Grantee: New York City, NY

Grant: B-11-MN-36-0103

July 1, 2012 thru September 30, 2012 Performance Report

Grant Number:
B-11-MN-36-0103

Obligation Date:

Award Date:

Grantee Name:
New York City, NY

Contract End Date:
03/10/2014

Review by HUD:
Reviewed and Approved

Grant Amount:
$9,787,803.00

Grant Status:
Active

QPR Contact:
Evan Seiler

Estimated PI/RL Funds:
$0.00

Total Budget:
$9,787,803.00

Disasters:

Declaration Number

No Disasters Found

Narratives

Summary of Distribution and Uses of NSP Funds:

The Ely Avenue project was initially conceptualized in 2006 to build ten two-family homes in the Baychester neighborhood of the Bronx. The construction began on schedule and continued until the project was 75% built. The Ely Avenue project will be carried out under NSP Eligible Use B: Acquisition and Rehabilitation and CDBG Activity Sec. 570.201(a) Acquisition. A new developer, using a combination of $1,500,000 of NSP3 funds, a private mortgage and equity would acquire the project and complete the remaining construction. Upon completion, all 20 units would be rented to low, moderate and middle-income individuals and families at, or below 120% of the area median income (AMI).
The Kelly Street 25% project consists of a 79 unit, five building portfolio located on Kelly Street in Longwood/Hunts Point neighborhood of the Bronx. The portfolio was initially acquired by a speculative investor and has since fallen into a severe state of physical distress. An affordable housing owner, WFH Advisors would purchase the portfolio of buildings using a combination of funds that includes $3,200,000 in NSP3 funds. The new owner would rehabilitate the buildings and remedy the hazardous conditions. The rehabilitation of the properties would follow the City&rsquos uniform green building policy where applicable.
The Kelly Street LMMI project consists of a 79 unit, five building portfolio located on Kelly Street in Longwood/Hunts Point neighborhood of the Bronx. The portfolio was initially acquired by a speculative investor and has since fallen into a severe state of physical distress. An affordable housing owner, WFH Advisors would purchase the portfolio of buildings using a combination of funds that includes $200,000 in NSP3 funds. The new owner would rehabilitate the buildings and remedy the hazardous conditions. The rehabilitation of the properties would follow the City&rsquos uniform green building policy where applicable.
The project located at 1520 Sedgwick Avenue is a 102 unit building in the Morris Heights neighborhood of the Bronx. This building was originally part of the Mitchell-Lama program, which provides affordable rental housing to moderate- and middle-income households. The building is also historically significant, in that it is widely recognized as a pivotal location in the birth of the global Hip Hop musical and cultural movement. Morris Heights is a neighborhood located in the western portion of the Bronx and is part of Bronx Community Board 5.
In the recent past, the property was acquired by a speculative real estate investor who quickly ran into financial trouble. As the owner&rsquos financial troubles mounted, building repairs and routine maintenance went undone. As a result of this neglect, the property began showing signs of rapid physical decline. Eventually, this owner defaulted on the mortgage and the lending institution began foreclosure proceedings. Physical conditions have continued to decline to the detriment of the building&rsquos tenants.
WFH Advisors will acquire the property through the foreclosure process using a variety of funding sources including NSP3. Once acquired, WFH Advisors will make the repairs necessary to return the buildings to safe, sanitary conditions. To ensure the long term affordability of the project, the new owner will enter into a regulatory agreement with HPD, which mandates that the building remain affordable

Summary of Distribution and Uses of NSP Funds:

to households earning 120% of AMI or less for minimum period of thirty years.
Administration activities will be carried out in the delivery of activities 1-3 in the areas of greatest need as identified in substantial amendment.

