EXHIBIT 12-D: DIRECT BENEFIT SUMMARY

BENEFICIARY NAME AND ADDRESS	ETHNIC CATEGORY (*)	RACIAL CATEGORY (**)	М	F	Н	E	FHH	EXTREMELY LOW INCOME, LOW INCOME, OR MODERATE INCOME	# IN HOUSE- HOLD	HOUSEHOLD INCOME	AMOUNT OF ASSIST- ANCE	TYPE OF ASSIST- ANCE
TOTALS												

(**) <u>RACIAL CATEGORY CODES</u>: 1. White 2. <u>Black or African American</u> 3. <u>Asian</u> 4. <u>American Indian or Alaskan Native</u> 5. <u>Native Hawaiian or Other Pacific Islander</u> 6. <u>American Indian or Alaskan Native and White</u> 7. <u>Asian and White</u> 8. <u>Black or African American and White</u> 9. <u>American Indian or Alaskan Native and Black or African American</u> 10. <u>Other Multi-racial</u> (balance of individuals reporting more than one race)

(*) ETHNIC CATEGORY CODES:

HL: Hispanic or Latino NHL: Not Hispanic or Latino

<u>OTHER CODES</u>: M – <u>Male</u> F – <u>Female</u> H – <u>Handicapped</u> E – <u>Elderly</u> (62 and over) FHH - Female Head of Household