

Application Checklist

A. Application Forms

1. A Completed Application Checklist
2. Completed Application, signed by authorized personnel of the applicant
3. Completed Application Excel Spreadsheet including each of the following tabs:
 - a. Rent Roll (if applicable)
 - b. Performance Schedule
 - c. Acquisition Sources and Uses
 - d. Permanent Sources and Uses
 - e. Completed 1-Year Operating Budget and (template provided) 20-Year Cash Flow.

B. Organizational Attachments (as applicable)

Applicant Co-Applicant

- | | | | |
|--------------------------|--------------------------|----|--|
| <input type="checkbox"/> | <input type="checkbox"/> | 1. | Current year's operating budget |
| <input type="checkbox"/> | <input type="checkbox"/> | 2. | Financial statements for last three fiscal years (audited preferred) |
| <input type="checkbox"/> | <input type="checkbox"/> | 3. | Names and Addresses of Board of Directors |
| <input type="checkbox"/> | <input type="checkbox"/> | 4. | IRS Tax Exemption letter |

C. Required Attachments

The following attachments must be submitted with your application.

1. Documentation of site control (e.g. Purchase Contract, Option to Purchase, Grant Deed)
2. Board Resolution that authorizes site acquisition and application for MCHTF funds (if entity's governing body is a board)
3. Affirmative Marketing Plan (County template available)
4. Memorandum of Understanding between co-applicants or borrower and development consultant (if applicable)

D. Supplemental Attachments (as applicable):

The following additional attachments may be requested after the Application has been submitted.

1. Appraisal (including Fair Market Value and Value with Regard to Restrictions)
2. Preliminary Title Report
3. Capital Needs Assessment
4. Architectural Drawings
5. Property Inspection Reports
6. Survey and Analysis of Building Systems
7. Phase I Environmental Site Assessment
8. Phase II Environmental Site Assessment
9. Copies of applications for other funding and commitment letters
10. Tenant Income Certification Forms for no less than 50% of the existing residents
11. Proposed Temporary Relocation Plan

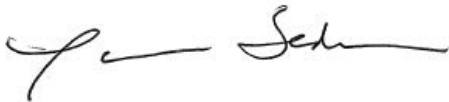
Marin County Affordable Housing Fund Application

Applicant Name: Habitat for Humanity Greater San Francisco

Project Name: Habitat Redwood Blvd.

Habitat for Humanity Greater San Francisco is requesting a **\$1,000,000** investment from the Marin County Affordable Housing Fund for predevelopment of Habitat Redwood Blvd, a 100% affordable housing project located in Novato, Marin County, CA.

On behalf of Habitat for Humanity Greater San Francisco, I certify that the information, statements, and attachments included in this application are, to the best of my knowledge and belief, true and correct.



Signature

CEO

Title

Maureen Sedonaen

Printed Name

February 16, 2022

Date

Applicant Information

Organization _____

Contact Name _____

Title _____

Address _____

City _____

State _____

Zip _____

Phone _____

Email _____

Co-applicant Information (if applicable)

Organization _____

Contact Name _____

Title _____

Address _____

City _____

State _____

Zip _____

Phone _____

Email _____

Development Information

Development Name _____

Development Address _____

APN (provide site map if applicable) _____

Number of anticipated units by income level and bedroom count

	Very-low	Low	Moderate	Market	Total
Studio					
1					
2					
3					
4					
Total					

1. Summary

Briefly summarize the request, including property description, proposed use of funds (and number of units involved).

Habitat Greater San Francisco (HGSF) is requesting a \$1,000,000 investment from the Marin County Housing Trust for predevelopment of Habitat Redwood Blvd. This project is a partnership between HGSF and a private donor to develop 100% affordable, ownership homes on a surplus land site to be donated by the private entity. The site is located one mile from the Novato San Marin SMART train station and adjacent to Highway 101. The project involves development of a 14-acre greenfield site into a master planned community featuring 80 family-sized, attached, for-sale homes. The homes will be organized in clusters made up of five different building types, ranging in size from one to six homes. The 23 buildings will feature an expected mix of 18 two-bedroom, 37 three-bedroom, and 25 four-bedroom homes in townhome and stacked flat arrangements.

2. Background/Applicant Experience

2.1. Property History. Please provide the property's history leading up to this request. Include when the sponsor acquired/will acquire the property, any previous requests for County funding, attempts to secure other financing, etc.

Habitat Greater San Francisco first entered a Memorandum of Understanding (MOU) and Nondisclosure Agreement (NDA) with the current landowner in 2018. Since that time our team has been working diligently going through the feasibility and schematic design process and working with the City of Novato on our planning approvals. A formal planning application was made in November of 2020, which began the environmental review process. The project's entitlement package, including the CEQA environmental review, was unanimously approved by the Novato Planning Commission (October 2021), Marin County Airport Land Use Commission (November 2021), and the Novato City Council (January 2022). This final approval means our team can now move forward with the land transfer process, which will occur in Spring of 2022. Site development work is scheduled to begin in 2022 and will take place over two summers. The construction of the affordable homes is scheduled to start in 2023, with homes sales targeted to begin in 2025.

Habitat Redwood Blvd received \$235,362 in CDBG funding in FY2020 and executed an agreement with the County in August 2021. HGSF plans to use this \$235k award to help cover the cost of a sewer fee that will be paid prior to property donation and transfer to HGSF ownership. This fee will be paid in the coming months in anticipation of title transfer in Spring 2022. HGSF plans to request reimbursement for these funds shortly after fee payment. Habitat Redwood Blvd also received a \$250,000 award from the Marin County Housing Trust that has been fully paid. In addition, on January 21, 2022 HGSF submitted a request to Marin County for HOME funding in the amount of \$1.6 million over a two year period. Funding recommendations are expected in Spring of 2022.

