rehab (Home Rescue)

Subsidize new construction and housing preservation

Administrative costs including staff (10% cap)

COT's HOME Allocation

Year	Amount
2025	\$1,965,724.17*
2024	\$1,899,014.76
2023	\$2,551,780.00
2022	\$2,385,225.00
2021	\$2,179,977.00
2020	\$2,228,962.00
2019	\$2,080,076.00
2018	\$2,245,266.00

*have not received agreement or funds

2026's PROPOSED FEDERAL BUDGET ALLOCATION \$0

A woman with dark hair, wearing a patterned blouse and dark pants, is sitting on a white wooden park bench. She is smiling and looking towards the camera. The background features a large, leafy tree, a white building with arched windows, and a statue of a man on a pedestal. The entire image is overlaid with a solid blue color.

HOME Loans

Loan Repayment

- Repayment of loans to provide ongoing support of programs
- 2022-2025 years - \$1,200,000 was collected
- Under this administration loans have not been forgiven

HOME Program Income

MULTI-FAMILY			
Update Date	Amount	Name 1/IDIS originating	Text
4/4/2022	2,000.00	NEW TOWN APTS., 2013, LP	HOME-NEW TOWN APT \$250,000 MIN PMT/2230-30
5/2/2022	11,037.25	RENAISSANCE II SENIOR HOUSING	#AMD22-0998 HOME TOLEDO NAT'L CHURCH RESIDENCE
6/28/2022	500.00	ENGLEWOOD SENIOR HOUSING LLC	LOAN PMT CK#431 SURPLUS CASH
10/12/2022	21,410.00	Palmer Gardens II	LD PAYMENTS
6/8/2023	2,000.00	New Town	HOME LOAN PAYMENT FISCAL 2022
10/27/2023	14,079.00	Palmer Gardens II	INVOICE 4149-042-35610
11/8/2023	33,660.00	SECOR SENIOR LOFTS (5006)	VENDOR # 110702 SECOR SENIOR LOTFS LLC
6/10/2024	2,000.00	Valley Bridge	PI VALLEY BRIDGE NOTE CHECK # 100802 4/22/2024
6/10/2024	684.00	RENAISSANCE II (3466)	PI RENAISSANCE II CHECK # 100812 4/23/2024
9/9/2024	914.00	ENGLEWOOD SENIOR HOUSING LLC	ENGLEWOOD NOTE CASH FLOW 2023
12/13/2024	11,655.00	Palmer Gardens II	INVOICE# 4149-102524 Palmer Gardens
4/15/2025	2,000.00	VALLEY BRIDGE SR HOUSING (4702)	Loan payment / National Church Residence check
4/29/2025	2,856.50	RENAISSANCE II SENIOR HOUSING	LOAN REPMT Renaissance II Senior Housing Limited
6/16/2025	12,222.00	SECOR SENIOR LOFTS	SECOR SENIOR LOFTS
	\$117,017.75	Mortgage Payments	
5/21/2025	34,320.84	SETH II	PAYOFF OF FIRST MORTGAGE LOAN FOR 341 HAVRE ST
6/5/2025	20,613.66	UNSH I	PAYOFF FOR 2630 ELM STREET
6/6/2025	15,852.58	TCCN IV	PAYOFF FOR 544 FERNWOOD AVE
6/24/2025	33,178.62	SETH I	PAYOFF FOR 942 OAK ST
7/2/2025	15,852.58	TCCN IV	PAYOFF FOR 1315 PALMWOOD AVE
7/3/2025	28,457.09	UNSH II	PAYOFF FOR 923 YATES ST
7/10/2025	33,325.15	SETH I	PAYOFF FOR 820 YONDOTA ST
7/22/2025	15,852.58	TCCN IV	PAYOFF FOR 1449 NORWOOD AVE
	\$197,453.10	Partial Lien Release Properties Sold	
2/8/2023	620,940.60	RIVERFRONT APARTMENTS	RIVERFRONT APARTMENTS
4/21/2023	143,333.49	GARDEN VIEW ACRES	MORTGAGE PAYOFF (Garden View acres)
	\$764,274.09	Mortgage payoff	
	\$1,078,744.94	TOTAL Multi family receipts	
	\$130,417.22	Total Owner Occupied, Down Payment Assistance & Rental Rehab	