How Fund Use Addresses Market Conditions:

The City focused on identifying projects city-wide that would contribute significantly to neighborhood stabilization. To date many New York City residents have experienced significant negative effects due to high levels of foreclosure in multifamily properties that were previously purchased by speculative interests or predatory equity.
To address this particular manifestation of the foreclosure crisis, three multifamily projects in financial and in some cases physical distress have been selected. Both the Sedgwick and Kelly Street projects are multifamily projects in foreclosure. The three multifamily projects selected will create rental units to benefit low income individuals and families. The areas in which the projects are located consist primarily of households at lower income levels for which a homeownership strategy may not be feasible. These projects would create affordable, safe

housing options for such households.

Ensuring Continued Affordability:

Long-Term Affordability in a NSP-funded, multifamily rental, rehabilitation project is defined as rents affordable, as describe above, for a minimum term of thirty (30) years. Any homeownership projects would be affordable in accordance with 24 CFR 92.254.

Definition of Blighted Structure:

Blighted Structure or "blight" is not actually defined in the context of state or local law. However, "substandard or insanitary area" is defined in General Municipal Law Section 502.4 (GML Article 15, the Urban Renewal Law) as equivalent to a blighted area as follows:

The term "subtandard or insanitary area" shall mean and be interchangeable with a slum, blighted, deteriorated or deteroriating area, or an area which a blighting influence on the surrounding area.

Definition of Affordable Rents:

For rental units, "affordable rents" are defined for NSP funded projects as rents (not including utilities) paid by tenants, not exceeding 30% of the prescribed income maximum, which shall range from 30% to 120% of AMI.

Housing Rehabilitation/New Construction Standards:

New York City, acting through its Department of Housing Preservation and Development (HPD), has instituted a uniform green building policy to ensure the City&rsquos investments in affordable housing are going towards buildings that have deeper affordability through lowered utility bills and healthier living environments, while balancing maximum benefit to tenants and owners with low incremental upfront costs.
New construction projects and substantial rehabilitation projects receiving funding from HPD will be required to achieve certification with Enterprise Green Communities. The Green Communities criteria is the only comprehensive green building framework designed for affordable housing and provides proven, cost-effective standards for creating healthy and energy-efficient homes.
All rehabilitation projects, including moderate rehabs, will continue to follow the HPD&rsquos Standard Specifications Document which has been updated to integrate green elements.
It is important to note that where, if at all, the Enterprise Green Communities criteria or the HPD Standard Specifications Document contradict the HUD requirements for Housing Rehabilitation Standards, the HUD requirements shall be controlling.
HPD&rsquos Standard Specifications Document may be found at:http://www.nyc.gov/html/hpd/html/architects/specifications.shtml
Information regarding the Enterprise Green Communities certification can be found
at: http://www.greencommunitiesonline.org/tools/certification/nyc_hpd_certification.asp

Vicinity Hiring:

All project developers will follow community development assistance thresholds per 24 CFR 135.3(a)(3)(ii). HPD will oversee that, when faced with a choice between a qualified contractor/developer/job applicant located in the Project Area and a qualified contractor/developer/job applicant from outside the vicinity area, (&ldquovicinity&rdquo is defined for NSP 3 purposes as the target area or area of greatest need), developers and contractors will, to the maximum extent feasible, hire employees who resided in the vicinity of the NSP 3 projects. As HUD makes the vicinity hiring toolkit and other resources available, HPD will turn to such materials for guidance.

Procedures for Preferences for Affordable Rental Dev.:

All activities carried out under the NSP3 grant will be for developing affordable rental units.

Grantee Contact Information:

Evan Seiler
NYC Dept. of Housing Preservation and Development
100 Gold Street, 9-A3c
New York, NY 10038
p: 212.863.7511
e: seilere@hpd.nyc.gov

Overall	This Report Period	To Date
Total Projected Budget from All Sources	N/A	$9,787,803.00
Total Budget	$0.00	$9,787,803.00
Total Obligated	$0.00	$3,400,000.00
Total Funds Drawdown	$0.00	$3,400,000.00

Program Funds Drawdown	$0.00	$3,400,000.00
Program Income Drawdown	$0.00	$0.00
Program Income Received	$0.00	$0.00
Total Funds Expended	$157,432.54	$8,057,432.54
Match Contributed	$0.00	$0.00