2.2. Applicant Profile. Please provide a profile of the applicant (and of the co-applicant, if applicable). Include a description of the organization, including its mission, how long it has been in existence, experience of staff, and characteristics of its Board of Directors. Describe any recent expansion or cutbacks in activities and/or budget, as well as the organization's standing with licensing or other "accreditation" authorities, if applicable.

Habitat for Humanity Greater San Francisco (HGSF) builds homes and sustains affordable homeownership opportunities for families in Marin, San Francisco, and San Mateo counties. Habitat Greater San Francisco (HGSF), a 501(c)(3) organization and one of approximately 1,300+ registered U.S. affiliates of Habitat for Humanity International, was formed in August 2008 through the merger of Peninsula Habitat for Humanity and Habitat for Humanity San Francisco. Prior to the merger, Peninsula Habitat had served the community since 1989 and Habitat San Francisco had served the community since 1992.

HGSF has provided homeownership opportunities for 246 local families over the past 30 years, and we remain the only provider of affordable homeownership opportunities in our tri-county region that serves households in the 40-80% area median income (AMI) range. While we focus on serving families earning 40-80% AMI, we retain the flexibility to serve up to 120% AMI if project economics and market demographics demand. HGSF takes a multi-disciplinary approach to homeownership, serving not only as homebuilder and mortgage company, but also as educator, offering free trainings to future Habitat homeowners on topics including the home-buying process, financial planning, and home maintenance.

With the support of community, philanthropic, corporate, and public investment, we provide a rare opportunity for local families: to own a home with zero down payment, 0% interest, and a mortgage ranging from 15 to 40 years, with monthly payments set at no more than 30 percent of their household income. First-time home buyers put in 500 hours of "sweat equity" (volunteer time) to build their future homes and the homes of their neighbors. With no interest on their mortgage, families start saving from day one in their Habitat home.

As one of the most trusted nonprofit brands in our region, HGSF has the credibility and 30-year history to continue to build and preserve one of the only opportunities for affordable homeownership in the San Francisco Bay Area. We play a significant leadership role in responding to the affordability crisis by building more 100% affordable homeownership opportunities than any other nonprofit developer in this region. In response to the ongoing housing crisis in the Bay Area, we are establishing a healthy pipeline of home construction through the next 5-7 years, with the goal of doubling Habitat's production of affordable homes with 250 homes under development by 2024.

In March 2021, Constanza Asfura-Heim was appointed Vice President of Real Estate for Habitat for Humanity Greater San Francisco. Her addition comes at a crucial time as HGSF's Real Estate Development (RED) team looks to double the organization's affordable housing production. To further support this objective, additional staff have been hired to increase the capacity of the RED and Construction teams, including an additional Real Estate project manager and numerous new construction managers. The Construction department is currently re-strategizing in order to improve our efficiency and efficacy as we begin multiple new projects. When construction begins on Habitat Redwood Blvd, we plan to hire additional construction staff

to focus solely on this project.

HGSF holds an active contractor's license, and our construction leadership has over 30 combined years' experience with the affiliate. The construction team consists of numerous experienced trade professionals and construction apprentices. HGSF is committed to training the next generation of construction professionals. Homeownership Services staff shepherd candidate homebuyers through the homebuying process and manages all home purchases in partnership with a title company. All homeownership staff are trained in the Fair Housing Act, Equal Credit Opportunity Act, Americans with Disability Act, Fair Credit Reporting Act, Truth in Lending Act, Secure and Fair Enforcement for Mortgage Licensing Act, and Unfair, Deceptive and Abusive Acts of Practices. Multiple employees on staff are Qualified Loan Officers, having successfully completed the rigorous certificate program of Habitat for Humanity International.

The Board of Directors of HGSF represents a variety of backgrounds and industries. We have experts in the legal and real estate fields and well as finance and marketing professionals on our board. HGSF is committed to diversity, equity, and inclusion for staff, homeowners, and community. This DEI-focused mindset also applies to our board recruitment and training. We have started the process of evaluating our board composition, focus, and strategic thinking over the last few years. We have become more intentional in recruiting for board demographic diversity, welcoming differing points of view into boardroom deliberation, and establishing racial equity as one of the guiding principles in our work. We continue to work hard to increase the gender and racial diversity of our board.

2.3. Project Manager. Describe staff assigned to the proposed property, their experience with acquiring/owning/rehabilitating similar sites, their current availability, and what percentage of time they expect to work on the subject project. Indicate similar projects each staff member has successfully completed.

Maureen Sedonaen, CEO (5%) – Maureen Sedonaen brings 30 years leadership experience and as CEO her first priority has been to execute an ambitious growth plan to double homebuilding efforts. Prior to HGSF, Sedonaen served as a consultant & advisor for various nonprofits, government initiatives, & other businesses. Previously, Sedonaen was the President & CEO of Goodwill San Francisco, overseeing all administrative, policy, & fiduciary functions of the social enterprise. Before joining Goodwill San Francisco, Sedonaen worked for Revolution Foods as Regional Vice President, overseeing business development & operations. Sedonaen founded & served as President & CEO for The Youth Leadership Institute for 20 years. She serves on the Board of Directors of The Marin Community Foundation & Youth Leadership Institute. Sedonaen was named one of San Francisco Business Times, "Most Influential Women in Bay Area Business" in 2015. Sedonaen has an MBA in Strategic Leadership from Dominican University.

