Grantee: Arkansas

Grant: B-25-DU-05-0001

January 1, 2026 thru March 31, 2026 Performance

Grant Number:
B-25-DU-05-0001

Obligation Date:

Award Date:

Grantee Name:
Arkansas

Contract End Date:
04/27/2031

Review by HUD:
Original - In Progress

Grant Award Amount:
$59,048,000.00

Grant Status:
Active

QPR Contact:
No QPR Contact Found

LOCCS Authorized Amount:
$59,048,000.00

Estimated PI/RL Funds:
$0.00

Total Budget:
$59,048,000.00

Disasters:

Declaration Number

FEMA-4698-AR

Narratives

Disaster Damage:

The U.S. Department of Housing and Urban Development (HUD) announced that the state of Arkansas will receive $59,048,000 in funding to support long-term recovery efforts following the 2023 severe storms and tornadoes (DR-4698) and 2024 severe storms, straight-line winds, tornadoes, and flooding (DR-4788) through the Arkansas Development Finance Authority (ADFA). Community Development Block Grant-Disaster Recovery (CDBG-DR) funding is designed to address needs that remain after all other assistance has been exhausted. Funds will be used to address remaining unmet needs in Arkansas with a focus on the HUD-designated most impacted and distressed (MID) counties of Benton, Cross, and Pulaski.
March 2023 Event: On March 31, 2023, a severe tornado (rated EF3/165 MPH peak wind) tracked just over 34 miles in Pulaski County, from West Little Rock through North Little Rock, Sherwood and Jacksonville, before finally weakening on the southeast side of Cabot (Lonoke County). This single event was the most severe tornado event in Little Rock (within Pulaski County) since January 21, 1999, and was a part of a storm system that resulted in at least 177 tornadoes across multiple states, along with damaging wind and large hail. The majority of the reported tornadoes (147) occurred in northern and eastern Arkansas, with a dozen of these rated EF3 or higher. The tornado caused extensive damage across urban and suburban areas, severely impacting residential neighborhoods, schools, and commercial districts. In total, approximately 2,700 structures were damaged or destroyed, and over 60,000 power outages were reported—50,000 of which occurred in Pulaski County alone. More than fifty people were injured and one fatality was reported.
A Presidential declaration of disaster was issued on April 2, 2023, designating the event as DR-4698. This declaration allowed residents of three counties (Cross, Lonoke, Pulaski) to apply for FEMA Individual Assistance (IA). In total, 3,597 individuals were approved for a total of $9,847,643 in assistance.
In addition to FEMA IA, the declaration extended Public Assistance (PA) to state, local, and tribal governments (along with select non-profits) in the same three counties eligible for IA (Cross, Lonoke, Pulaski).
May 2024 Event: Between May 24 to May 27, 2024, Arkansas experienced severe storms, straight line winds, tornadoes, and flooding across the northern counties of the state. Seventeen tornadoes touched down on May 26, 2024, and while most were rated EF0/EF1, some were rated EF3, with winds of 140 MPH. This was the highest number of tornadoes recorded in a single day since April 25, 2011. Ten fatalities were reported in total, with half of the casualties directly related to tornadoes in Boone, Marion, and Baxter Counties. This was the deadliest disaster in the state since 2014. Severe storms and high winds, coupled with the rainfall earlier in the week, led to flooding and downed trees across the state. By the end of the disaster event, more than 120,000 households were without power. As of May 31, 2024,at least 300 homes were confirmed to be damaged or destroyed.
A presidential declaration of disaster was issued on May 30, 2024, designating the event as DR-4788. This declaration allowed residents of eight counties (Baxter, Benton, Boone, Fulton, Greene, Madison, Marion, and Randolph) to apply for FEMA IA. In total, 2,284 individuals were approved for a total of $8,149,911 in assistance.
In addition to FEMA IA, the declaration extended PA to state, local, and tribal governments (along with select non-profits) in seven of the eight counties eligible for IA (Baxter, Benton, Boone, Fulton, Madison, Marion, Randolph) along with three additional counties: Caroll, Sharp and Nevada. Greene County was eligible for IA but not PA.