Home Rehab Loans

Home Loan Balances 8/31/2025			
Projects	Accrued Interest & Late Fees	Principal	Balance
Cherry Legacy	\$ -	\$ 750,000.00	\$ 750,000.00
Covenant House	\$ 396,014.63	\$ 400,000.00	\$ 796,014.63
Englewood Sr Housing	\$ 289,281.09	\$ 500,000.00	\$ 789,281.09
New Town Apartments	\$ 42,277.87	\$ 250,000.00	\$ 293,227.87
Palmer Gardens II LP	\$ 137,407.70	\$ 300,000.00	\$ 437,407.70
Renaissance II Senior Housing	\$ -	\$ 583,207.25	\$ 583,207.25
Secor Senior Lofts	\$ 1,707.53	\$ 692,499.09	\$ 696,521.27
South East Toledo Homes I (SETH I)	\$ 526,929.96	\$ 343,571.43	\$ 866,453.98
South East Toledo Homes II (SETH II)	\$ 488,837.45	\$ 355,200.00	\$ 854,131.29
St. Hedwig Senior Housing LLC	\$ 60,860.44	\$ 500,000.00	\$ 560,860.44
The Commons at Garden Lake	\$ 113,506.21	\$ 567,520.00	\$ 685,597.36
United North School Homes	\$ 121,924.92	\$ 354,583.33	\$ 476,505.56
United North School Homes II	\$ 304,507.11	\$ 354,583.33	\$ 659,275.09
Valley Bridge	\$ 37,922.51	\$ 250,000.00	\$ 282,951.92
Warren Commons	\$ 9,386.69	\$ 750,000.00	\$ 754,417.81
Oakwood III (TCCN III)	\$ 143,120.38	\$ 247,500.00	\$ 390,620.38
Oakwood IV (TCCN IV)	\$ 137,028.75	\$ 259,285.71	\$ 396,314.46
West Central	\$ 156,429.87	\$ 320,000.00	\$ 476,429.87
			\$ 10,749,217.96

HOME Outstanding Loans

Negotiated Loan Modifications

Oakwood Homes III (Ord. 134-22)

Oakwood Homes IV (Ord. 135-22)

West Central Homes (Ord. 136-22)

- Interest rate decreased from 4.84% to 0% which stopped the accrual of interest
- Forgave 50% of the then accrued interest balance
- Partially released the mortgage in exchange for a credit from Borrower
- 50% of unforgiven accrued interest and the mortgage remain on the books until sold which also includes the following conditions:
 - Passes HUD Housing Quality Standards (HQS)
 - \$10,000 credit to purchaser if purchaser was former tenant occupant

A blue-tinted photograph of a woman sitting on a wooden park bench. She is wearing a patterned blouse and dark pants, and is smiling while looking towards the camera. The background features a large tree, a statue of a man on a pedestal, and a building with arched windows. The text 'Program Income' is overlaid in white on the lower left side of the image.

Program Income

Program Income Needed

- Declining federal funds
 - 93% of DHTC activities are federally funded
 - Only 7% of DHTC budget comes from General Funds
 - 2026 federal budget has \$0 allocated for HOME
 - ARPA funds are gone or are already committed
- Reposition troubled properties and fund new projects
 - Ashland Manor - \$2.5 mil
 - Thurgood Marshall adaptive reuse - \$3.5 mil
 - Ongoing programmatic needs
 - Home at Last
 - Home Rescue

Allows the city to invest and help compete on major LIHTC deals

A woman with dark hair, wearing a patterned blouse and dark pants, is sitting on a wooden bench in a park. She is smiling and looking towards the camera. The background features a large, leafy tree, a statue of a man on a pedestal, and a building with arched windows. The entire image has a blue color cast. The text "A Win for Everyone" is overlaid in white at the bottom left.