Constanza Asfura-Heim, VP Real Estate Development (15%) – Constanza Asfura-Heim brings over 20 years of experience to helping HGSF execute the organization's ambitious growth plans to double homebuilding efforts by 2025. Prior to HGSF, she served as Vice President of Real Estate for a for-profit impact investing firm located in San Francisco. Previously, Asfura-Heim served as a Senior Analyst for Kamehameha Schools, overseeing financial feasibility, highest and best use, and project optimization for the non-profit organization. Asfura-Heim has several years of experience in affordable housing, community-oriented developments, and sustainable

green building design.

Doug Fowler, Senior Project Manager (50%) – With over 12 years of experience in the affordable housing field, Doug Fowler has worked in varying project management roles with organizations around the country. A former AmeriCorps VISTA, Fowler joined HGSF in 2018 after working with Habitat for Humanity on the Mississippi Gulf Coast and in Durham, North Carolina. Most recently, Fowler was with Mission First Housing Group, an affordable housing developer based in Philadelphia, PA. He has been involved with the design, development, and construction of over 600 affordable housing units, including new construction, rehabilitation, and preservation projects. Throughout his career, Fowler has developed an expertise in sustainable building practices; he holds a LEED AP Homes designation and has certified projects through USGBC's LEED program, Energy Star, Enterprise Green Communities, National Green Building Standard, and Passive House Institute US. Fowler is currently working on the Habitat Redwood Blvd project and will remain the Project Manager throughout.

Erin Colton, VP Construction (8%) – With over 17 years of construction experience with HGSF, Erin Colton is one of our most senior team members. As a former AmeriCorps, Colton has worked on over a dozen multi-family home developments for HGSF, building over 100 homes for families. Colton will remain an integral part of Habitat Redwood Blvd throughout the project.

2.4. Property Manager. Please provide the name of the property management company that will be hired to manage the property (if applicable). Include the number of buildings and number of units the company currently manages that are affordable housing sites.

As the developer, HGSF will establish the homeowners' association (HOA), draft and record CC&R's, Articles of Incorporation and Association Bylaws, develop a preliminary HOA budget, and train new homebuyers as to the requirements and responsibilities of being a part of a homeowners' association. Once unit construction is underway and prior to home sales, HGSF will hire a management company to properly maintain and manage the development after occupancy. The property management company will provide education to homeowners throughout their home ownership journeys. HGSF has developed relationships with numerous management companies over the years and will select one with strong experience and reputation to guide Habitat Redwood Blvd.

3. Site

3.1. Site Control. Please describe the type of site control that the applicant has for the proposed property and submit documentation in accordance with the Application Checklist. If this request includes funds for acquisition, summarize the acquisition terms, price, contingencies, conditions and deadlines. When available, please submit a copy of an appraisal of the property and of a Board Resolution that authorizes your organization to acquire the site.

The property at Habitat Redwood Blvd is on track to be donated to HGSF by the current landowner in 2022. HGSF first entered a Memorandum of Understanding (MOU) and Nondisclosure Agreement (NDA) with the current landowner in 2018. Since that time, our team has been working diligently through the feasibility and schematic design process and collaborating with the City of Novato on our planning approvals. A formal planning application was submitted in November of 2020, beginning the environmental review process. The project's

entitlement package, including the CEQA environmental review, was unanimously approved by the Novato Planning Commission (October 2021), Marin County Airport Land Use Commission (November 2021), and the Novato City Council (January 2022). This final approval means our team can now move forward with the land transfer process, which will happen in the Spring of 2022.

See Supplemental Attachments Appraisal (D1) and Required Attachment Board Resolution (C3) for the requested documentation.

3.2. Unusual Characteristics. Please describe any unusual characteristics of the site (e.g. slope, rock formations, etc.) and any easements or encroachments granted to or caused by adjacent parcels and improvements.

The property at Habitat Redwood Blvd is a 13.6-acre parcel of undeveloped land. It is currently owned as surplus property and contains a pair of active 16" steel gas transmission mains and a 2" gas service lateral. The current landowner has used the site recently as a staging area; however, the current site use is temporary and under the landowner's purview.

There are some constraints on the project site that the design team has considered and mitigated for in the project design. A constraints map has been created and included in the plan set. The project design considers all constraints noted and provides mitigation as necessary where avoidance is not possible. The entire site is 13.6 acres and has an average slope of 9.8%. The eastern portion of the site is relatively flat, with slopes increasing toward the west. The southwestern, western, and northwestern portions of the site have slopes that increase in range in excess of 25%. The development will avoid all hillside areas that exceed 25% slopes. A small amount of 10% slope areas will be properly graded to accommodate the development.

The site is also crossed by utility easements which include existing gas and electric transmission lines. The gas lines and easements are fully detailed on our architectural design set and civil improvement plans. Our team has also undertaken a potholing exercise to confirm the exact depths, locations, and sizes of all existing transmission lines onsite. Our proposed project takes these easements and gas lines into consideration. No building, foundation, or permanent structure will be built and only roadways, walkways, or landscaping will be installed in the easement areas. The local utility company has provided preliminary design criteria that focuses on safety concerns when designing and building residential buildings on a site like this. These design parameters will be followed, and additional design reviews will be scheduled with the local utility company as the project moves forward.

3.3. Existing developments - Building Inspection Report. Please describe any significant findings of building inspection reports and submit copies of any building inspection reports and surveys/analyses of any building systems, in accordance with the Application Checklist.

There are no existing structures on the parcel except for the existing gas and electric transmission lines. Once the new affordable housing units are built, they will undergo a full inspection.

3.4. Adjacent Uses. Indicate land uses of other parcels within the immediate vicinity of the project.

The property at Habitat Redwood Blvd is bordered to the east by the Novato Days Inn, Redwood Blvd, and Highway 101, to the south by the Buck Center, to the north by the old Birkenstock facility (which is for sale as light industrial), and immediately to the west by Buck Center open space with homes and Olompali State Park beyond. A new commuter SMART train station is located 0.9 miles south of the property on Redwood Blvd. A new residential development by LandSea has been approved and is under construction one-half mile south along Redwood Blvd. A new hotel has been approved and is pending construction just south of the LandSea development.

