Equitable COVID-19 Recovery through Urban Forestry Workforce Development

RFP for Coronavirus State and Local Fiscal Recovery Funds

Asheville GreenWorks

Samantha Bowers
PO Box 22
Asheville, NC 28801
rachel@ashevillegreenworks.org
O: 828-254-1776
F: 828-253-5427

Mrs. Dawn Chavez
2 Sulphur Springs Rd
Asheville, NC 28806
dawn@ashevillegreenworks.org
O: 828-254-1776
M: 617-595-8050
F: 828-253-5427
Application Form

Question Group
Buncombe County requests proposals for projects to help the community recover from and respond to COVID-19 and its negative economic impacts.

Buncombe County has been awarded $50,733,290 in Coronavirus State and Local Fiscal Recovery Funds (Recovery Funding), as part of the American Rescue Plan Act. To date, Buncombe County has awarded projects totaling $23,093,499, leaving a balance of $27,639,791 available to award. Visit [http://www.buncombecounty.org/recoveryfunding](http://www.buncombecounty.org/recoveryfunding) for details.

This infusion of federal resources is intended to help turn the tide on the pandemic, address its economic fallout, and lay the foundation for a strong and equitable recovery.

Buncombe County is committed to investing these funds in projects that:

- Align to county strategic plan and community priorities
- Support equitable outcomes for most impacted populations
- Leverage and align with other governmental funding sources
- Make best use of this one-time infusion of resources
- Have a lasting impact

Proposals shall be submitted in accordance with the terms and conditions of this RFP and any addenda issued hereto.

Click here for the full terms and conditions of the RFP

Organization Type*
Nonprofit

Nonprofit documentation
If nonprofit, attach IRS Determination Letter or other proof of nonprofit status.

IRS Determination Letter.pdf

Name of Project.*
Equitable COVID-19 Recovery through Urban Forestry Workforce Development
New/Updated Proposal*
Is this a new project proposal or an updated version of a proposal submitted during the earlier (July 2021) Recovery Funding RFP?

New project proposal

Amount of Funds Requested*
$278,800.00

Category*
Please select one:
- Affordable Housing
- Aging/Older Adults
- Business Support/Economic Development
- Environmental/Climate
- Homelessness
- K-12 Education
- Infrastructure and/or Broadband
- Mental Health/Substance Use
- NC Pre-K Expansion
- Workforce

Environmental/Climate

Brief Project Description*
Provide a short summary of your proposed project.

The GreenWorks' TreeKeeper Training Program will engage individuals from marginalized communities in a workforce development program to become professionals in the tree service industry. During their training, participants will put learning into practice by working alongside certified arborists on tree planting and maintenance projects in Asheville communities that are most vulnerable to the harmful effects of climate change, such as extreme heat and flooding events, related to lack of tree cover. As a result of this project, young people of color will have access to good-paying jobs in a growing industry while providing much needed urban forest restoration in areas of the city that are most in need of tree canopy to combat the impacts of climate change and COVID-19.

Project Plan*
Explain how the project will be structured and implemented, including timeframe.

The project will start as soon as funds are awarded and end in December 2025. The first year of the project will involve program development, building upon GreenWorks’ Urban Forestry Program and Youth
Environmental Leadership Program (YELP). Partnership meetings with the YMI Cultural Center and other yet-to-be identified partners, such as tree service companies and Duke Energy, will take place in the first year. Training modules will be developed and tested with YELP participants and Tree Keeper volunteers. During this time, evaluation metrics and tools will be developed. Program instructors will be recruited. Community tree planting and maintenance projects for the following spring and fall will be developed.

In year 2 of the Tree Keeper Training Program, GreenWorks will partner with the YMI Cultural Center to recruit the first four to six participants who will be participating in up to three 8-week sessions, depending on their interest and commitment to the program. Eight-week sessions will be held in March to May, June to August and October to December.

In addition to carrying out green infrastructure projects, participants also receive life coaching, financial literacy education, entrepreneurship training and career counseling. Additionally, the youth get paid $15/hr for 20 hours per week throughout the entire program. The goal of the training program is to have 100% of all youth who graduate from the program move on to either permanent employment, entrepreneurship or college enrollment.

