



# **The Georgia Fresh Start Program Report – Executive Summary**

## **February 2011**

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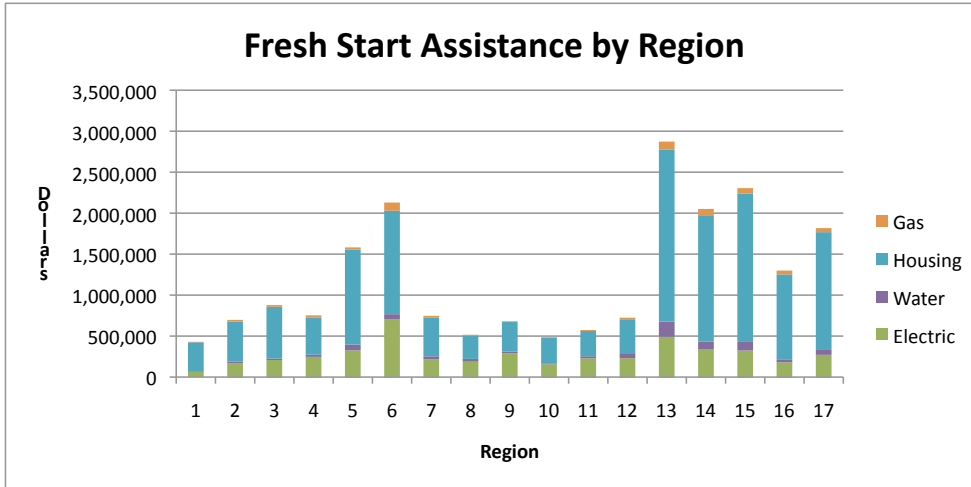
On February 13, 2009, Congress passed the American Recovery and Reinvestment Act (ARRA) of 2009 at the urging of President Obama, who signed it into law four days later. A direct response to the economic crisis, the 'Recovery Act' has three immediate goals: 1) Create new jobs and save existing ones, 2) Spur economic activity and invest in long-term growth and 3) Foster unprecedented levels of accountability and transparency in government spending.

The Georgia Fresh Start program was one of several ARRA programs that provided a one-time crisis assistance payment up to \$3,000 to needy families in order to get them caught up on past due shelter and/or utilities expenses. The Fresh Start program allowed the Georgia Department of Human Services (DHS) the opportunity to partner with nonprofits across the state at a time when service providers were seeing an increase in needs with limited resources to respond. Because this program required widespread outreach and access within a short timeframe, DHS partnered with United Way of Metropolitan Atlanta (UWMA) to administer the Fresh Start program.

Fresh Start was an amazing program that was administered in a record six months. The huge demand exceeded expectations. Georgians often shared their heartfelt appreciation for this 'temporary-fix' to address families that were facing a financial crisis. To date a few key accomplishments of the program have been:

- \$20.5 Million provided to nearly 17,000 families across the state for housing and/or utility assistance
- Temporary employment of 126 individuals to administer the program; several staff volunteered after their employment ended. Temporary staff appreciated the employment opportunity and wanted to help in addressing the demanding need
- Conducted 17 one-day events across the state in eight weeks to provide families with more opportunities to apply for Fresh Start assistance
- Statewide coordination through 123 agencies that implemented the program

The chart below illustrates the housing & utility needs that Fresh Start addressed across the state:



The regions were developed using the DHS TANF Region Map. Data for this chart can be found in Appendix A.

## MEETING THE NEED: ECONOMIC HEALTH OF GEORGIANS

Georgia has been challenged by mounting unemployment and an increase in home foreclosures that has forced more families into a financial crisis. Although the rate of Georgia's children living in poverty has remained stable, their numbers increased. The poverty rate is expected to climb when the Census Bureau releases more up-to-date statistics that will begin to show the impact of the economic recession and state budget crises' effect on children.