3.5. Neighborhood Amenities. Describe any nearby amenities, such as parks, public transportation, grocery stores, health care facilities, schools, childcare, libraries, parks/open space, etc., that residents of the project are/would be able to use.

Habitat Redwood Blvd is located less than two miles from downtown Novato and provides access to many transit options and community amenities. This project is developed in collaboration with a developer partner and results in multimodal, sustainable, & affordable benefits for the broader community. The project is designed to reflect the rural farming nature of the surrounding area, set around common greens and courtyards. The site itself is laid out in an oval pattern around a central open space, crossed by pathways and gathering areas. The design team has worked to provide many amenities to this new community, with the proposed development including nearly three acres of land dedicated to gathering, recreational, or community space. This includes lawn & play areas, a community Amphitheatre, playgrounds, several dedicated community gathering spaces, dedicated walking paths from the development to Redwood Blvd, a Fenced Dog Park, and a community vegetable garden. HGSA will provide future parents and children every opportunity to create and grow a thriving community at Habitat Redwood Blvd.

The following amenities are located within three miles of the property.

- Trader Joe's
- Whole Foods Market
- Safeway
- Downtown Novato Community Farmer's Market
- Novato Unified School District
- St Francis Preschool
- Olive Elementary School
- Novato Library
- Marion Park
- Stafford Grove Park
- Novato Family Dental Care

The property is within half of a mile of multiple transit lines at the Novato San Marin SMART Station. This station provides service north to the Sonoma County Airport and south to Larkspur which connects to the Golden Gate Ferry. Golden Gate Transit and Marin Transit also serve stops located near the San Marin Station. Future expansion efforts will extend the SMART system to Cloverdale in northern Sonoma County.

3.6. Environmental Issues/Site Suitability. Please explain the relevant environmental issues of the proposed project. Include any of the following items that are known.

- Flood zone
- Phase I/II Site Assessment Results
- Potential Hazards
- Environmentally sensitive area or species
- Cultural resources

If applicable and when available, submit a copy of the Phase I and Phase II Environmental Site Assessments.

The project has undergone extensive environmental review through the City of Novato's entitlement process. A Notice of Determination was filed for the project in January 2022 and an Initial Study / Mitigated Negative Declaration has been approved for the project.

Through this environmental review process, a series of environmental studies have been performed to ensure no significant environmental impact will take place, otherwise mitigation measures have been established where impacts could occur. Studies include:

- Phase I ESA Jan 2021, Arcadis, Revised 6.21.21
- Limited Soil Sampling, Arcadis, Memo 7.16.21
- Cultural Resources Study, LSA, January 2021
- Jurisdictional Delineation Report, WRA, Oct 2020
- Biological Resources Assessment, WRA, May 2021
- Air Quality & Greenhouse Gas Assessment, Illingworth & Rodkin, January 2021
- Environmental Noise Study, RDG, January 2021
- Traffic Study, Fehr & Peers, August 2021

A few key takeaways from these findings:

- The property does contain areas in a FEMA flood zone. However, no residential building will be in the flood zone and all buildings will be above the required Base Flood Elevation.
- Our team has a robust mitigation plan in place for all recognized resources identified on site. For example, disturbed areas of Purple Needlegrass will be replanted onsite at a 1:1 ratio.
- The project will create a 900-foot-long mitigation channel to help control stormwater runoff, which will provide a mitigation measure ratio of over 4:1 for any minimal water resource impacts due to our project.
- Our Phase I Environmental Site Assessment found the project suitable for residential development and limited soil sampling has taken place in accordance with that report.

3.7. State/Federal Environmental. Please describe how you plan to comply with state and federal requirements for environmental reviews, if any, including Section 106 review for historic preservation.

Habitat for Humanity Greater San Francisco will work on any required state and federal environmental reviews for Habitat Redwood Blvd. As part of the CDBG funding the project

received through Marin County, an NEPA environmental review was performed with the County as the responsible party. This review was completed on September 9, 2021 and results indicate the project is in compliance with Airport Runway Clear Zone requirements, the Coastal Barriers Resources Act, and Flood Insurance requirements.

4. Development/Rehabilitation Plan

4.1. Proposed New Construction - Entitlements. For new construction, please describe in detail the permits that will be required, for example Design Review, Master Plan, Zone Change, General Plan Change, Coastal Permits, etc.

Discretionary Project Approvals for the Habitat Redwood Blvd Include:

- General Plan Amendment
- Master Plan
- Precise Development Plan
- Vesting Tentative Map
- Environmental Review (CEQA Initial Study / Mitigated Negative Declaration)

These approvals were granted, unanimously, by the following bodies:

- Novato Planning Commission, October 2021
- Marin County Airport Land Use Commission, November 2021
- Novato City Council, January 2021

The project also requires two regulatory permits from state agencies. These permits have been processed in parallel with the entitlement package and are now ready to process with the final approval of the project's Mitigated Negative Declaration. We anticipate receiving these permits by March of 2022.

- Regional Water Quality Control Board - Waste Discharge Requirements Permit
- Cal Dept. Fish & Wildlife – 1602 Lake and Stream Bed Alteration Permit

4.2. Proposed New Construction- Local Planning contact. Please describe any contact with the local planning staff and any specific feedback provided.