During the third year of the project, up to eight participants will be recruited to participate in one, two or three of the 8-week sessions starting in March, June and October. GreenWorks and the YMI will follow-up with program alumni to obtain feedback on how the program is affecting their lives. Additional funding to support the program beyond ARPA funding will be sought from individuals, foundations, government entities and corporate sponsors.

Timeline (based on contract effectiveness date of July 2022)
July - Dec 2022:
The Tree Keeper Training Program pilot is developed, implemented, evaluated and refined by GreenWorks in partnership with the YMI. Material will be modified from the Arboriculture Pre-Apprenticeship Curriculum developed by American Forests. Partnerships are developed with professionals in the tree service industry, including municipalities (City of Asheville Arborist), utility companies (Duke Energy), tree companies (Asplundh, Bartlett, Davey) and independent arboriculture businesses.

Jan - Dec 2023:
Participants for the Tree Keeper Training Program are recruited. Participants participate in up to three 8-week Tree Keeper Training Program sessions. GreenWorks works with program graduates on job search and continuing education enrollment.

Jan 2024 - Dec 2025:
The Tree Keeper Training Program continues as above. GreenWorks fund development team seeks funding to support the ongoing implementation and growth of the program.

Statement of Need*
Describe the need that this project will address. Include data to demonstrate the need, and cite the source of the data.

According to the report, “Youth Unemployment in the First Year of the COVID-19 Pandemic: From the Breakout to the Vaccine Rollout,” (Inanc 2021) unemployment rates among youth rose steeply after the outbreak of the COVID-19 pandemic. This was attributed to youth’s concentration in retail and hospitality jobs that were affected by mandates to contain the virus, and youth’s inability to telework in these jobs. Youth unemployment rates during the COVID-19 outbreak far exceeded the rates reached at the peak of the Great Recession in a matter of months. Typically, Black and Hispanic youth are disproportionately impacted by economic downturns and spikes in unemployment.
The proposed project will address youth unemployment by preparing young people for high-income jobs and careers in the growing fields of Urban Forestry and Arboriculture. With training and certification in tree care, participants will graduate from the program ready for jobs in arboriculture with municipalities, utilities and in residential and commercial settings. The Tree Service Industry has grown 5.6% per year on average since 2016, and is expected to continue growing. As our area experiences increased development pressures and tree-damaging storm events, tree service industry professionals will continue to be in high demand.

This project will also address the disproportionate impacts of climate change, such as extreme summer heat and year-round flooding events, on vulnerable communities including families living below the poverty line and households with members 65 years of age and older that live in proximity to developed land cover, low tree canopy and high land surface temperatures. These impacts are reported in recent studies including the City of Asheville Climate Resilience Plan (2018), the Asheville Urban Tree Canopy Study (2019) and the NASA DEVELOP heat vulnerability study (2019).

Link to COVID-19*
Identify a health or economic harm resulting from or exacerbated by the public health emergency, describe the nature and extent of that harm, and explain how the use of this funding would address such harm.

As described above, youth unemployment rates increased dramatically due to the economic downturn instigated by COVID and its ensuant restrictions. Industries such as food service, hospitality and retail sales – industries that employ teens and young adults – were hardest hit by COVID restrictions. Historically, the unemployment rate for teenagers has been much higher than that for adults (age 20 and older). In April 2020, following the onset of the COVID-19 pandemic, the unemployment rate for adults surged to 14.2 percent from 4.0 percent in March 2020. By comparison, the unemployment rate for teenagers increased from 14.1 percent in March 2020 to 32.1 percent in April 2020. The July 2020 unemployment rates for young Whites (16.7 percent), Blacks (25.4 percent), Asians (25.4 percent), and Hispanics (21.7 percent) were all substantially higher than in the prior summer.

In 2021, almost six out of ten youth aged 16 to 24 lived in households experiencing a loss of employment income after COVID-19 and youth in lower income households remained more likely to be unemployed after COVID than other youth. These statistics point to the need to provide safeguards against youth unemployment by preparing young people for jobs in more stable industries.