### Snapshot of Statewide Socio Economics

Population Living in Poverty, states (2008-2009)		
	GA #	GA %
Total Population	9,549,500	
Population Living in Poverty	2,044,500	21%
Distribution of Total Population by Federal Poverty Level, states (2008-2009), U.S. (2009)		
	GA #	GA %
Under 100%	2,044,500	21%
100-138%	715,900	7%
139-250%	1,985,800	21%
251-399%	1,761,000	18%
Unemployment Rate (Seasonally Adjusted), 2009-2010		
	GA#	GA %
October 2009	481,000	10.2%
October 2010	459,000	9.9%
Monthly Number of Persons Participating in the Food Stamp Program		
	GA #	
August 2009	1,422,480	
July 2010	1,657,782	
August 2010	1,681,376	

Measures of State Economic Distress: Housing Foreclosures

	GA
Foreclosure Rate September 2010 (1/every X housing unit)	287
Foreclosure Rank	8

Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2009 and 2010 Current Population Survey (CPS: Annual Social and Economic Supplements).

State and territory figures from the Table 3, *Regional and State Employment and Unemployment: October 2010*, and *Unemployment rates by State, seasonally adjusted: October 2009 and 2010*, Bureau of Labor Statistics, available at <http://www.bls.gov/news.release/laus.t03.htm>.

U.S. figures from Bureau of Labor Statistics, available at <http://data.bls.gov/cgi-bin/surveymost?bls>.

Based on figures from the USDA Food and Nutrition Service. United States Department of Agriculture, accessed 11/4/10. Available online at <http://www.fns.usda.gov/pd/snapmain.htm>.

Foreclosure Rate Rank: 1=largest foreclosure rate

*Data in table reflect foreclosure rates as reported by RealtyTrac as of September 2010. Comprehensive foreclosure data may not have been available for all geographic areas in all states at the time of analysis, but data represent the best available measure of foreclosure rates that is comparable across the states. For more information, contact RealtyTrac at <http://www.realtytrac.com/ContentManagement/pressrelease.aspx?ChannelID=9&ItemID=5420&acct=64847>.*

## PROGRAM DESCRIPTION

Fresh Start provided one-time financial assistance to eligible individuals across the state of Georgia. The program provided help through monetary supplements for people facing eviction or foreclosure or those who are unable to pay utility bills due to loss of income. To participate in the program, an applicant had to meet the minimum requirements below:

- Is a U.S. citizen or legal alien, a resident of Georgia
- Is a caretaker for a minor dependent child living in the home or non-custodial parent participating in the Georgia Fatherhood Program whose child receives Temporary Assistance for Needy Families (TANF)
- Have an income at or below 300 percent of the federal poverty level
- Reside at the address provided on the application for benefits

The following additional criteria for the program were developed within the first month with guidance from the DHS Audit department:

- Clients that are in pre-foreclosure or facing eviction are also eligible to apply
- Acceptable statements of need are eviction notice, warrant/dispossessory, demand of possession, intent to foreclose, late notices from private landlords, past due utility bills or disconnection notice.
- Clients can only submit one application per address for Fresh Start assistance. One time assistance consists of delinquent bills held by anyone in the Assistance Group (AG). The bills (rent/ mortgage, utility) can be in the names of different AG members.
- Late notices are acceptable statements of need for rent or mortgage assistance
- Money orders are no longer the only acceptable proof of payment for the client's contributions. Clients must also provide receipts for proof of payments made directly to the vendor made on/after the date of application to Fresh Start. Debit/ credit card payments are also acceptable payment methods. (Agencies are asked to call and confirm payments with the vendors and document who they spoke with, the amount paid by the client, the date and include their sign-off on the confirmation.)
- Money orders must be dated the same day or after the Fresh Start application date.
- UWMA staff will review and approve applications, make vendor payments and send the invoices to DHS
- Payments made prior to the application cannot be counted towards the client outstanding balance.
- For clients in need of Fresh Start funds for rent security deposits they must provide documentation of an eviction notice received within 90 days prior to the application date. They must also provide documentation from the new apartment leasing/ management department. Hand-written notes will not be accepted.