The project's design, environmental review, and full entitlement package was unanimously approved by the Novato City Council in January 2022. Throughout the process our team worked closely with Brett Walker, Senior Planner with the City of Novato planning department. We have worked with all associated departments and agencies, including the Novato Fire District, Department of Public Works, Novato Sanitary District, and North Marin Water District, to ensure our project can and will meet all requirements of these entities.

4.3. Proposed New Construction Population to be served. Describe the type of housing, family, senior, individuals with disabilities, etc.

The 23 buildings at Habitat Redwood Blvd will contain 80 homes, with an expected mix of 18 two-bedroom, 37 three-bedroom, and 25 four-bedroom homes. As a for sale, affordable housing developer, HGSA prides itself on providing larger, family-sized units. HGSA projects

are specifically designed with parents and children in mind. Project marketing will be widespread across Marin County and beyond with all efforts made to reach those least likely to apply. HGSF prides itself in the diversity of the homeowner population with most homeowner families identifying as Asian, Black, Hispanic, or Multi-Racial. All units built by HGSF are adaptable for an individual family's needs.

4.4. Proposed Rehabilitation or Acquisition Scope. Describe the scope of the rehabilitation that is proposed for the property and how it will address specific conditions, i.e. replacement needs, deferred maintenance, existing building violations, required seismic upgrades, building or health codes problems. Please describe any other existing rehabilitation needs that are not included in the proposed scope of work and explain their exclusion.

Explain how the rehabilitation will be staged to minimize risk and inconvenience to the residents. If certain systems or parts of residents' units will be temporarily inoperable or unusable (e.g. kitchen or bathroom) during construction, state the estimated duration of such interruptions and what mitigations will be provided.

If applicable, submit a capital needs assessment and any corresponding architectural drawings, in accordance with the Application Checklist.

N/A. Habitat Redwood Blvd is not a rehabilitation project.

4.5. Proposed Rehabilitation or Acquisition Population to Be Served. Describe the demographics of the current tenants in the building.

N/A. Habitat Redwood Blvd is not a rehabilitation project.

4.6. Relocation. If applicable, describe in detail any temporary relocation of existing tenants at the site that will be necessitated by the proposed rehab scope. Include an explanation of the need for relocation, estimated duration, number of tenants that will be impacted, and which laws (local, state, federal) must be followed in carrying out the relocation.

N/A. Habitat Redwood Blvd will not require relocation of commercial or residential tenants. A relocation plan is not applicable.

4.7. Accessibility. Please identify all applicable laws and the specific accessibility requirements that must be met in the design of the proposed project. If existing, please describe the accessibility of the building and the extent to which that accessibility will be upgraded.

Habitat Redwood Blvd will contain 80 homes across 23 buildings and nine designated ADA parking spaces. The project will also be designed to make all reasonable accommodations as required by law for qualified homebuyers with hearing, visual, or mobility impairments. The development will meet or exceed all state and, if necessary, federal accessibility requirements. In anticipation of receiving federal funding for the construction of the homes, HGSF has also engaged an ADA consultant to ensure compliance with applicable codes.

4.8. Community Support. Describe community engagement activities that have taken

place and future plans that will take place.

Habitat for Humanity Greater San Francisco (HGSF) takes a multi-disciplinary approach to homeownership, serving not only as the homebuilder and mortgage company, but also as an educator and long-term partner. Our team offers free training to future Habitat homeowners on topics including the home-buying process, financial planning, and home maintenance.

To spread the word about home purchase opportunities, HGSF takes a multi-faceted approach. Through a needs assessment, HGSF gains information about the community in a project's surrounding area to identify the target market and where to focus outreach and marketing efforts. Postcards, in both English and identified, predominant language(s), are mailed to a radius around the project and flyers are shared in many community locations, including libraries and community centers. HGSF holds information sessions, often dual language, open to the public with the purpose of sharing information about homes coming up for sale, explaining Habitat's mission and what being a Habitat partner family entails, and describing the homeownership program requirements. Additionally, HGSF advertises on social media, the HGSF website, and in newspapers in order to reach a varied and widespread audience of potential homebuyers. All advertising will display the Equal Opportunity and Equal Access logos.

Habitat Redwood Blvd has been presented at numerous community meetings, including Novato Planning Commission, Marin County Airport Land Use Commission, and Novato City Council. Consultants from across the community, representing disciplines such as sustainability, landscape management, and architecture meet regularly to review and finesse project design. HGSF is prepared to expand outreach efforts significantly once the land donation is complete and project marketing activities begin, ultimately engaging communities across the three-county service area. Volunteer events provide an opportunity for HGSF staff to connect with and share project information and updates with local community members and families who may be interested in applying for a homeownership opportunity. A volunteer event in January 2022 at Old Gallinas Community Garden in San Rafael was canceled due to a COVID-19 outbreak. HGSF's Volunteer Services team aims to reschedule this event for March 2022 and restart a six-week volunteer rotation. They also have a Playhouse Build volunteer event scheduled for this May in which congregations throughout the Marin area will be invited to participate.

5. Financing Plan (Sources and Uses)

5.1. Existing Financing. In the chart below, list any financing (loans and grants) previously received from all public and private sources for this building.

Source	Use	Amount
Marin Community Foundation	Predevelopment	\$450,000
Tamalpais Pacific Fund	Predevelopment	\$100,000
Marin County CDBG	Sewer fee required for land transfer	\$235,797
Marin County Housing Trust Fund (Previous award in FY2020)	Predevelopment	\$250,000

5.2. Proposed Financing: Sources & Uses Table. In the Excel file (“Excel Application.xls”) that was provided separately with this application, please enter the proposed sources and uses of funds for the project. Include both committed and anticipated sources. Provide a complete Sources and Uses Table for acquisition and for permanent sources.

See “Excel Application.xls” Attachment.