Recovery Needs:

To meet disaster recovery needs, the appropriations act(s) making CDBG-DR funds available have imposed additional requirements and authorized HUD to modify the rules that apply to the annual CDBG program to enhance flexibility and facilitate a quicker recovery. HUD has allocated $59,048,000 in CDBG-DR funds to Arkansas in response to the 2023 severe storms and tornadoes (DR-4698) and 2024 severe storms, straight-line winds, tornadoes, and flooding (DR-4788) through the Allocation Announcement Notice (90 FR 4759) published on January 16, 2025 and following the guidance established in the Universal Notice (90 FR 1754) updated March 19, 2025 via memorandum. This allocation was authorized through the Disaster Relief Supplemental Appropriations Act, 2025.
The information collected through the unmet recovery and mitigation needs assessment process serves as the foundation

for the State’s Community Development Block Grant – Disaster Recovery (CDBG-DR) program funding and prioritization decisions.
To prepare for the unmet needs assessment, the ADFA consulted with and drew on data from the following sources:
• U.S. Department of Housing and Urban Development (HUD)
• Federal Emergency Management Agency (FEMA)
• U.S. Army Corps of Engineers (USACE)
• Small Business Administration (SBA)
• U.S. Census Bureau
• U.S. National Oceanic and Atmospheric Administration (NOAA)
• Local Governments
The data gathered allowed ADFA to identify and prioritize critical unmet needs for long-term community recovery in the impacted areas. The quality of the assessment is directly tied to the quality and completeness of the data that is available. The assessment attempts to consider work already accomplished for the recovery and community goals. The assessment allows ADFA to design recovery programs that are responsive to the actual remaining needs on the ground.
This section presents the State’s Unmet Needs Assessment, focusing on four sectors as required for the analysis: housing, infrastructure, economic revitalization, and public services. The Unmet Needs Assessment includes a review of housing needs, emphasizing damaged residential properties, particularly among low- and moderate-income (LMI) households. Infrastructure assessments highlight damage to critical public facilities and transportation systems, all essential to community resilience. Economic impacts in the assessment reveal challenges faced by local businesses and workforce disruptions, underscoring the need for economic recovery efforts.
Quantified Disaster Impacts and Exacerbated Pre-Existing Needs of Housing, Infrastructure, Economic Development, Other Financial Assistant and Remaining Unmet Need displays an overview of the direct/indirect needs, financial assistance budgeted and obligated to those needs, and the remaining unmet need across seven major cost categories. The table highlights housing and infrastructure as the greatest unmet needs. As such, Arkansas should prioritize funding for new construction housing (rental and single family) and infrastructure support (including FEMA match), to ensure a comprehensive and effective recovery process.
Housing
This housing needs assessment utilizes public data from FEMA, SBA, housing, and census sources. This assessment identifies the disaster-imposed needs for rehabilitation, reconstruction, or relocation of housing stock, as well as necessary repairs and upgrades to impacted infrastructure to help communities recover.
According to the Northwest Arkansas Council’s website, Northwest Arkansas is the 18th fastest-growing metropolitan area in the U.S., growing each day by an approximately 36 people (or 252 people per week). The Council predicts that the population will reach one million by 2050.15 While this growth is positive for the booming economy, it also brings challenges such as rising housing costs, traffic congestion, and physical infrastructure issues, all which threaten the quality of life for residents. This data underscores the importance of investing CDBG-DR funds into new housing construction for both single and multi-family units.
To provide additional context for the housing recovery unmet need, the state-wide median home sale price has steadily risen over the past five years, including in the MID counties (Benton, Cross, and Pulaski). Following the disasters in March 2023 and May 2024, there was a brief uptick in the median home sale price in Cross County. This can be partly attributed to a lower supply due to damage and increased demand, which pushed housing prices higher for properties with and without damage.
The most dramatic increase can be seen in Benton County, where the median home sale price has roughly doubled since 2019.
MID Population and Housing Units displays the populations of each of the MID counties (Benton, Cross, and Pulaski counties) according to the most recent and available U.S. Census data. Cross County has a much lower population and number of housing units than the other two MID counties.
