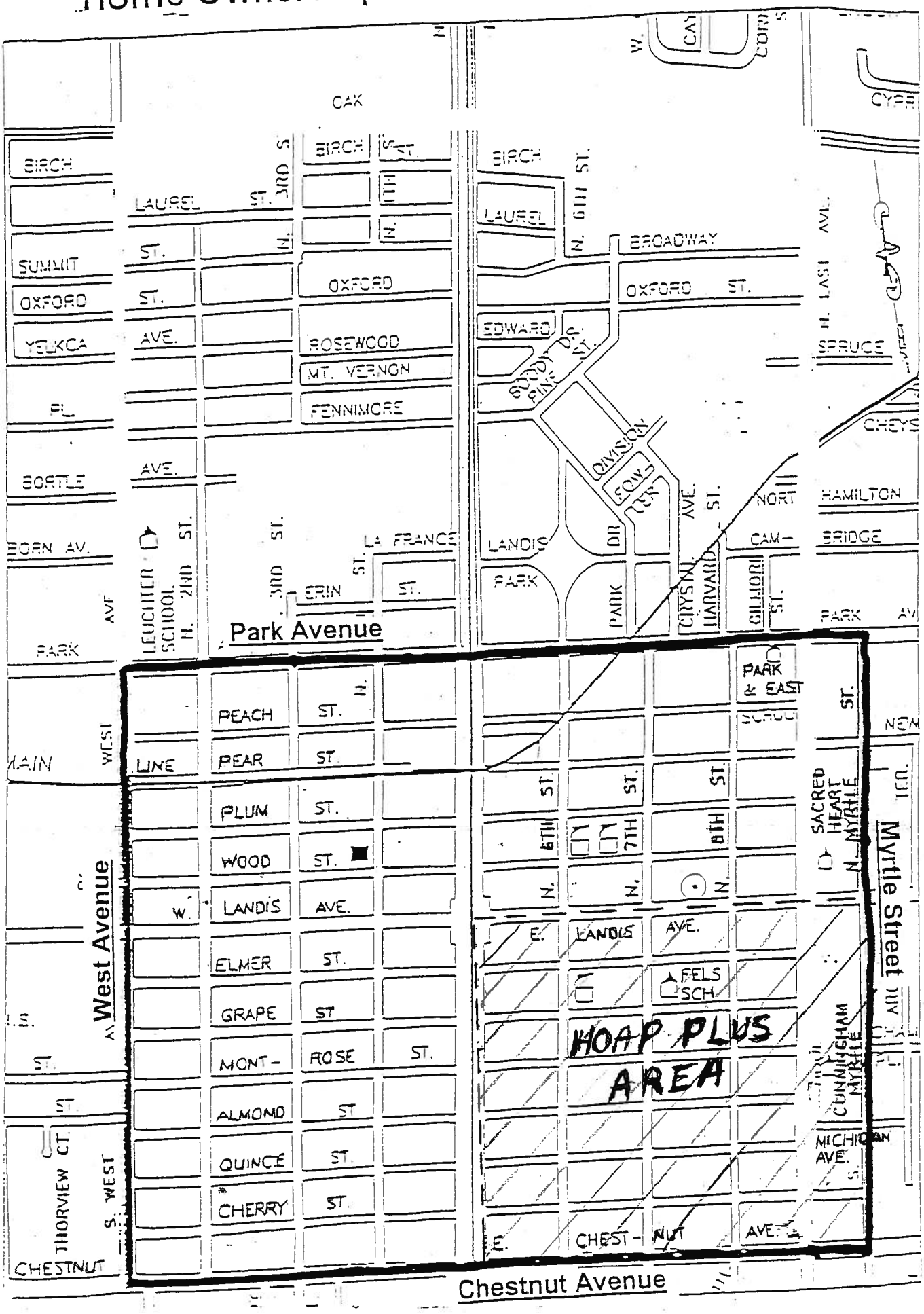Area where funds are available for the Home Ownership Assistance Program (HOAP)