A Win for Everyone

United North School Home I

Total Principal Owed: \$ 370,000.08
 Total Interest Owed: \$ 126,312.46

Site#	Address	AREIS Value	Zillow Estimate	Actual Sale Price	Prorated Principal	Prorated Interest	Balance to NTR
1	918 Baker	\$ 26,800.00	\$0.00		\$15,416.67	\$5,265.89	\$ 68,401.44
2	917 Moore	\$ 23,600.00	\$0.00		\$15,416.67	\$5,265.89	\$ 68,401.44
3	930 Moore	\$ 25,700.00	\$87,400.00		\$15,416.67	\$5,265.89	\$ 66,717.44
4	926 Moore	\$ 26,800.00	\$91,200.00		\$15,416.67	\$5,265.89	\$ 70,517.44
5	922 Moore	\$ 25,700.00	\$88,000.00		\$15,416.67	\$5,265.89	\$ 67,317.44
6	713 Page	\$ 25,200.00	\$85,700.00		\$15,416.67	\$5,265.89	\$ 65,017.44
7	717 Page/ 0 page	\$ 26,800.00	\$87,000.00		\$15,416.67	\$5,265.89	\$ 66,317.44
8	719 Page	\$ 25,700.00	\$87,000.00		\$15,416.67	\$5,265.89	\$ 66,317.44
9	824 Page	\$ 23,600.00	\$0.00		\$15,416.67	\$5,265.89	\$ 68,401.44
10	723 Peck	\$ 26,800.00	\$84,300.00		\$15,416.67	\$5,265.89	\$ 63,617.44
11	1013 E Bancroft	\$ 26,800.00	\$117,800.00		\$15,416.67	\$5,265.89	\$ 97,117.44
12	1019 E Bancroft	\$ 25,000.00	\$113,100.00		\$15,416.67	\$5,265.89	\$ 92,417.44
13	2630 Elm	\$ 21,000.00	\$140,000.00	\$145,000.00	\$15,416.67	\$5,196.99	\$ 124,386.34
14	2634 Elm	\$ 25,000.00	\$85,300.00		\$15,416.67	\$5,265.89	\$ 64,617.44
15	2716 Elm	\$ 23,000.00	\$77,600.00		\$15,416.67	\$5,265.89	\$ 56,917.44
16	2720 Elm	\$ 24,900.00	\$82,900.00		\$15,416.67	\$5,265.89	\$ 62,217.44
17	2724 Elm	\$ 26,800.00	\$0.00		\$15,416.67	\$5,265.89	\$ 68,401.44
18	2730 Elm	\$ 25,200.00	\$0.00		\$15,416.67	\$5,265.89	\$ 68,401.44
19	2712 Elm	\$ 25,000.00	\$83,200.00		\$15,416.67	\$5,265.89	\$ 62,517.44
20	2020 Locust	\$ 25,700.00	\$85,800.00		\$15,416.67	\$5,265.89	\$ 65,117.44
21	2115 Locust	\$ 25,000.00	\$82,700.00		\$15,416.67	\$5,265.89	\$ 62,017.44
22	2017 Walnut/730 Moore	\$ 25,700.00	\$84,800.00		\$15,416.67	\$5,265.89	\$ 64,117.44
23	2121 Locust	\$ 25,000.00	\$0.00		\$15,416.67	\$5,265.89	\$ 68,401.44
24	1026 Moore	\$ 23,600.00	\$0.00		\$15,416.67	\$5,265.89	\$ 68,401.44

The yellow highlighted lines indicate a 2 year average sale price for the surrounding area.

The blue highlighted lines indicate a property that has already been sold.

		\$1,568,800.00		\$262,083.39	\$89,451.23	\$ 1,217,265.38
				COT Program Income	\$351,534.62	
				NTR Income	\$1,217,265.38	