- For clients renting an apartment owned by a sole proprietor additional documentation is needed, such as a print out from the local county tax assessor's office.

The Fresh Start program was administered statewide by the United Way of Metropolitan Atlanta Below are the key steps in the Fresh Start client process (supporting Process Flow in Appendix B):

- Individuals will be informed about the Fresh Start program via the 2-1-1 system or as a walk-in to an identified Fresh Start provider, as a referral from DHS, and through publicity we generate statewide about the program.
- People that call 2-1-1 will be go through an initial screen by the 2-1-1 call agents. If the caller clears this eligibility screen he/she will receive a referral to an agency.
- The agency will check to see if the person is in the Pathways system; the nonprofit will have the individual sign a confidentiality release form for entering information into Pathways (The Pathways system is an online database for human services providers that can track individuals and households statewide).
- After collecting the necessary information & documentation the agency will determine if the individual is eligible for the Fresh Start program. Using the Fresh Start Checklist they will verify the clients: U.S. citizenship status, Georgia residency, Income (300% FPL), and family composition (must include a caregiver for a child under 18 living in the household).
- Participants must also sign a self declaration stating they do not have a felony conviction.

## KEY PARTNERS/ ROLES & RESPONSIBILITIES

The Fresh Start Program had four primary partners: the Georgia Department of Human Services, United Way of Metropolitan Atlanta, Local Partner Agencies, and Pathways Community Network. Below is a listing of each partner & responsibilities.

### **Georgia Department of Human Services**

Georgia Department of Human Services provides Georgians with customer-focused human services that promote child and adult protection, child welfare, stronger families and self-sufficiency. For the Fresh Start program DHS key responsibilities included:

- Controlling the allocation of funding and resources for the program
- Developing program eligibility criteria
- Developing training materials

### **United Way of Metropolitan Atlanta's Role in Fresh Start**

UWMA served as the administrator of the Fresh Start program and provided statewide coordination of the program. Key responsibilities included:

- Reviewing for approval of all Fresh Start client applications and supporting documentation
- Reviewing each client file to ensure the Fresh Start eligibility criteria was met
- Disbursing up to the 100% subsidy to vendors on behalf of the client
- Invoicing DHS for up to 100%
- Invoicing DHS for agreed upon administrative expenses
- Reconciling any advances given to agencies to actual expenditures and ensure that all non-disbursed funds are collected.
- Submitting all required outcomes and other reports to DHS
- Developing of communications and training materials with DHS approval
- Statewide Coordination with other United Way organizations throughout Georgia

### **United Ways – Statewide**

United Ways across the state vary in size and infrastructure. They are able to address their community by making the necessary connections. The State Association of United Ways allowed United Way of Metropolitan Atlanta the opportunity to organize and disseminate information about the Fresh Start Program. The network of local agencies implementing the Fresh Start program across the state would not have been possible without the hard work of the United Ways. Partners were identified using the following criteria:

- Existing partnership with local United Way
- Currently provided Emergency Financial Assistance as part of regular program services
- Organization has a tax exempt 501 © 3 nonprofit

- Staff of Fresh Start program have attended or completed via webinar the DHS Fresh Start Training
- Staff of Fresh Start program have completed via webinar the Fresh Start Pathways Training
- Agency is currently using Pathways system or has means to acquire and utilize the Pathways system

### **Implementing Partner Agencies**

The local partners were responsible for implementing the Fresh Start program per the signed Memorandum of Agreement meeting the expectations as follows:

- Receive request from applicants in need of one-time assistance for past due shelter and/or utilities expenses
- Determine and document the eligibility of the request in accordance with program guidelines
- Determine if the applicant is in the Pathways system and have the applicant sign a confidentiality release form for entering information into Pathways.
- Collect the necessary information and documentation to complete the Fresh Start Application and determine if the applicant is eligible.
- Responsible for securing a 20% match if they have funds available. If the agency cannot secure the matching funds, a statement of that on agency letterhead to be submitted with the application
- Ask clients to contribute a portion toward the past due balance, if possible.
- Mail a hard copy of the Fresh Start application and supporting documents to UWMA
- Work with utility companies and landlords to negotiate reduced amounts on client past due balances
- Follow-up with approved applicants within 90 days to determine current financial status
- Recommend and make referrals to financial literacy training for approved applicants
- Submit communication materials that do not originate from UWMA to UWMA for review prior to disseminating to others
- Provide UWMA with a list of its current and expanded service area counties, including contact information
- Obtain signed releases from applicants to share all success stories with UWMA's Marketing & Communications Department