Progress Toward Required Numeric Targets

Requirement	Required	To Date
Overall Benefit Percentage (Projected)		0.00%
Overall Benefit Percentage (Actual)		0.00%
Minimum Non-Federal Match	$0.00	$0.00
Limit on Public Services	$1,468,170.45	$0.00
Limit on Admin/Planning	$978,780.30	$0.00
Limit on State Admin	$0.00	$0.00

Progress Toward Activity Type Targets

Activity Type	Target	Actual
Administration	$978,780.30	$387,803.00

Progress Toward National Objective Targets

National Objective	Target	Actual
NSP Only - LH - 25% Set-Aside	$2,446,950.75	$3,200,000.00

Overall Progress Narrative:

All NSP3 projects have had legal closings, and funds associated with these activities have been fully expended. All but one of these closings occurred prior to the end of Q3 2012, and the remaining closing occurred in Q4 2012 so is not considered expended for purposes of this quarterly report.
>
>The Kelly St. development closed in Q4 2011, and the $3,400,000 NSP3 allotment committed to this project was expended at closing (this is activity #2 and #3 in the action plan).
>
>The $4.5mm associated with activity #4, 1520 Sedgwick Ave was expended at that development&rsquos closing in Q2 2012. This funding is supporting the acquisition of the property.
>
>Ely Avenue (Project #1) was funded by HPD's direct NSP3 allocation in Q4 2012 and will be included in the Q4 2012 QPR.
Administration costs incurred since the beginning of the grant period totals $157,432.54 and this amount is included as an expenditure in this QPR. We will be drawing down admin related costs in the coming quarter.

Project Summary

Project #, Project Title	This Report Period	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
1, Ely Avenue	$0.00	$1,500,000.00	$0.00
2, Kelly Street LH25	$0.00	$3,200,000.00	$3,200,000.00
3, Kelly Street LMMI	$0.00	$200,000.00	$200,000.00
4, 1520 Sedgwick Ave	$0.00	$4,500,000.00	$0.00
5, Administration	$0.00	$387,803.00	$0.00

Activities

Grantee Activity Number:	1
Activity Title:	Kelly St LH25

Activitiy Category:
Acquisition - general

Activity Status:
Under Way

Project Number:
2

Project Title:
Kelly Street LH25

Projected Start Date:
08/15/2012

Projected End Date:
03/11/2014

Benefit Type:
Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:
NSP Only - LH - 25% Set-Aside

Responsible Organization:
NYCHPD

Overall	Jul 1 thru Sep 30, 2012	To Date
Total Projected Budget from All Sources	N/A	$3,200,000.00
Total Budget	$0.00	$3,200,000.00
Total Obligated	$0.00	$3,200,000.00
Total Funds Drawdown	$0.00	$3,200,000.00
Program Funds Drawdown	$0.00	$3,200,000.00
Program Income Drawdown	$0.00	$0.00
Program Income Received	$0.00	$0.00
Total Funds Expended	$0.00	$3,200,000.00
NYCHPD	$0.00	$3,200,000.00
Match Contributed	$0.00	$0.00

Activity Description:

The Kelly Street LH25 project consists of a 79 unit, five building portfolio located on Kelly Street in Longwood/Hunts Point neighborhood of the Bronx. The portfolio was initially acquired by a speculative investor and has since fallen into a severe state of physical distress. An affordable housing owner, WFH Advisors would purchase the portfolio of buildings using a combination of funds that includes $3,200,000 in NSP3 funds. The new owner would rehabilitate the buildings and remedy the hazardous conditions. The rehabilitation of the properties would follow the City&rsquos uniform green building policy where applicable.