The proposed GreenWorks Tree Keeper Training Program will prepare young people for high-income jobs and careers in the growing field of Arboriculture. With training and certification in tree care, participants will graduate from the program ready for arboriculture jobs with municipalities, utilities and in residential and commercial settings. The Tree Service Industry has grown 5.6% per year on average since 2016, and is expected to continue growing. As our area experiences increased development pressures and tree-damaging storm events, professional tree services will continue to be in high demand. This industry is also less susceptible to the ups and downs of the economy than industries such as hospitality and retail services.

Population Served*
Define the population to be served by this project, including volume and demographic characteristics of those served.

The population directly served by this project includes young people (16-24 years old) living in Buncombe County who are looking to increase their job skills and employability. Young people that identify as Black, Indigenous and People of Color (BIPOC) will be encouraged to apply. Over the three-year period of this project, we aim to engage as many as 80 young people in the training program.
A population served indirectly by this project are residents of marginalized neighborhoods and communities in Asheville that are the most vulnerable to the negative impacts of both climate change and COVID-19.

The Climate Resilience Plan published by the City of Asheville in 2018, determined that 3,308 families are exposed to negative effects of extreme heat. The Asheville Tree Canopy Study (Fall 2019) found that Asheville lost 6.4% tree canopy between 2008 and 2018. Some areas of Asheville lost as much as 20% canopy cover. Another study by a team from NASA DEVELOP looked at the change in land surface temperatures in Asheville between the mid-1980s and 2017, adding land surface temperature as another factor in determining heat vulnerability among Asheville residents.

Taken together, these three studies show the literal hot spots in Asheville; locations that have residents with the highest heat vulnerability, including families living below the poverty line and households with members 65 years of age and older that live in proximity to developed land cover, low tree canopy and high land surface temperatures. As Tree Keeper trainees progress through the program, they will gain hands-on experience in tree planting and maintenance by working on projects in these vulnerable neighborhoods.

**Results**
Describe the proposed impact of the project. List at least 3 performance measures that will be tracked and reported. If possible, include baselines and goals for each performance measure.

GOAL #1: Engage at least 40 youth and young adults (aged 16-24) in an arboriculture pre-apprenticeship program by December 2025. There is currently no such program in the Asheville area. Measures of success will include the number of participants applying to, enrolling in and completing the program. The target population is youth of color from low-wealth communities.

GOAL #2: Increase college and career readiness and employability among at least 40 youth and young adults (aged 16-24) for jobs in the tree services industry. Measures of success include performance on classroom and field assessments of arboriculture knowledge and skills. Baseline data on knowledge and skills will be gathered prior to participation in the training program and reassessed at the close of each session. We will also track employment and continuing education among program graduates.

GOAL #3: Address systemic racial and climate inequalities through meaningful community engagement initiatives, by inclusively and strategically planting and distributing trees in Black, Indigenous, and Communities of Color. Measures of success include the degree to which community members feel they are part of the process (interviews and surveys), increase in the number of trees and amount of tree canopy cover in target neighborhoods, predicted increase in ecosystem services (cooling, stormwater capture, carbon captured) as a result of increased tree cover over a 15-year period. Preliminary goal is to plant 50 trees per year for a total of 150 trees.

**Evaluation**
Describe the data collection, analysis, and quality assurance measures you will use to assure ongoing, effective tracking of contract requirements and outcomes.

We will measure progress toward achievement of the desired results by tracking the success of recruitment efforts (number applied, interviewed and hired), participant retention and education/workforce attainment after participation.

Evaluation tools will be developed with support from a consultant. These tools will be used to assess participant skills, knowledge and interest in arboriculture and urban forestry. They will also be used to
measure work-readiness skills. Participants will complete daily self-assessments while in the program and an overall assessment of the program when they graduate.

In addition to program outcomes, GreenWorks will assess the outcomes of the tree planting efforts in the City. The City of Asheville Climate Justice Index, Red Hot Cities map and the Asheville Tree Canopy Study all provide baseline data, including percentage of impervious surfaces, percentage of tree cover, heat vulnerability index, and percentage of BIPOC individuals by neighborhood. GreenWorks Tree Keepers will survey neighborhoods with a high Climate Justice Index to determine potential planting sites on public and private land. Community residents will review the potential planting sites in their neighborhoods to decide where to prioritize planting.