United North School Homes I

United North School Home II

Total Principal Owed: \$ 312,103.68

Total Interest Owed: \$ 370,000.08

Site#	Address	AREIS Value	Zillow Estimate	Actual Sale Price	Prorated Principal	Prorated Interest	Balance to NTR
1	927 Moore	\$ 18,500.00	\$ 70,000.00		\$ 13,004.32	\$ 15,416.67	\$ 41,579.01
2	1023 Baker	\$ 21,900.00			\$ 13,004.32	\$ 15,416.67	\$ 60,663.01
3	2102 Locust	\$ 18,700.00			\$ 13,004.32	\$ 15,416.67	\$ 60,663.01
4	2106 Locust	\$ 20,900.00			\$ 13,004.32	\$ 15,416.67	\$ 60,663.01
5	926 Peck	\$ 18,000.00			\$ 13,004.32	\$ 15,416.67	\$ 60,663.01
6	911 Baker	\$ 21,000.00			\$ 13,004.32	\$ 15,416.67	\$ 60,663.01
7	901 E Bancroft	\$ 18,000.00	\$ 73,400.00		\$ 13,004.32	\$ 15,416.67	\$ 44,979.01
8	2021 Locust	\$ 18,700.00	\$ 71,000.00		\$ 13,004.32	\$ 15,416.67	\$ 42,579.01
9	923 Yates	\$ 23,000.00	\$ 75,400.00	\$109,900.00	\$ 13,004.32	\$ 15,416.67	\$ 81,479.01
10	3024 Edison	\$ 20,400.00	\$105,400.00		\$ 13,004.32	\$ 15,416.67	\$ 76,979.01
11	3030 Edison	\$ 21,200.00	\$104,900.00		\$ 13,004.32	\$ 15,416.67	\$ 76,479.01
12	3036 Edison	\$ 20,400.00	\$118,300.00		\$ 13,004.32	\$ 15,416.67	\$ 89,879.01
13	3042 Edison	\$ 21,000.00	\$103,400.00		\$ 13,004.32	\$ 15,416.67	\$ 74,979.01
14	3048 Edison	\$ 20,400.00	\$120,000.00		\$ 13,004.32	\$ 15,416.67	\$ 91,579.01
15	3405 N Erie St	\$ 20,900.00	\$ 89,800.00		\$ 13,004.32	\$ 15,416.67	\$ 61,379.01
16	3404 Mayo (3406)	\$ 18,300.00			\$ 13,004.32	\$ 15,416.67	\$ 60,663.01
17	3410 Mayo	\$ 24,200.00			\$ 13,004.32	\$ 15,416.67	\$ 60,663.01
18	901 Bronson	\$ 18,900.00			\$ 13,004.32	\$ 15,416.67	\$ 60,663.01
19	933 Bronson (929)	\$ 18,300.00			\$ 13,004.32	\$ 15,416.67	\$ 60,663.01
20	2816 C street (2818)	\$ 21,100.00			\$ 13,004.32	\$ 15,416.67	\$ 60,663.01
21	2818 C street (2822)	\$ 21,200.00			\$ 13,004.32	\$ 15,416.67	\$ 60,663.01
22	2817 D street	\$ 21,100.00			\$ 13,004.32	\$ 15,416.67	\$ 60,663.01
23	821 Paxton	\$ 18,300.00			\$ 13,004.32	\$ 15,416.67	\$ 60,663.01
24	2416 Walnut	\$ 21,100.00			\$ 13,004.32	\$ 15,416.67	\$ 60,663.01

The yellow highlighted lines indicate a 2 year average sale price for the surrounding area.

The blue highlighted lines indicate a property that has already been sold.

\$ 966,100.00 \$ 130,043.20 \$ 154,166.70 \$ 681,890.10

COT Program Income \$ 284,209.90

NTR Income \$ 681,890.10

United North School Homes II

South-East Toledo Homes I Seth I*

*Seth I and II are NTR initiated projects and were not at the request of the city