5.3. Proposed Sources Narrative. For the sources shown in item 5.2, Sources & Uses Table, please indicate the following:

- the status of all proposed funding sources as of the date of this application
- the timing and likelihood for obtaining commitments of anticipated funding sources
- the alternatives that will be pursued in the event that any funding sources are not obtained or are committed at lower levels than requested

The total project budget currently sits at \$44,772,220. This total budget includes \$31.2 million dollars in construction spending, plus an additional \$13.5 million in pre-development and HGSF costs. The cost per unit is currently projected at approximately \$560,000. Since the project is in the early stages of pre-development, our team at HGSF realizes this budget may fluctuate, especially considering the volatile material and labor market in the region. To address these concerns, our team has partnered with a land-development contractor to provide pre-construction and value engineering assistance on horizontal construction items. We are also engaging with other homebuilding and contractor partners to review and hone vertical construction costs as more detailed plans are developed.

One way our team works to keep costs under control is by securing donated materials, labor, and professional services. To date, all major members of the current design team have provided in-kind services or a reduced billing rate for Habitat Redwood Blvd. We have secured over \$100,000 in Gift In-Kind services of the just over \$800,000 spent to date. Our Real Estate Development and Construction teams, along with our Fund Development team, will continue to work hard to ensure these kinds of partnerships and to find new opportunities for donated services. For a project of this size and scope, we are hopeful that 1-2% of our construction costs can be received in-kind. These donations will help guarantee we can keep our costs reasonable and in budget as the project progresses. Our project budget also contains a 10% construction contingency, which will help offset any future cost escalation of unforeseen conditions.

Further, our Real Estate Development team has years of experience securing public subsidy for our affordable homeownership opportunities. HGSF has already secured \$250,000 from Marin County and its Housing Trust Fund. We submitted a \$1.8 million CalHome Project Development Loan request in November 2021 and expect award announcements in February 2022. We also submitted a \$1.6 million HOME request to Marin County in January 2022 and expect award announcements in the Spring of 2022. In addition, we plan on accessing FHLB AHP, CDBG and/or HOME through the City and County, additional support from the Marin County Housing Trust, CalHome Mortgage Assistance, and other public sources. We are closely tracking public and private funding tied to sustainability as we work to offer as many

environmentally conscious benefits as possible at Habitat Redwood Blvd. We anticipate approximately 30% of the project budget, or \$13 million dollars, to be secured in permanent public subsidy.

Habitat’s Fund Development team will also support the project by securing private donations from individual donors, corporate sponsors, or foundations. To date, we have raised over \$1.7 million in private donations and funds for the project. We anticipate approximately 20% of the project budget, or up to \$9 million, to be funded through private donations.

The last piece of our funding stack will be mortgage revenue. As the lender, HGSF can use issued mortgages to help finance and fund our projects. After a home sale, HGSF receives monthly receipts from the affordable mortgage, or can monetize that mortgage through a bank purchase or financial transaction. Overall, we anticipate the final 50% of the project budget, or \$22 million, to be permanently financed through mortgage revenue. Because this project includes both low-income and moderate-income restricted units, we are confident in our ability to make use of mortgage revenue to properly capitalize the project.

Along with these permanent sources, HGSF also has access to temporary sources to finance projects throughout construction. For a project this large, we will use several HGSF sources like mortgage revenue, a company line of credit, and a company construction line of credit. We are also weighing several different options, including public or private construction loans, to help finance the project during construction.

5.4. Proposed Uses Narrative. For the uses shown in item 5.2, Sources & Uses Table, please explain how the budgeted amount was derived for each of the uses that are applicable to the proposed project. State whether costs are estimated or bid, and provide any other relevant information which justifies the budgeted expense, such as cost per square foot, percentage of other costs (e.g. contingency), estimated number of work hours.

HGSF takes a multi-disciplinary approach to homeownership, serving not only as the landowner and developer, but also the general contractor, by self-performing much of the work on site. The proposed costs and uses below are based on our extensive experience building affordable housing in the Bay Area. As the project progresses, we continue to brainstorm cost-effectiveness strategies and determine future funding opportunities and needs.

Source	Amount	Use	Derivation
Marin County Housing Trust	\$250,000	Predevelopment (e.g., architecture, engineering, consultants)	Initial costs required to kickoff the project.
Marin County CDBG	\$235,797	Sewer fee required for land transfer	Sewer fee is closer to \$500,000 and these CDBG funds will cover part of this expense.
Marin County HOME	\$1,600,000	Construction	Total construction costs are well over \$20 million. This two-year award will help us get started on construction.
Marin County	\$1,000,000	Predevelopment	Our current budget includes over \$10

Housing Trust (this request)			million in predevelopment costs. A \$1,000,000 MCHT award will help support permitting fees and design costs.
CalHome Project Development Loan (PDL)	\$1,800,000	Construction	Total construction costs are well over \$20 million. This award will help cover building permits, state and local fees, and onsite improvements, among other construction expenses incurred early in the project.
CalHome Mortgage Assistance (MA)	\$2,200,000	Mortgage Assistance	Low-income units are eligible for up to \$100,000 in CalHome funding. With a \$1.8 million CalHome PDL request in place we are targeting an additional \$2.2 million in MA to sum to \$4 million, or \$100,000 for each of the 40 low-income units in the project.
Federal Home Loan Bank Affordable Housing Program	\$1,000,000	Construction	Total construction costs are well over \$20 million. This award will help us close the gap on public funding directly in support of construction.
Other Public Funding	\$3,345,869	TBD	With a total budget over \$40 million, this project has a variety of expenses, ranging from predevelopment and onsite improvements to legal fees and escrow costs at home sales. We are researching funding directly related to sustainability as we strive to create the most environmentally conscious project as possible.
Private Funding (Foundations, Corporate, Individual)	\$8,604,444	Predevelopment, Construction, TBD	Much of our private funding comes through unrestricted donations, allowing us to allocated funds to project expenses as needed. To date, much of the private funding for Habitat Redwood Blvd has supported predevelopment expenses such as engineering and other consultants.