Location Description:

Address information is listed below, but this development is located in the the Longwood/Hunts Point neighborhood of the Bronx. The relevant buildings are on a block that is well served by transit and proximate to a nearly 8 acre park. It is also 2 blocks away from a heavily used interstate highway (The Bruckner Expressway). Despite these ameneties, the census tract has a NSP3 foreclosure score of 17, about the state minimum score of 16. It has 13.5% of mortgages estimated to be delinquent, and a vacancy rate that is around 7-8%. Lot information is as follows:

Address	Block	Lot	Census Tract
916 Kelly St. Bronx, NY 10459	02711	0006	8700
920 Kelly St. Bronx, NY 10459	02711	0007	8700
924 Kelly St. Bronx, NY 10459	02711	0008	8700
928 Kelly St. Bronx, NY 10459	02711	0010	8700
935 Kelly St. Bronx, NY 10459	02703	0018	8700

Activity Progress Narrative:

NSP3 funding associated with this development has been fully expended was drawn down in Q2 2012. When development is fully complete, additional information will be added under the accomplishments tabs. Ultimately 16 units of housing affordable at 50% AMI will be created with the assistance of this activity.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	5/5

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	2
Activity Title:	Kelly Street LMMI

Activitiy Category:
Acquisition - general

Activity Status:
Under Way

Project Number:
3

Project Title:
Kelly Street LMMI

Projected Start Date:
03/11/2012

Projected End Date:
08/15/2014

Benefit Type:
Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:
NSP Only - LMMI

Responsible Organization:
NYCHPD

Overall	Jul 1 thru Sep 30, 2012	To Date
Total Projected Budget from All Sources	N/A	$200,000.00
Total Budget	$0.00	$200,000.00
Total Obligated	$0.00	$200,000.00
Total Funds Drawdown	$0.00	$200,000.00
Program Funds Drawdown	$0.00	$200,000.00
Program Income Drawdown	$0.00	$0.00
Program Income Received	$0.00	$0.00
Total Funds Expended	$0.00	$200,000.00
NYCHPD	$0.00	$200,000.00
Match Contributed	$0.00	$0.00

Activity Description:

The Kelly Street LMMI project consists of a 79 unit, five building portfolio located on Kelly Street in Longwood/Hunts Point neighborhood of the Bronx. The portfolio was initially acquired by a speculative investor and has since fallen into a severe state of physical distress. An affordable housing owner, WFH Advisors would purchase the portfolio of buildings using a combination of funds that includes $200,000 in NSP3 funds. The new owner would rehabilitate the buildings and remedy the hazardous conditions. The rehabilitation of the properties would follow the City&rsquos uniform green building policy where applicable.

Location Description:

This is the same set of buildings as in activity #1 (also know as project #2), "Kelly Street LH25". Please see that activity for more information on the location, and find the addresses repeated below. Please note that to avoid double counting in DRGR, we have including the property count (5) in the Kelly Street 25% activity, and left the property count blank in this activity. They are seperate programs within the same buildings. The unit counts can be added as each activity is assisting disctinct units.

Address	Block	Lot	Census Tract
916 Kelly St. Bronx, NY 10459	02711	0006	8700
920 Kelly St. Bronx, NY 10459	02711	0007	8700
924 Kelly St. Bronx, NY 10459	02711	0008	8700
928 Kelly St. Bronx, NY 10459	02711	0010	8700
935 Kelly St. Bronx, NY 10459	02703	0018	8700

Activity Progress Narrative:

NSP3 funding associated with this development has been fully expended was drawn down in Q2 2012. When development is fully complete, additional information will be added under the accomplishments tabs. Ultimately 6 units of housing affordable that meet the Low Moderate Middle Income Housing (LMMH) National Objective in an Area of Greatest Need will be created

with the assistance of this activity.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	3
Activity Title:	1520 Sedgwick Ave LLMI

Activitiy Category:
Acquisition - general

Activity Status:
Under Way

Project Number:
4

Project Title:
1520 Sedgwick Ave

Projected Start Date:
06/15/2012

Projected End Date:
03/11/2014

Benefit Type:
Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:
NSP Only - LMMI