South-East Toledo Homes I - 28 Sites					Total Principal Owed:	\$ 370,000.00
					Total Interest Owed:	\$ 534,932.26
Site#	Address	AREIS Value	Zillow Estimate	Prorated Principal	Prorated Interest	Balance to NTR
South Toledo {7 or 25% of the 28 sites}						
1	217 Marion	\$ 18,500.00	\$ 98,100.00	\$ 13,214.29	\$ 19,104.72	\$ 65,780.99
2	912 Walbridge	\$ 19,400.00	\$ 97,400.00	\$ 13,214.29	\$ 19,104.72	\$ 65,080.99
3	511 South	\$ 18,900.00		\$ 13,214.29	\$ 19,104.72	\$ (32,319.01)
4	537 South	\$ 20,600.00	\$ 86,700.00	\$ 13,214.29	\$ 19,104.72	\$ 54,380.99
5	219 South	\$ 21,500.00	\$ 87,300.00	\$ 13,214.29	\$ 19,104.72	\$ 54,980.99
6	221 South	\$ 20,900.00	\$ 88,100.00	\$ 13,214.29	\$ 19,104.72	\$ 55,780.99
7	313 Crittenden	\$ 18,000.00	\$ 86,800.00	\$ 13,214.29	\$ 19,104.72	\$ 54,480.99
East Toledo {21 or 75% of the 28 sites}						
8	503 Utah	\$ 18,900.00	\$ 71,000.00	\$ 13,214.29	\$ 19,104.72	\$ 38,680.99
9-12	309 Dearborn			\$ 13,214.29	\$ 19,104.72	\$ (32,319.01)
(parcels	324 Graham			\$ 13,214.29	\$ 19,104.72	\$ (32,319.01)
being	322 Graham			\$ 13,214.29	\$ 19,104.72	\$ (32,319.01)
replatte	307 Dearborn			\$ 13,214.29	\$ 19,104.72	\$ (32,319.01)
13	810 Second	\$ 17,400.00	\$ 92,200.00	\$ 13,214.29	\$ 19,104.72	\$ 59,880.99
14	1121 Ironwood	\$ 19,300.00	\$ 93,900.00	\$ 13,214.29	\$ 19,104.72	\$ 61,580.99
15	573 Viking	\$ 19,400.00	\$ 83,800.00	\$ 13,214.29	\$ 19,104.72	\$ 51,480.99
16	1131 Girard	\$ 21,900.00	\$ 103,200.00	\$ 13,214.29	\$ 19,104.72	\$ 70,880.99
17	1213 Vinal	\$ 19,500.00	\$ 89,400.00	\$ 13,214.29	\$ 19,104.72	\$ 57,080.99
18	852 Utah	\$ 18,900.00	\$ 84,900.00	\$ 13,214.29	\$ 19,104.72	\$ 52,580.99
19	835 Utah	\$ 19,100.00	\$ 60,700.00	\$ 13,214.29	\$ 19,104.72	\$ 28,380.99
20	839 Utah	\$ 17,400.00		\$ 13,214.29	\$ 19,104.72	\$ (32,319.01)
21	944 Oak	\$ 19,300.00	\$ 81,800.00	\$ 13,214.29	\$ 19,104.72	\$ 49,480.99
22	1104 Ironwood	\$ 19,800.00	\$ 93,100.00	\$ 13,214.29	\$ 19,104.72	\$ 60,780.99
23	1230 Hirzel	\$ 19,500.00	\$ 91,600.00	\$ 13,214.29	\$ 19,104.72	\$ 59,280.99
24	1302 Hirzel	\$ 20,300.00	\$ 94,700.00	\$ 13,214.29	\$ 19,104.72	\$ 62,380.99
25	1128 Ironwood	\$ 17,100.00	\$ 91,600.00	\$ 13,214.29	\$ 19,104.72	\$ 59,280.99
26	1312 Crystal	\$ 19,300.00	\$ 93,800.00	\$ 13,214.29	\$ 19,104.72	\$ 61,480.99
27	1225 Ironwood	\$ 19,300.00	\$ 89,000.00	\$ 13,214.29	\$ 19,104.72	\$ 56,680.99
28	818 Yondota	\$ 19,000.00	\$ 62,000.00	\$ 13,214.29	\$ 19,104.72	\$ 29,680.99
The highlighted lines indicate either a Zillow Estimate was not available or that Areis showed no data. The result of this is a negative balance to NTR.						
			\$ 1,921,100.00	\$ 290,714.29	\$ 420,303.92	\$ 1,210,081.80
					COT Program Income	\$ 711,018.20
					NTR Income	\$ 1,210,081.80

South-East Toledo Homes II Seth II*

*Seth I and II are NTR initiated projects and were not at the request of the city