GreenWorks will track the number, size, species and health of the trees planted. For the first two years after planting, GreenWorks and its partners will follow up with owners of trees planted on private property to check on the trees’ health and offer maintenance support.

We will use projections based on the number and size of trees planted to determine the percentage of additional canopy cover they will provide. We will also use iTree to measure the change in ecological and economic benefits, including heat reduction and potential stormwater management and flood diversion, provided by the newly planted trees.

**Equity Impact***

How will this effort help build toward a just, equitable, and sustainable COVID-19 recovery? How are the root causes and/or disproportionate impacts of inequities addressed?

As Tree Keeper trainees progress through the program, they will gain hands-on experience in tree planting and maintenance by working on projects in vulnerable neighborhoods. These neighborhoods were chosen because they have been impacted by historical inequities such as redlining and urban renewal that decimated historically Black neighborhoods and displaced many families. These communities align with areas that are exposed to climate risks, as identified by the City of Asheville’s Climate Justice Data Map. This project attempts to address these disproportionate impacts by employing residents to plant and maintain trees, thereby reaping the social, economic, health and environmental benefits that these improvements provide.

Similar to climate change, COVID-19 has had the biggest impact on people living in marginalized communities. Pre-existing health conditions -- occurring at high rates in vulnerable communities -- make individuals more susceptible to COVID-19 and result in higher rates of mortality among those who contract the virus. Respiratory illnesses such as asthma and COPD are exacerbated by COVID-19. Whether due to illness or COVID restrictions placed on businesses, these communities experienced higher rates of job loss and unemployment or underemployment than less vulnerable communities.

The GreenWorks’ TreeKeeper Training Program will help build toward a just, equitable, and sustainable COVID-19 recovery by engaging individuals from marginalized communities in a workforce development program to become professionals in the tree service industry. Participants will work alongside certified arborists on tree planting and maintenance projects in Asheville communities that are most vulnerable to the harmful effects of climate change, such as extreme heat and flooding events, related to lack of tree cover. Increase in tree cover will also improve air quality and public health, reducing the impacts of COVID-19 in these neighborhoods.

**Project Partners***

Identify any subcontractors you intend to use for the proposed scope of work. For each subcontractor listed, indicate:

1.) What products and/or services are to be supplied by that subcontractor and;
2.) What percentage of the overall scope of work that subcontractor will perform.

Also, list non-funded key partners critical to project.

GreenWorks’ main project partner is the YMI Cultural Center. The YMI Cultural Center will use its networks in Asheville’s Black community to connect community members to the project through its programs in Youth Development, such as the Black Student Union and Positive Steps. The YMI will also coordinate and host classes and workshops at the YMI Cultural Center, a historic and current day hub of Black culture and community in Asheville. The YMI is expected to perform approximately 20% of the overall scope of work.

While in the program development phase during the first year of the project, GreenWorks will develop and strengthen relationships with additional project partners including the City of Asheville Public Works Department’s Streets Division, the Housing Authority of the City of Asheville, utility companies including Duke Energy and Dominion Energy, Asheville City Schools, Land of Sky Regional Council and workforce development programs and organizations. We will also develop our connections with professional arborists affiliated with both large and small tree service companies. GreenWorks will build upon existing relationships with the North Carolina Forest Service’s Urban and Community Forestry Program as well.

All of the above partners bring unique skills and expertise to the project. Some partners are essential to inclusive recruitment and community engagement, while others play an important role in helping participants develop the arboriculture skills necessary for obtaining a job in the tree service industry. Still others provide hands-on opportunities to put learning into practice in real world situations.

Capacity*

Describe the background, experience, and capabilities of your organization or department as it relates to capacity for delivering the proposed project and managing federal funds.

Over the past decade, GreenWorks has focused its urban forestry program on addressing the systemic racial inequalities evident in the distribution and management of Asheville’s urban tree canopy. Since 2016, we have engaged residents in selecting, planting and maintaining over 190 trees in public housing developments.