**Pathways Community Network**

Pathways Community Network was founded in 1995 as a collaboration of 28 nonprofit and local government agencies in metropolitan Atlanta, committed to providing their clients with greater access to care, and more effective care.

Pathways has a statewide presence and there were several agencies using the system for another ARRA program, the Homeless Prevention and Rapid Re-housing Program (HPRP). For the Fresh Start program the system allowed agencies to track clients and served as another way to check for possible duplication in request.

Key responsibilities included:

- Development of Fresh Start module in Pathways system
- Develop and conduct webinar trainings for Pathways system and Fresh Start module
- Provide technical assistance to agencies

## **Program Implementation**

Demand for the Fresh Start program increased exponentially within weeks of the program implementation. By mid-July feedback from agencies indicated that many didn't have the capacity to keep up with the high volume of calls, walk-ins, and requests for Fresh Start assistance. Because this was a new program, the DHS & UWMA staff closely monitored the pace of the program and constantly examined ways to increase outreach.

The United Way Fresh Start Program Team identified two approaches to address the lack of access to services and information: Fresh Start Access Events and Fresh Start Blitz.

### **Approach One – Access Events**

During the initial implementation phase, Fresh Start agencies were challenged by service delivery issues including limited staff capacity; callers not being able to get through on the phone lines; and long waiting lists. As a result, program managers developed a Travel Team model to assist agencies with processing applicants around the state. The first Travel Team consisting of 10 processors had to be doubled within weeks in order to meet the demand.

The United Way Fresh Start Program Team simultaneously created 'Access Events' to help agencies expedite the processing of prescreened applicants. These events were two-day, invitation-only sessions staffed by the Travel Teams and organized to process backlogged and waitlisted applicants. The first day served as intake and second was for follow up and to process overflow from the previous day.

### **Access Event Counties**

- |              |               |
|--------------|---------------|
| 1. Lowndes   | 8. Carroll    |
| 2. Dougherty | 9. Cherokee   |
| 3. Crisp     | 10. Hall      |
| 4. Tift      | 11. Habersham |
| 5. Baldwin   | 12. White     |
| 6. Richmond  | 13. Troup     |
| 7. Bartow    | 14. Bibb      |

## **Approach Two - Blitz**

The second approach targeted counties without area service providers and communities where most residents were unfamiliar with the Fresh Start Program. The 'Blitz,' similar to the Access Events, was introduced to expand outreach and utilization of the program. The strategy was open to the public and did not require applicants to make an appointment. The one to two day events were scheduled in central locations within the region and/or required the publishing of program requirements and documentation within the local newspaper to increase transparency and minimize ineligible applications.

### **Blitz Event Counties**

Dalton                      Gwinnett                      Fannin

While these events succeeded in minimizing the agency backlog, it prompted the need for and the development of an entire processing unit in the UWMA office. The new unit included a full-time dayshift and a part time night shift of Fresh Start Specialists and Data Entry processors. The in-house processing teams were responsible for processing the applications that came from the Travel Teams.

## IMPACT EVALUATION: RESULTS & SUMMARY

The evaluation below uses three types of performance measures to answer the questions: How much? How well? Is anyone better off?

*How much?* - Measures the quantity or amount of effort, how much service was delivered. *How well?* - Measures the quality of effort, how well the service delivery and support functions were performed. *Is anyone better off?* - Measures the quality and quantity of effect on customer's lives.