Responsible Organization:
NYCHPD

Overall	Jul 1 thru Sep 30, 2012	To Date
Total Projected Budget from All Sources	N/A	$4,500,000.00
Total Budget	$0.00	$4,500,000.00
Total Obligated	$0.00	$0.00
Total Funds Drawdown	$0.00	$0.00
Program Funds Drawdown	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00
Program Income Received	$0.00	$0.00
Total Funds Expended	$0.00	$4,500,000.00
NYCHPD	$0.00	$4,500,000.00
Match Contributed	$0.00	$0.00

Activity Description:

The project located at 1520 Sedgwick Avenue is a 102 unit building in the Morris Heights neighborhood of the Bronx. This building was originally part of the Mitchell-Lama program, which provides affordable rental housing to moderate- and middle-income households. The building is also historically significant, in that it is widely recognized as a pivotal location in the birth of the global Hip Hop musical and cultural movement. Morris Heights is a neighborhood located in the western portion of the Bronx and is part of Bronx Community Board 5.
In the recent past, the property was acquired by a speculative real estate investor who quickly ran into financial trouble. As the owner&rsquos financial troubles mounted, building repairs and routine maintenance went undone. As a result of this neglect, the property began showing signs of rapid physical decline. Eventually, this owner defaulted on the mortgage and the lending institution began foreclosure proceedings. Physical conditions have continued to decline to the detriment of the building&rsquos tenants.
WFH Advisors will acquire the property through the foreclosure process using a variety of funding sources including NSP3. Once acquired, WFH Advisors will make the repairs necessary to return the buildings to safe, sanitary conditions. To ensure the long term affordability of the project, the new owner will enter into a regulatory agreement with HPD, which mandates that the building remain affordable to households earning 120% of AMI or less for minimum period of thirty years.

Location Description:

This development is in the Morris Heights neighborhood of the Bronx. This is a neighborhood just across the Harlem River from Manhattan on the West side of the Bronx, just north of where I-95 cuts across Manhattan from New Jersey over the George Washington Bridge before it cuts through the Bronx via the Cross Bronx Expressway en route to Connecticut. The Major Deegan expressway connects with I-95 in this area of the Bronx. The tract has a NSP3 Foreclosure score of 16, which is at the New York State threshold.

Address:	Block:	Lot:	Census Tract:
1520 Sedgwick Ave. Bronx, NY 10453	02880	0017	205000

Activity Progress Narrative:

The 1520 Sedgwick Avenue project will be carried out under NSP Eligible Use B: Acquisition and Rehabilitation and CDBG Activity Sec. 570.201(a) Acquisition. The project will serve the Low Moderate Middle Income Housing (LMMH) National Objective in an Area of Greatest Need. Almost 100% of households in the sub-borough area are renters. (Housing New York City, 2005 report). As such, HPD has selected the 1520 Sedgwick Avenue rental project rather than a homeownership project.
>
>1520 Sedgwick Ave closed on financing in Q2 2012. At this closing, all $4,500,000 of NPS3 support that was budgeted for this development was expended. HPD staff is gathering the proper documentation and will drawdown the funds in DRGR once all documentation has been reviewed internally. NSP3 funding represents just over 1/4 of the $16.8mm total development budget for this building. When rehab work is completed, beneficiary information will be entered into DRGR.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	2/1

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Housing Units	0	28/102
# of Multifamily Units	0	28/102

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	4
Activity Title:	Ely Avenue LMMI

Activitiy Category:
Acquisition - general

Activity Status:
Under Way

Project Number:
1

Project Title:
Ely Avenue

Projected Start Date:
06/15/2011

Projected End Date:
03/11/2013

Benefit Type:
Direct (HouseHold)

Completed Activity Actual End Date:

National Objective:
NSP Only - LMMI

Responsible Organization:
NYCHPD

Overall	Jul 1 thru Sep 30, 2012	To Date
Total Projected Budget from All Sources	N/A	$1,500,000.00
Total Budget	$0.00	$1,500,000.00
Total Obligated	$0.00	$0.00
Total Funds Drawdown	$0.00	$0.00
Program Funds Drawdown	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00
Program Income Received	$0.00	$0.00
Total Funds Expended	$0.00	$0.00
NYCHPD	$0.00	$0.00
Match Contributed	$0.00	$0.00

Activity Description:

The Ely Avenue project was initially conceptualized in 2006 to build ten two-family homes in the Baychester neighborhood of the Bronx. The construction began on schedule and continued until the project was 75% built. The Ely Avenue project will be carried out under NSP Eligible Use B: Acquisition and Rehabilitation and CDBG Activity Sec. 570.201(a) Acquisition. A new developer, using a combination of $1,500,000 of NSP3 funds, a private mortgage and equity would acquire the project and complete the remaining construction. Upon completion, all 20 units would be rented to low, moderate and middle-income individuals and families at, or below 120% of the area median income (AMI).

Location Description:

Ely Ave sites are located in census tract 0462.02 in the Laconia neighborhood in the Northeastern section of the Bronx. This tract has an NSP3 need score of 19, whereas the statewide minimum is 16. This score is driven by an estimated mortgage delinquency rate of over 17%. The addresses are as follows:
2901-2919 (10 addresses) Ely Avenue, Bronx NY 10469.

Activity Progress Narrative:

The Ely Avenue project will be carried out under NSP Eligible Use B: Acquisition and Rehabilitation and CDBG Activity Sec. 570.201(a) Acquisition. The project will serve the Low Moderate Middle Income Housing (LMMH) National Objective in an Area of Greatest Need.
>
>Ely Avenue had its loan closing in October 2012, and the funds were considered expended at this time, however this will not be counted in the NSP3 Q3 2012 QPR. Following the acquisition which was assisted with NSP3 funds, the developer will complete construction and ultimately 20 units of affordable rental housing will be made available to income-eligible households.

Accomplishments Performance Measures

	This Report Period	Cumulative Actual Total / Expected
	Total	Total
# of Properties	0	10/10

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

No Activity Locations found.

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	

Grantee Activity Number:	5
Activity Title:	Administration

Activitiy Category:
Administration

Activity Status:
Under Way

Project Number:
5

Project Title:
Administration

Projected Start Date:
03/15/2011

Projected End Date:
03/15/2014

Benefit Type:
( )

Completed Activity Actual End Date:

National Objective:
N/A

Responsible Organization:
NYCHPD

Overall	Jul 1 thru Sep 30, 2012	To Date
Total Projected Budget from All Sources	N/A	$387,803.00
Total Budget	$0.00	$387,803.00
Total Obligated	$0.00	$0.00
Total Funds Drawdown	$0.00	$0.00
Program Funds Drawdown	$0.00	$0.00
Program Income Drawdown	$0.00	$0.00
Program Income Received	$0.00	$0.00
Total Funds Expended	$157,432.54	$157,432.54
NYCHPD	$157,432.54	$157,432.54
Match Contributed	$0.00	$0.00

Activity Description:

Administration activities will be carried out in the delivery of activities 1-4 in the areas of greatest need as identified in substantial amendment.

Location Description:

100 Gold St, NY NY 10038

Activity Progress Narrative:

HPD staff dedicated to NSP3 administration have accumulated $157,432.54 in administration costs since the beginning of the grant period. Through the end of the grant period, HPD has allocated $387,803 in administration costs, which equates to under 4% of the total NSP3 grant, which is below the 10% administration cap set under the terms of the NSP3 grant allocation. These funds support 2 full time HPD staffpersons.

Accomplishments Performance Measures

No Accomplishments Performance Measures found.

Beneficiaries Performance Measures

No Beneficiaries Performance Measures found.

Activity Locations

Address	City	County	State	Zip	Status / Accept
			New York	-	Not Validated / N

Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

Other Funding Sources	Amount
No Other Funding Sources Found	
Total Other Funding Sources	