While FEMA Individual Assistance (IA) provided direct support to affected households, it does not address structural rehabilitation or replacement of rental units. Therefore, the unmet rental housing need remains significant and is addressed through targeted CDBG-DR programming.
Rental and Owner-Occupied Single Family and Multifamily Housing
The data in Table 10: FEMA IA Owner-Occupied Applicants demonstrates the impact and assistance received by homeowners in various Arkansas counties affected by DR-4698 and DR-4788. It displays the number of FEMA applicants, inspections, and the extent of damage and FEMA assistance across different counties in Arkansas.
The three MID counties (Benton, Cross, and Pulaski) had the highest numbers of total FEMA verified loss across all counties. The total owner-occupied FEMA-verified loss for Benton County amounted to $10,410,679, with an average verified loss of $2,644 per applicant, highlighting homeowners’ financialburden. A total of 1,355 homes were inspected and found to be damaged, highlighting the extensive need for housing support in the area. The approval of 1,318 applicants for assistance further underscores the urgent demand for recovery resources.
Cross County, despite its lower population and application numbers, had the highest total FEMA verified loss at $47,921,101, accounting for over 70% of the verified loss across all eleven IA-eligible counties. While there were fewer approved Cross County applicants (396) than in Benton County (1,318) and Pulaski (812), the average verified loss in Cross was notably higher, with an average of $9,803 per applicant. This suggests that the damage to homes in Cross County was more severe, requiring more extensive repairs or complete reconstruction. This higher average loss indicates that FEMA IA funds received may not be sufficient to meet the needs of residents, especially for homes that are beyond repair. Pulaski County, which has the highest population of the three MID areas, has the lowest average FEMA verified loss amongst owner-occupied applicants at $1,743. MID Population and Housing Stock is that 1,639 out of Cross County’s 7,553 total housing units submitted applications for FEMA Individual Assistance. This means that 21.7% of all housing units were affected—highlighting that more than one in five households in the county experienced disaster-related impacts.
FEMA IA Tenant Applicants displays a overview of Arkansas tenants affected by both disasters. Pulaski County had the highest number of tenant FEMA applicants who received assistance (1,894 out of 4,973). Pulaski County reported a significantly higher FEMA-verified loss than other counties, including the two additional MIDs—Benton and Cross. The total verified loss in Pulaski reached $1,610,835, with an average of $324 per applicant. While Pulaski’s average verified loss per applicant was not as high as other counties, the application total was significantly higher (365% higher) than Benton’s tenant application rate (1,362). Pulaski County’s total verified loss was the lowest amongst the three MID counties for homeowners ($4,191,264), but the highest for renters, at $1,610,835. Although renter demand for the program was high in Pulaski County, their average verified loss was just 18.6% of that reported by owner-occupied applicants. This suggests that renters experienced more widespread housing damage, but it was generally less severe.
Most severe damage occurred in the MID counties, especially in Cross County. Although Cross had fewer approved applicants, likely due to its smaller population, the average verified loss for both homeowners and renters was more than twice that of the other MID counties. In contrast, Benton County had a comparable number of approved tenant applicants, but a much lower average verified loss of $306, indicating that rental housing damage there was less severe.
Total FEMA IA Application Numbers by County displays application and application approval rates for homeowners and renters who applied for FEMA IA in the MID counties. Out of the 1,629 Cross County households that applied with various levels of damage, only 857applications (52.6%) were approved. Approximately 47.4% of Cross County residents affected by disaster damage have not received FEMA assistance. While this may not seem high, Cross County actually has the highest FEMA application approval rate among MID counties at 52.6%. In comparison, Benton and Pulaski counties have lower approval rates—35.4% and 36.7%, respectively. Given their much larger populations, it's expected that these counties would have more applications overall. However, the data still points to a substantial number of residents in Benton and Pulaski with unmet recovery needs.
FEMA IA Applications by Housing Type Total and Table 14: FEMA IA Applications by Housing Type by County provides a breakdown of the number of FEMA IA applications by housing type. Below, Table 13 contains data across various counties in