South-East Toledo Homes II - 25 Sites							Total Principal Owed:	\$ 370,000.00
Site#	Address	AREIS Value	Zillow Estimate	Prorated Principal	Prorated Interest	Balance to NTR	Total Interest Owed: \$ 131,845.91	
South Toledo Sites - 12								
1	734 Western Ave. (See 734 Western)	\$ 24,200.00	\$ 92,600.00	\$ 14,800.00	\$ 5,273.84	\$ 72,526.16		
2	204 Marion Ave. (See 705 Segur)	\$ 22,600.00	\$ 92,200.00	\$ 14,800.00	\$ 5,273.84	\$ 72,126.16		
3	212 Marion Ave. (See 705 Segur)	\$ 22,300.00	\$ 88,700.00	\$ 14,800.00	\$ 5,273.84	\$ 68,626.16		
4	352 Chapin	\$ 25,600.00		\$ 14,800.00	\$ 5,273.84	\$ (20,073.84)		
5	637 South Ave.	\$ 22,100.00	\$ 87,800.00	\$ 14,800.00	\$ 5,273.84	\$ 67,726.16		
6	339 Havre St.	\$ 23,100.00		\$ 14,800.00	\$ 5,273.84	\$ (20,073.84)		
7	341 Havre St.	\$ 22,200.00	\$ 104,700.00	\$ 14,800.00	\$ 5,273.84	\$ 84,626.16		
8	735 Western Ave. (See 733 Western)	\$ 23,900.00		\$ 14,800.00	\$ 5,273.84	\$ (20,073.84)		
9	210 Sumner St. (See 208 Sumner)	\$ 22,400.00		\$ 14,800.00	\$ 5,273.84	\$ (20,073.84)		
10	216 Sumner St. (See 210 Sumner)	\$ 23,300.00		\$ 14,800.00	\$ 5,273.84	\$ (20,073.84)		
11	594 South Ave. (See 602 South)	\$ 22,500.00	\$ 91,200.00	\$ 14,800.00	\$ 5,273.84	\$ 71,126.16		
12	602 South Ave. (See 602 South)	\$ 21,600.00	\$ 78,600.00	\$ 14,800.00	\$ 5,273.84	\$ 58,526.16		
East Toledo 13 Sites								
13	1417 Holmes (Lot 1)	\$ 26,400.00	\$ 90,200.00	\$ 14,800.00	\$ 5,273.84	\$ 70,126.16		
14	1423 Holmes (Lot 2)	\$ 26,400.00	\$ 90,500.00	\$ 14,800.00	\$ 5,273.84	\$ 70,426.16		
15	1427 Holmes (Lot 3)	\$ 25,500.00	\$ 88,100.00	\$ 14,800.00	\$ 5,273.84	\$ 68,026.16		
16	1433 Holmes (Lot 4)	\$ 26,300.00	\$ 90,100.00	\$ 14,800.00	\$ 5,273.84	\$ 70,026.16		
17	1439 Holmes (Lot 5)	\$ 26,400.00	\$ 90,500.00	\$ 14,800.00	\$ 5,273.84	\$ 70,426.16		
18	1443 Holmes (Lot 6)	\$ 25,500.00	\$ 88,100.00	\$ 14,800.00	\$ 5,273.84	\$ 68,026.16		
19	726 Yondota St.	\$ 22,900.00		\$ 14,800.00	\$ 5,273.84	\$ (20,073.84)		
20	1201 Ironwood Ave (See 1205 Ironwood)	\$ 21,500.00	\$ 90,500.00	\$ 14,800.00	\$ 5,273.84	\$ 70,426.16		
21	1229 Girard Ave. (See 1219 Myrtle)	\$ 22,500.00	\$ 90,400.00	\$ 14,800.00	\$ 5,273.84	\$ 70,326.16		
22	952 Kingston (The Duke Lot 1) (See 950 Kingston)	\$ 23,400.00		\$ 14,800.00	\$ 5,273.84	\$ (20,073.84)		
23	958 Kingston (The Duke Lot 2) (See 950 Kingston)			\$ 14,800.00	\$ 5,273.84	\$ (20,073.84)		
24	962 Kingston (The Duke Lot 3) (See 950 Kingston)	\$ 23,700.00		\$ 14,800.00	\$ 5,273.84	\$ (20,073.84)		
25	968 Kingston (The Duke Lot 4) (See 950 Kingston)	\$ 24,400.00	\$ 65,000.00	\$ 14,800.00	\$ 5,273.84	\$ 44,926.16		
The highlighted lines indicate either a Zillow Estimate was not available or that Areis showed no data. The result of this is a negative balance to NTR.								
			\$ 1,419,200.00	\$ 236,800.00	\$ 84,381.38	\$ 1,098,018.62		
				COT Program Income	\$ 321,181.38			
				NTR Income	\$ 1,098,018.62			

COT Win & NTR Win

	COT	NeighborWorks
United North School Home I	\$ 351,534.62	\$ 1,217,265.38
United North School Home II	\$ 284,209.90	\$ 681,890.10
Seth I	\$ 711,018.20	\$ 1,210,081.80
Seth II	\$ 321,181.38	\$ 1,098,018.62
Total	\$ 1,667,944.11	\$ 4,207,255.89



Thank you.

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