GreenWorks Executive Director Dawn Chávez has extensive experience managing small to large federal grants and cooperative agreements through previous employment. From 2003 through 2007, she worked as the Education Program Director at the Urban Ecology Institute (UEI), overseeing the administration of several large grants, including a 2004 EPA Headquarters grant of $97,800 for the Urban Ecology Collaborative. Additionally, Ms. Chávez has administered large state government contracts, including a $250,000 statewide grant from the Massachusetts Department of Conservation and Recreation and a $133,000 grant from the Massachusetts Clean Energy Center.

Since joining the organization in 2014, Ms. Chávez has more than tripled the GreenWorks’ annual operating budget, growing from $230,000 to now $750,000. GreenWorks has the infrastructure in place to effectively manage grants. Our organization utilizes QuickBooks accounting software to track income and expenses. Our 15-member board of directors is actively involved in financial management, with a Treasurer and Finance Committee chair who meets regularly with the Executive Director to review financials.

Over the past seven years, GreenWorks has obtained and managed donations, sponsorships, grants and governmental contracts. GreenWorks has managed grants up to $100,000 (Duke Energy Foundation) and receives an average of $250,000 in grants each year. GreenWorks has received grants from Buncombe County ranging from $40,000 to $50,000 each year for the past decade to add to the County’s capacity for litter cleanups and holding Hard 2 Recycle events four times a year.
Budget

Provide a detailed project budget including all proposed project revenues and expenditures, including explanations and methodology. For all revenue sources, list the funder and denote whether funds are confirmed or pending. For project expenses, denote all capital vs. operating costs, and reflect which specific expenses are proposed to be funded with one-time Buncombe County Recovery Funds.

Download a copy of the budget form HERE. Complete the form, and upload it using the button below.

Buncombe County ARPA RFP Budget GreenWorks.xlsx

Special Considerations

Provide any other information that might assist the County in its selection.

The GreenWorks Urban Forestry program has evolved from being mainly a tree planting program to offering tree giveaways twice a year, advocating for tree canopy preservation and striving towards forest equity in areas that have been harmed by redlining and urban renewal projects in the past. The proposed evolution of the Urban Forestry program to include a significant workforce development program for young people of color from marginalized communities will leverage GreenWorks' arboriculture expertise, youth development experience and community relationships to help provide an equitable economic and environmentally sustainable recovery from the impacts of COVID-19 in our County. While we have applied under the Environment/Climate focus area, this proposal would also fit with the Workforce focus area.
File Attachment Summary

*Applicant File Uploads*
- IRS Determination Letter.pdf
- Buncombe County ARPA RFP Budget GreenWorks.xlsx
Employer Identification Number: 56-1672870
Person to Contact: CUSTOMER SERVICE
Toll Free Telephone Number: 1-877-829-5500

Dear Taxpayer:

This is in response to your July 18, 2014, request for information regarding your tax-exempt status.

Our records indicate that you were recognized as exempt under section 501(c)(3) of the Internal Revenue Code in a determination letter issued in May 1990.

Our records also indicate that you are not a private foundation within the meaning of section 509(a) of the Code because you are described in section(s) 509(a)(1) and 170(b)(1)(A)(vi).

Donors may deduct contributions to you as provided in section 170 of the Code. Bequests, legacies, devises, transfers, or gifts to you or for your use are deductible for Federal estate and gift tax purposes if they meet the applicable provisions of sections 2055, 2106, and 2522 of the Code.

Please refer to our website www.irs.gov/eo for information regarding filing requirements. Specifically, section 6033(j) of the Code provides that failure to file an annual information return for three consecutive years results in revocation of tax-exempt status as of the filing due date of the third return for organizations required to file. We will publish a list of organizations whose tax-exempt status was revoked under section 6033(j) of the Code on our website beginning in early 2011.
If you have any questions, please call us at the telephone number shown in the heading of this letter.