## How Much?

- \$20,546,303 of emergency financial assistance provided to families in crisis
- 16,950 families received assistance
- 26,503 vendor payments processed
- 126 Jobs created in a quarter and funded by the ARRA

## How Well?

- Effectiveness & Efficiency of UWMA's Administration and Coordination
- UWMA and agencies' ability to leverage partnerships and resources

## Is Anyone Better Off?

- Families stabilized from crisis situation
- 16,950 Families are in safe and adequate housing, with working utilities

Assessment of the Fresh Start Program was conducted by The Albireo Group, A Management Consulting Firm. The program was measured using a set of performance measures using a hybrid of both a Results Based Accountability Framework and a Logic Model. The program could have been evaluated with only the Results Based Accountability Framework, but historically UWMA has used the logic model to frame the design and implementation of most of their programs, so for consistency's sake, we will also create a logic model for the Fresh Start Program. The three basic questions this evaluation is attempting to answer are: 1) How much? 2) How well? & 3) Is anyone better off?

### **Evaluation Design 1: Impact Evaluation**

**Impact evaluations** focus on questions of causality. Did the program have its intended effects? If so, who was helped and what activities or characteristics of the program created the impact? Did the program have any unintended consequences, positive or negative?

#### **Methodology: Impact Evaluation**

The methodology used for performance monitoring includes client surveys along with data collected from intake and financial reports submitted to DHS. The impact evaluation seeks to examine changes in level of risks or outcomes among program participants, but does not include comparison groups of other individuals or groups not exposed to the program. This evaluation utilizes a 30-60-90 day follow-up client survey.

### **Evaluation Design 2: Performance Monitoring**

**Performance monitoring** provides information on key aspects of how a system or program is operating and the extent to which specified program objectives are being attained (e.g., numbers of clients served compared to target goals, reductions in homelessness compared to target goals). Results are used by service providers, funders, and policymakers to assess the program's performance and accomplishments.

#### **Methodology: Performance Monitoring**

Similar to the methodology used for the impact evaluation, the methodology used for performance monitoring includes implementing client/agency surveys along with data collected from intake and financial reports submitted to DHS. Due to the fact that the Fresh Start Program is implemented in a number of communities, with non-profit organizations that vary in mission, structure, the nature and extent of project implementation, primary clients/ targets, service delivery and timelines, a "core" set of performance measures has been constructed to be used across all implementing agencies.

### **Evaluation Design 3: Process Evaluation**

**Process evaluations** answer questions about how the program operates and document the procedures and activities undertaken in service delivery. Such evaluations help identify problems faced in delivering services and strategies for overcoming these problems. They are useful to practitioners and service providers in replicating or adapting program strategies.

## **Methodology: Process Evaluation**

The methodology used for this process evaluation included focus groups and key stakeholder interviews. One facilitator and a note-taker guided the focus group discussion. Five or six general questions were selected to guide open-ended discussions lasting about an hour and a half. Key stakeholder interviews included one-on-one discussion with 15-20 questions to be answered per interview. The individual stakeholder interviews were designed to go deeper into specific and relevant issues particular to the individual or agency (as represented by the selected interviewee). The stakeholder interviews also provided an opportunity for individuals to address issues or offer opinions about a particular issue that they wouldn't ordinarily feel comfortable saying in a group setting.

A comprehensive evaluation would include the three evaluation designs above, plus a *Cost Evaluation*. A cost evaluation addresses how much the program or program components cost, preferably in relation to alternative uses of the same resources and to the benefits being produced by the program. In the current fiscal environment, programs must expect to defend their costs against alternative uses. However, the Fresh Start evaluation does not utilize a cost evaluation due to the costly nature of time and resources necessary to conduct this type of evaluation. For instance, cost-benefit studies provide estimates of the dollar benefits returned for each dollar spent on the program. This type of evaluation has rigorous requirements for: 1) an estimate of program costs, either per client or per unit of service; 2) estimates of the value of the benefits; and 3) comparative data on program impact – an estimate of outcomes with and without the program. The first two requirements can be obtained from financial records, client intake and impact evaluation strategies. The primary barrier to conducting cost-benefit analysis of service programs is placing dollar value on the benefits that go beyond the emergency financial assistance received by the client. Of course, we could put a dollar value on the total amount of emergency financial assistance provided to clients, but quantifying the value of reduction in family stress and conflict that may be symptomatic of burdensome debt or a looming eviction notice is extremely difficult. Beyond benefits to the individuals, the total value of benefits includes the *social costs averted*. These are the savings to the public that result from avoiding negative outcomes. These estimates are difficult to derive and are often based on tenuous assumptions.