6. Project Operations

6.1. Annual Operating Budget. Using the Excel file provided, produce an operating budget. Include notes that explain how the budgeted costs were determined and other relevant information that justifies the budgeted expenses.

See response for Question 6.2 below.

6.2. 20-Year Cash Flow. Using the Excel file provided, produce a 20-year cash flow budget. In the space below, provide a narrative of any notable occurrences during the 20-year period.

As a homeownership project, Habitat Redwood Blvd does not have long term operating expenses. Habitat for Humanity Greater San Francisco (HGSF) will receive mortgage revenue from the project over the terms of the mortgages issued to first-time homebuyer. Typical

mortgage terms are between 10-40 years.

All homes at Habitat Redwood Blvd will be part of a Homeowners' Association (HOA). HGSF will establish the initial HOA, including all governing documents and budget, and hire a property management company. Once governance is passed along to homeowners, they will be responsible for HOA budget maintenance and updates, with the guidance of the property management company. HGSF maintains a vested interest in the property through our first right to repurchase and will lawfully support the HOA as necessary.

6.3. Section 8 Voucher Compliance. Please confirm that the property will be registered with the Marin Housing Authority as a site that will accept Section 8 vouchers.

As a homeownership project, Habitat Redwood Blvd will not be part of the rental Section 8 Housing Voucher Program.

Project Budget Template

Organization Name: Habitat for Humanity Greater San Francisco

Project Title: Habitat Redwood Blvd

Date: 2.16.22

INCOME:	Affordable Housing Fund Request	Other Funding Sources	In Kind
<i>Committed</i>			
Foundations:			
Marin Community Foundation		\$ 1,450,000.00	
Government:			
Marin County Housing Trust Fund		\$ 250,000.00	
Marin County CDBG		\$ 235,797.00	
Corporations:			
Individual Contributions:			
Private Donations		\$ 362,187.00	
Earned Income:			
Other (specify):			
Donated & In Kind Services			\$ 117,371.00
Internal Assests (Cash on Hand)		\$ 1,190.00	
Subtotal, Committed Income		\$ 2,299,174.00	\$ 117,371.00
<i>Uncommitted</i>			
Other (specify):			
Habitat Mortgage Revenue		\$ 22,267,549.00	
Donated & In Kind Services			\$ 350,000.00
Housing Trust Fund request	\$ 1,000,000.00		
Private Donations:			
Foundations, Corporate, and Individual		\$ 6,792,257.00	
Other Foundations:			
Government:			
CalHome Project Dev Loan (2022)		\$ 1,800,000.00	
CalHome Mortgage Assistance (2024)		\$ 2,200,000.00	
Marin County Housing Trust Fund		\$ 2,000,000.00	
Marin County HOME		\$ 1,600,000.00	
FHLB Gap Funding		\$ 1,000,000.00	
Other Development Sources		\$ 3,345,869.00	
Corporations:			
Individual Contributions:			
Subtotal, Uncommitted Income		\$ 41,005,675.00	350,000.00
Other			
Earned Income:			

Subtotal, Earned Income		\$ -	
Grand Total Income	\$ 1,000,000.00	\$ 43,304,849.00	\$ 467,371.00

EXPENSES (Add rows to list other expenses)	Housing Trust Fund Request	Other Funding Sources	In Kind
Direct Project Related Expenses			
Acquisition			
Transaction Expenses		\$ 25,000.00	
Pre-development			
Architecture/Engineering	\$ 500,000.00	\$ 2,005,496.00	\$ 100,000.00
Legal		\$ 60,000.00	
Market Study/Appraisal		\$ 25,000.00	
Marketing, Sales & HOA		\$ 239,000.00	
Audit/Cost Certification		\$ -	
Title/Escrow and Closing Costs		\$ 258,750.00	
Furnishings and Equipment		\$ -	
Permits and Fees	\$ 200,000.00	\$ 5,644,682.00	
Soft Cost Contingency and Reserves		\$ 934,959.00	
Taxes and Insurance	\$ 200,000.00	\$ 762,500.00	
Reprographics & Printing		\$ 25,000.00	
Permanent Financing		\$ 180,339.00	
HHGSF Administrative Costs	\$ 100,000.00	\$ 2,313,744.00	
Direct Construction Costs			
Direct Construction Costs		\$ 28,447,750.00	\$ 250,000.00
Direct Cost Contingency		\$ 2,500,000.00	
Subtotal, Direct Project Related Expenses	\$ 1,000,000.00	\$ 43,422,220.00	\$ 350,000.00
Developer Fee (specify % in column A below)			
Fiscal Sponsorship Fee (specify % in column A below)			
Grand Total All Expenses	\$ 1,000,000.00	\$ 43,422,220.00	\$ 350,000.00

Habitat Redwood Blvd Future Milestones

Milestone	Status
Site Work	Start in 2022
Home Construction	Start in 2023
Home Sales	Start in 2025
Project Completion	End of 2026

As a homeownership project, Habitat Redwood Blvd does not have long term operating expenses. Habitat for Humanity Greater San Francisco (HGSF) will receive mortgage revenue from the project over the terms of the mortgages issued to first-time homebuyer. Typical mortgage terms are 10-40 years.

All homes at Habitat Redwood Blvd will be part of a Homeowners' Association (HOA). HGSF will establish the initial HOA, including all governing documents and budget, and hire a property management company. Once governance is passed along to homeowners, they will be responsible for HOA budget maintenance and updates, with the guidance of the property management company. HGSF maintains a vested interest in the property through our first right to repurchase and will lawfully support the HOA as necessary.