Arkansas. The table categorizes the applications into different residence types, including apartments, condos, houses/duplexes, mobile homes, townhouses, and travel trailers. These tables also display the percentages of ownership categories relative to housing type. FEMA IA Applications by Housing Type total is 86.24% of all owners and 42.87% of all renters reside in houses/duplexes. Approximately 65.46% of all applicants resided in a house or duplex, indicating that houses/duplexes are the structure type that was most impacted by these disasters.

Benton County had the highest proportion of affected homes classified as houses or duplexes, with 81% of applicants residing in these structures—compared to 66% in Cross County and 54% in Pulaski. Among owner-occupied applicants in Benton, 89.38% lived in a house or duplex. Apartments were the next most common structure type, but they accounted for less than 6% of Benton's total applicants (313 individuals). In Cross County, 66% of applicants live in houses or duplexes. Apartments made up 15% of applicants, closely followed by mobile homes at 14%. Pulaski County received the highest number of applications overall (7,401). Of these, 53.76% were from residents in houses or duplexes (3,979), while 2,464 applicants—over 33%—lived in apartments. This is notably higher than the apartment residency rates in Benton (6%) and Cross (15%).

Across all three MID counties, houses and duplexes represented the dominant structure type, accounting for more than 65% of applicants. Apartments were the second most common but made up only 21% of total applicants across Benton, Cross, and Pulaski.

The data for owner-occupied units informs us about the extent of damage and the number of affected properties across various Arkansas counties. The MID counties contain the vast majority (88.5%) of damaged owner-occupied units across the state. Benton County has the highest number of damaged units, totaling 3,937 properties, or 48.8% of all damaged owner-occupied units. An overwhelming number of these properties (83.8%) experienced only minor-low grade damage. Pulaski County, with the second highest total number of units damaged (2,404), experienced a similar distribution of damage, with 92.3% of all units reporting only minor-low damage. Cross County reported the highest number of units that experienced major-low,ajor-high, and severe damage. Although these units did not represent the majority of reported damage, they accounted for nearly 16% of affected structures in Cross County. In comparison, similar units made up only 7.5% of reported damage in Benton County and 3.6% in Pulaski County. This suggests that, despite having fewer total units impacted, Cross County experienced more severe damage relative to its size.

A notable differences from the owner-occupied data compared to rental. While Benton reported the highest number of damaged owner-occupied units, 67.5% of the damaged rental units in the state are located in Pulaski County. The vast majority of rental units across all counties experienced minor-low grade damage. Once again, 97% of damaged rental units are located within the three MID counties.

Homeowners with Flood Insurance by county reveals a lack of flood insurance coverage among homeowners across various counties, leaving them particularly vulnerable after DR-4788. Of the 8,074 FEMA Individual Assistance applicant homeowners, a staggering 7,977—representing 98.80%—did not have flood insurance. Only 97 applicants (1.20%) had coverage. In the MID-designated areas, flood insurance coverage was similarly scarce:

- Benton County: 98.75% of residents lacked flood insurance
- Cross County: 98.64% lacked coverage
- Pulaski County: 99.04% lacked coverage

These figures highlight a critical vulnerability—residents in these counties were overwhelmingly uninsured, leaving them without a vital resource for recovery after flooding events.

Owner-Occupied Units with and without Flood Insurance by Income provides insights into the distribution of flood insurance coverage among owner-occupied units across different income categories. Out of 8,074 homeowners, there are incredibly limited rates (less than 0.5%) of flood insurance policy holders across all income categories.

The National Flood Insurance Program (NFIP) is a federally funded and managed insurance program. Because enrollment is voluntary, NFIP claims do not represent all flood-affected households—but they do offer insight into the scale of flood damage after a disaster. Pulaski County, the most populous of the MID counties, received the highest number of NFIP payments. However, these figures should not be confused with the number of homeowners and renters who applied for FEMA Individual Assistance (IA).

Manufactured housing units can be particularly susceptible to severe wind and tornado events like those experienced in the two disaster declarations. Manufactured Housing Units impacted by Disaster reveals varying degrees of impact on manufactured housing units across counties. Cross County experienced the highest rate of impact, reporting damage on 19.69% of all MHUs in the county. With nearly one in five MHU households impacted, it can be assumed that MHU parks experienced widespread damage in Cross County. In total, there is $1,539,894 remaining in unmet need from MHUs in Cross County alone. While the other MID counties (Benton and Pulaski)experienced a high rate of damage to houses/duplexes in comparison to other counties across the state, their rates of damage (6.77% and 1.71% respectively) to MHU units were less than the proportion of units damaged in Cross County.

Owners of manufactured homes frequently encounter financial challenges when their properties are damaged. This analysis highlights the urgent need for targeted disaster recovery efforts focused on manufactured housing units, especially in the most heavily impacted areas. Notably, 73.5% of the remaining unmet needs for these units are concentrated in the MID counties.