## **Considerations & Limitations**

These designs cannot estimate the full impact of the program compared to no service at all, unless estimates can be based on other information on the risks of the target population. Second, the designs that track participants over time cannot control for the effects of developmental changes that would have occurred without services, or for the effects of other events outside the program's influence. Third, the extent to which the results can be assumed to apply to other groups or other settings is limited, because this design provides no information for assessing the extent to which participants were selected into the program on the basis of factors which themselves influence outcomes.

## SUMMARY OF KEY LESSONS LEARNED

The Lessons Learned is based on feedback from stakeholder interviews, implementing partner agency surveys and client follow-up surveys. The detail information can be found Appendix D & F)

### COMMUNICATION

A statewide project with multiple collaborators requires extensive communication throughout the planning and implementation phase. All stakeholders agreed that there could have been more opportunities to communicate to 1) ensure that program deliverables and objectives were being met 2) create a continuous feedback loop and 3) foster a “we’re all in this together attitude” to avoid some of the finger pointing that sometimes results from a project of this size with so many variables and stakeholders. There is also a need to over-communicate when the partners are from varying sectors: government, non-profit, intermediary, and faith based organizations.

**Lesson Learned:** Communication is a vital tool when implementing any project, but extremely critical when executing a project with several key stakeholders across a 6 month statewide initiative.

**Potential Solutions:** Invite all key stakeholders to meet at the beginning of the project, conduct more conference calls with the partners. Build a brain trust: record project meetings /conference calls and disseminate meeting minutes to stakeholders using the high-level “Issues – Decisions – Actions” approach.

### PLANNING TIME

The timeline for families to apply for Fresh Start assistance was May 21 – September 30. To successfully meet the September 30<sup>th</sup> deadline there was a very small window to plan and implement the program to maximize outreach. All stakeholders agreed there could have been more time to plan which would have given a stronger sense of ownership. Planning serves a variety of purposes for new initiatives, including to:

- Clearly define the purpose of the initiative and to establish realistic goals and objectives consistent with that mission in a defined time frame within the organization's capacity for implementation.
- Ensure the most effective use is made of the key stakeholder's resources by focusing the resources on the key priorities.
- Provide a base from which progress can be measured and establish a mechanism for informed change when needed.
- Provide clearer focus for the initiative, thereby producing more efficiency and effectiveness.
- Bridge strong teams among staff/employees, partners and leadership
- Provide the glue that keeps the team together when things go awry and they almost inevitably will – a plan doesn't stop problems from occurring, but it does lay the ground work for solving those problems effectively and in a timely manner
- Produce great satisfaction and meaning among planners, especially around the common vision of families avoiding crisis through emergency financial assistance.

**Lesson Learned:** With a new program such as Fresh Start we were the proverbial 'building the plane as you fly it' which reduces the ability to see preventable mistakes, but even the best laid out plan could not have avoided some of the issues projects of this size experience.

**Potential Solutions:** With the above bulleted list of planning benefits in mind, a realistic allocation of time to plan (i.e. all stakeholders convening on a regular basis) would have been at least three months. In addition to a three month planning phase, a one month pilot phase to follow the planning phase and a one month debrief of the pilot and incorporation of course corrections (based on lessons learned from the pilot) would have been extremely beneficial for the team and Fresh Start initiative.