Sincerely yours,

Kim D. Bailey
Operations Manager, AM Operations
**BUNCOMBE COUNTY AMERICAN RESCUE PLAN ACT FUNDS**
**PROPOSED PROJECT BUDGET**

**Organization Name**
Asheville GreenWorks

**Project Name**
Equitable COVID-19 Recovery through Urban Forestry Workforce Development

**Amount Requested**
$278,800

**Proposed Project Revenue Source**

<table>
<thead>
<tr>
<th>Proposed Buncombe County ARPA Funds</th>
<th>Amount</th>
<th>Confirmed or Pending?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Proposed Buncombe County ARPA Funds</td>
<td>$278,800.00</td>
<td></td>
</tr>
</tbody>
</table>

| North Carolina Forest Service | $8,600.00 | Pending |
| NC Dept of Justice Environmental Enhancement Grants | $100,000.00 | Pending |
| Z. Smith Reynolds Foundation | $10,800.00 | Pending |

| Total: | $398,200.00 |

**Proposed Project Expenses**

<table>
<thead>
<tr>
<th>Proposed Project Expenses</th>
<th>Proposed ARPA Funds</th>
<th>Other Funds</th>
<th>Total</th>
<th>Capital or Operating Expense?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tools</td>
<td>$2,000.00</td>
<td>$2,000.00</td>
<td>$4,000.00</td>
<td></td>
</tr>
<tr>
<td>Trees &amp; Planting Material</td>
<td>$8,000.00</td>
<td>$34,400.00</td>
<td>$42,400.00</td>
<td></td>
</tr>
<tr>
<td>Program Materials</td>
<td>$9,000.00</td>
<td></td>
<td>$9,000.00</td>
<td></td>
</tr>
<tr>
<td>Gear for Participants</td>
<td>$6,300.00</td>
<td>$14,600.00</td>
<td>$20,900.00</td>
<td></td>
</tr>
<tr>
<td>Recruitment Expenses</td>
<td>$4,500.00</td>
<td></td>
<td>$4,500.00</td>
<td></td>
</tr>
<tr>
<td>Participant Stipends</td>
<td>$100,800.00</td>
<td>$61,200.00</td>
<td>$162,000.00</td>
<td></td>
</tr>
<tr>
<td>Meeting space rental</td>
<td>$9,000.00</td>
<td></td>
<td>$9,000.00</td>
<td></td>
</tr>
<tr>
<td>Evaluation</td>
<td>$5,800.00</td>
<td></td>
<td>$5,800.00</td>
<td></td>
</tr>
<tr>
<td>Marketing &amp; Communications</td>
<td>$6,000.00</td>
<td></td>
<td>$6,000.00</td>
<td></td>
</tr>
<tr>
<td>Project Management</td>
<td>$90,000.00</td>
<td></td>
<td>$90,000.00</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------------------------</td>
<td>----</td>
<td>----</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consultants</td>
<td>$5,000.00</td>
<td>$5,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Guest Instructors</td>
<td>$2,400.00</td>
<td>$2,400.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alumni Support</td>
<td>$18,000.00</td>
<td>$18,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Travel</td>
<td>$12,000.00</td>
<td>$12,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td>$7,200.00</td>
<td>$7,200.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>$398,200.00</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Notes
Grant will be spent over a 3.5-year period from July 2022 to Dec 2025
One-year grant. Start date will be September 2022
One-year grant. Start date will be July 2022
One-year grant. Start date will be September 2022

Notes
chainsaw, pruners, tree saw, shovels, spades
trees, mulch, soil amendments
printed materials, books, study guides, webinar fees
helmets, climbing gear, steel tipped boots, shirts, pants, gloves, vests
job postings, interviews
$15/hr x 10hrs/wk x 6 wks x 1 sessions x 4 participants = $3,600
$15/hr x 20hrs/wk x 8 wks x 3 sessions x 6 participants = $43,200
$15/hr x 20hrs/wk x 8 wks x 3 sessions x 8 participants = $57,600
$15/hr x 20hrs/wk x 8 wks x 3 sessions x 8 participants = $57,600
development and analysis
Website, advertising
YMI & GreenWorks staff to manage project ($30,000/yr x 3 years)
<table>
<thead>
<tr>
<th>Advisers to develop curriculum $5,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>follow-up, job placement services, communications, resume help</td>
</tr>
<tr>
<td>Fuel and mileage to field sites; vehicle rental</td>
</tr>
<tr>
<td>General liability $1,500/yr x 3 yrs; Automobile: $900/yr x 3 yrs</td>
</tr>
</tbody>
</table>