<u>Total Home Loans Approved by SBA</u>

Total Disaster Home Loans approved by SBA is a clear concentration of need within the MID counties, accounting for nearly 93% of all loans. The total verified loss across all counties is lower than the current SBA loan amount, especially in Cross and Pulaski counties, where the loan amount only makes up for 36% and 38% of the respective total verified loss.

<u>Public Housing (Including HUD-assisted Housing) & Other Housing</u>

No public housing authorities (PHAs) reported any damage as a result of the disasters.

ADFA surveyed the disaster damage to the units participating in the Low-Income Housing Tax Credit (LIHTC) and HOME Investment Partnerships Program (HOME), only 11 units were damaged and all damaged units are being repaired using insurance funds. Therefore, there is no reported unmet need for these units within MID counties. Information on housing choice voucher units was not available at the time of drafting this action plan.

<u>Emergency Shelters, Interim, and Permanent Housing</u>

HUD annually publishes the Continuum of Care (CoC) Homeless Assistance Programs dashboard reports that show CoC geographic areas and changes in geographic coverage over time. The reports also contain summary data from the Point-in-Time (PIT) count and Housing Inventory Count (HIC), providing an overview of a CoC's performance in utilizing their CoC awards to serve houseless individuals. Continuum of Care (CoC) Entities present homeless counts reported by participating CoC organizations, with data reflecting both MID counties and their grouping alongside non-MID counties.

The number of those experiencing housing instability, whether in an emergency shelter, transitional housing, or unsheltered at the time of the disaster. The data reveals that across the state, a total of 5,031 individuals are experiencing housing instability at the time of the disaster, with nearly half (2,473) living unsheltered. FEMA-declared areas account for a significant portion of this population, comprising 2,248 individuals, over 80% of whom are either in emergency shelters or unsheltered. Transitional housing remains the least utilized shelter tpe statewide, representing just 586 individuals. These figures highlight the need for long-term housing solutions, particularly in disaster-affected regions where vulnerability is heightened.

Infrastructure

FEMA's Public Assistance Program offers supplemental grants to state, tribal, territorial, and local governments, as well as certain types of private non-profits. This support enables communities to efficiently respond to and recover from major disasters or emergencies. While FEMA provides grant assistance for recovery efforts, it requires a non-federal share amounting to 25% of the project cost. This expense must be covered by the state or local government, which can pose a challenge to already strained resources. Community Development Block Grant Disaster Recovery (CDBG-DR) funds can be utilized to cover the non-federal share pertaining to public facilities.

FEMA Public Assistance (PA) by total cost, federal share, and non-federal share. As is commonly observed with FEMA allocations, the largest single expenditure (50%) was directed towards debris removal, followed by emergency protective

measures (20.78%). Additionally, the repair of public facilities represented a significant portion of the cost.
The HUD MID counties reported the greatest total costs at 83% and need for non-federal share. The data shows an overall fund utilization rate of about 81%, with $115.3M allocated and $92.9M spent. Pulaski, Cross, and Benton counties received the largest shares and maintained strong spending. Most counties hover around 75% utilization, while Lonoke leads with over 93%. The remaining $22.4M offers room for reallocation or program expansion, with targeted support needed to accelerate progress in slower regions FEMA also facilitates the Hazard Mitigation Grant Program (HMGP) to assist in the recovery effort.   For Hazard Mitigation, out of the overall total of over $18 million, Pulaski County alone accounts for over $10 million.
The majority of HMGP funding has gone toward safe room construction which is an eligible CDBG-DR activity.
Economic Revitalization
In addition to home loans, the SBA offers disaster loans to businesses to help cover uninsured losses or costs not funded by FEMA. These loans can also be used for everyday operating expenses the business would have been able to pay if the disaster hadn’t happened. SBA business loans approved in the wake of the disaster show a high concentration of need in the MID counties, accounting for nearly 95% of all loans. In both Benton and Pulaski, the total verified loss is greater than the current SBA loan amount, pointing to economic unmet need.
Public Services
There is currently no identified unmet need for public services. If ADFA determines that a public service unmet need requiring CDBG-DR funding arises, this section will be revised to reflect that need.
Conclusion
ADFA has taken careful steps to gather, collect, and analyze data from federal, state, and local resources to identify where Arkansans have faced impacts from declared disasters and what types of needs persist. The unmet needs analysis shows remaining unmet need in the areas of housing and infrastructure, especially within the MID areas of Benton, Cross, and Pulaski counties. The data on commercial vacancies and building permits seem to indicate that businesses in the area are recovering.
Mitigation Needs Assessment
In accordance with HUD guidance, the State of Arkansas completed the following Mitigation Needs Assessment. The State reviewed existing hazard plans, and past Action Plans of the State’s earlier CDBG-DR grants recently approved by HUD, to develop a multi-hazard risk-based Mitigation Needs Assessment. This assessment informs and supports the mitigation activities proposed in this Action Plan, with a focus on addressing and analyzing all significant current and future hazard risks. This mitigation needs assessment analyzes statewide risks with specific sections detailing hazards in the most impacted areas (Benton, Cross, and Pulaski Counties).