## FLEXIBILITY OF PARTNERS

Throughout the implementation of the Fresh Start Program, key stakeholders became increasingly reliant upon the flexibility and adaptability of others especially when responding to crisis. All stakeholders agree that the Fresh Start Program seemed to be moving at lightning speed all the time. In this type of scenario, the degree that stakeholders can be flexible and adaptable says a lot about an organizations' ability to execute a project of this magnitude. That flexibility showed up in the amount of overtime hours worked, the additional allocation of resources for staffing and overall program needs, staff taking additional roles and responsibilities related to Fresh Start in addition to their existing workloads, the hiring of

independent contractors/ temporary staff to provide additional support to implementing partner agencies, willingness to try different approaches to ensure services were accessible across the state, and in general team members stepping up to the plate when called upon.

Shortly after the program began there was a criteria change – applicants did not have to contribute towards the outstanding debt - that was challenging for many agencies in adapting their procedures. They did not want to create a ‘hand out’ atmosphere but wanted to make sure people were not taking advantage of the program because of the high need and limited resources. After reassurance that the program was never intended to be a ‘hand out’, agencies were able to get back on track and implement the program. There was also initial concern about the difficulty of allocating the entire \$10 million. If anyone thought that nearly 17,000 Georgians would apply for the Fresh Start program and be eligible to receive assistance, the project plan may have looked a little differently. Additional data analysis of Georgian’s current socio-economic situation coupled with targeted outreach, could have better predicted the anticipated need and program response rate.

**Lesson Learned:** The common interest of providing assistance to the thousands of needy families often outweighed the changes that occurred in the first few weeks of the program. Agencies are willing to adapt but need time to assess what the changes mean to their organization. Being candid and transparent helped in diffusing frustrated agency partners.

**Potential Solutions:** Before implementation of a program this size, ensure the key components, policies for the program are intact. If not certain share with stakeholders that there is a chance the components/policies could change. Next reassure partners that they will have the chance to talk about the potential implications changes would have on the program.

**APPENDIX A: FRESH START PROCESS FLOW**

<b>Region</b>	<b>Electric</b>	<b>Water</b>	<b>Housing</b>	<b>Gas</b>	<b>Region Subtotal</b>
<b>1</b>	70,524.54	3,089.14	350,408.11	6,226.82	430,248.61
<b>2</b>	170,063.84	20,826.82	486,330.71	20,408.31	697,629.68
<b>3</b>	208,003.59	18,148.65	631,518.74	20,834.69	878,505.67
<b>4</b>	246,648.75	25,894.20	451,723.52	28,759.33	753,025.80
<b>5</b>	325,698.18	70,301.92	1,158,741.48	27,431.82	1,582,173.40
<b>6</b>	707,174.30	60,051.64	1,262,346.79	99,777.01	2,129,349.74
<b>7</b>	215,717.21	37,642.46	470,687.21	23,215.86	747,262.74
<b>8</b>	188,038.57	33,758.44	283,221.99	11,383.86	516,402.86
<b>9</b>	289,424.10	21,649.93	360,336.16	9,165.65	680,575.84
<b>10</b>	155,059.09	12,489.20	314,031.44	4,498.82	486,078.55
<b>11</b>	228,184.67	25,840.35	307,569.46	12,009.54	573,604.02
<b>12</b>	230,349.34	50,992.56	423,790.91	19,204.26	724,337.07
<b>13</b>	491,798.19	184,264.89	2,097,780.03	99,657.40	2,873,500.51
<b>14</b>	335,474.32	98,936.13	1,531,369.62	85,642.43	2,051,422.50
<b>15</b>	324,294.98	112,945.30	1,801,094.34	66,856.23	2,305,190.85
<b>16</b>	179,297.95	37,288.52	1,035,929.25	47,171.50	1,299,687.22
<b>17</b>	271,066.91	59,861.76	1,436,858.38	49,521.51	1,817,308.56
<b>Total</b>	<b>4,636,818.53</b>	<b>873,981.91</b>	<b>14,403,738.14</b>	<b>631,765.04</b>	<b>20,546,303.62</b>

**APPENDIX B: FRESH START PROCESS FLOW**