There have been forty-one presidentially declared disasters in the State of Arkansas since 2000. The most common natural disasters that cause damages to an extent that results in a federal disaster declaration are severe storms. Since 2000, there have been thirty-one declared severe storm-related disasters (excluding severe winter storms) and ten tornado-related disasters.16 This historical pattern of extreme weather is expected to continue and become more severe due to increasing hazards. Based on this, mitigation measures to reduce impacts caused by these types of hazards are critical.
Every county in the State has been impacted by one or more of these events and has resulted in the devastating loss of life and hardship of Arkansas residents, forcing many to relocate, exhaust their financial assets and undermine the security of living in their homes or investing in their properties or businesses. Flood loss insurance claims are particularly costly with 5,723 claims totaling over $185,461,057.83 in Arkansas since 1991.

Overall	This Report Period	To Date
Total Projected Budget from All Sources	$56,095,600.00	$59,048,000.00
Total Budget	$56,095,600.00	$59,048,000.00
Total Obligated	$0.00	$2,952,400.00
Total Funds Drawdown	$0.00	$5,138.39
Program Funds Drawdown	$0.00	$5,138.39
Program Income Drawdown	$0.00	$0.00
Program Income Received	$0.00	$0.00
Total Funds Expended	$0.00	$5,138.39
HUD Identified Most Impacted and Distressed	$0.00	$0.00
Other Funds	$ 0.00	$ 0.00
Match Funds	$ 0.00	$ 0.00
Non-Match Funds	$ 0.00	$ 0.00

Funds Expended

Overall	This Period	To Date
ADFA	$ 0.00	$ 5,138.39
ARKANSAS DEVELOPMENT FINANCE AUTHORITY	$ 0.00	$ 0.00

Progress Toward Required Numeric Targets

Requirement	Target	Projected	Actual
Overall Benefit Percentage	70.00%	79.20%	.00%
Overall Benefit Amount	$38,566,920.00	$43,633,698.58	$.00
Limit on Public Services	$8,857,200.00	$.00	$.00
Limit on Admin/Planning	$11,809,600.00	$3,952,400.00	$5,138.39
Limit on Admin	$2,952,400.00	$2,952,400.00	$5,138.39
Most Impacted and Distressed	$59,048,000.00	$58,048,000.00	$.00

Overall Progress Narrative:

ADFA continues to work with HUD TA Consultants to finalize policies and procedures for all programs.
ADFA continues to meet wih and consult ADEM (Arkansas Department of Emergency Management) on programs.
ADFA published Policies and Procedures for its FEMA Non-Federal Match program January 2026.
ADFA published Policies and Procedures for its Local Prepardness Planning program January 2026.

Project Summary

Project #, Project Title	This Report	To Date	
	Program Funds Drawdown	Project Funds Budgeted	Program Funds Drawdown
1 - 2025 ADMIN, 1 - 2025 ADMIN	$0.00	$2,952,400.00	$5,138.39
2 - 2025 Planning, 2 - 2025 Planning	$0.00	$1,000,000.00	$0.00
3 - 2025 - Non-Fed Match, 3 - 2025 -Non-Fed Match	$0.00	$6,095,600.00	$0.00
3.2 - 2025 Infrastructure Housing, 3.2 - 2025 Infrastructure	$0.00	$5,000,000.00	$0.00
4 - 2025 Single Family New Const, 2025 Single Family New	$0.00	$20,000,000.00	$0.00
5 - 2025 Multi Family New Const, 2025 Multi Family New	$0.00	$24,000,000.00	$0.00
9999, Restricted Balance	$0.00	$0.00	$0.00