Habitat For Humanity Greater San Francisco

Source & Budget Analysis

Project Name: Habitat Redwood Blvd

Report Date: 2/16/2022

Affordability Profile Target: Approximately 50% - 120% AMI						
	2 BDRM	3 BDRM	3 BDRM	4 BDRM	Total Homes	~Percentage
Unit Gross Sq. Ft. (Avg)	868	1283	1,315	1,438		
Very Low	0	0	0	0	0	0%
Low (50-80% AMI)	9	8	10	13	40	50%
Moderate (80-120% AMI)	9	8	11	12	40	50%
Market	0	0	0	0	0	0%
Total Units	18	16	21	25	80	100%
Total Sq. Ft.	15630	20528	27606	35950	105,575	

Construction Cash Sources	Total	Per Unit	% Total Cost
Construction Funding - Loan Agreements	\$ 15,598,875	\$ 194,986	34.8%
HFHGSF - Mortgage Note Sales	\$ -	\$ -	0.0%
HFHGSF - Internal Assets - Permanent	\$ 1,190	\$ 15	0.0%
HFHGSF - Private Donor Funding	\$ 8,954,444	\$ 111,931	20.0%
HFHGSF - Internal Assets - Temporary	\$ 6,786,045	\$ 84,826	15.2%
Gov't Development Assistance	\$ 13,431,666	\$ 167,896	30.0%
Total Construction Sources	\$ 44,772,220	\$ 559,653	100.0%

Permanent Sources	Total	Per Unit	% Total Cost
HFHGSF - Mortgage Note Sales	\$ 22,384,920	\$ 279,812	50.0%
HFHGSF - Internal Assets - Permanent	\$ 1,190	\$ 15	0.0%
HFHGSF - Private Donor Funding	\$ 8,954,444	\$ 111,931	20.0%
Gov't Subsidy- Development Sources	\$ 13,431,666	\$ 167,896	30.0%
Total Permanent Sources	\$ 44,772,220	\$ 559,653	100.0%

Development Costs	Total	Per Unit	% Total Cost
Land Costs	\$ -	\$ -	0.0%
Transaction Expenses	\$ 25,000	\$ 313	0.1%
Hard Construction Costs (w/OH & fees)	\$ 28,697,750	\$ 358,722	64.1%
Contractor's Contingency	\$ -	\$ -	0.0%
Hard Cost Contingency (HHGSF @ 10%)	\$ 2,500,000	\$ 31,250	5.6%
Architecture/Engineering	\$ 2,605,496	\$ 32,569	5.8%
Legal	\$ 60,000	\$ 750	0.1%
Market Study/Appraisal	\$ 25,000	\$ 313	0.1%
Marketing, Sales & HOA	\$ 239,000	\$ 2,988	0.5%
Audit/Cost Certification	\$ -	\$ -	0.0%
Title/Escrow and Closing Costs	\$ 258,750	\$ 3,234	0.6%
Furnishings and Equipment	\$ -	\$ -	0.0%
Permits and Fees	\$ 5,844,682	\$ 73,059	13.1%
Soft Cost Contingency and Reserves	\$ 934,959	\$ 11,687	2.1%
Taxes and Insurance	\$ 962,500	\$ 12,031	2.1%
Reprographics & Printing	\$ 25,000	\$ 313	0.1%
Permanent Financing	\$ 180,339	\$ 2,254	0.4%
HHGSF Administrative Costs	\$ 2,413,744	\$ 30,172	5.4%
Total Development Costs	\$ 44,772,220	\$ 559,653	100.0%

Redwood Blvd
Asset Analysis
4/28/2020

Redwood Blvd
Funding Allocations, Source & Use
3/3/2022

PUBLIC FUNDING ALLOCATION BY COST	Total Budget Amount		Spent to Date	Balance to Spend	Total Funding Allocation	Marin County	Marin County	Marin County	Marin County	Marin County	CalHome	CalHome	FHBL SF - AHP	Other	Total Private
						Housing Trust Fund (Pre-Dev)	Housing Trust Fund (CD's)	Housing Trust Fund (Const)	CDBG FY 20/21	HOME (Construction)	2021/22-PDL	2022/24-Mortgage Assistance	Gap Financing	Development Sources	Sources
EXPENSES (USES)					\$ 44,772,220	\$ 250,000	\$ 1,000,000	\$ 2,000,000	\$ 235,797	\$ 1,600,000	\$ 1,800,000	\$ 2,200,000	\$ 1,000,000	\$ 3,345,869	\$ 31,340,554
Acquisition															
Land Costs	-				-	-	-	-	-	-	-	-	-	-	-
Transaction Expenses	25,000		5,000	20,000	25,000	-	-	-	-	-	-	-	-	-	25,000
Total Acquisition	25,000	0%	5,000	20,000	25,000	-	-	-	-	-	-	-	-	-	25,000
Hard Costs															
Hard Construction Costs (w/OH & fees)	28,697,750		390	28,697,360	28,697,750	-	-	2,000,000	-	1,600,000	-	2,200,000	1,000,000	2,545,869	19,351,881
Contractor's Contingency	-		-	-	-	-	-	-	-	-	-	-	-	-	-
Hard Cost Contingency (HHGSF @ 10%)	2,500,000		-	2,500,000	2,500,000	-	-	-	-	-	-	-	-	-	2,500,000
Total Hard Costs	31,197,750	70%	390	31,197,360	31,197,750	-	-	2,000,000	-	1,600,000	-	2,200,000	1,000,000	2,545,869	21,851,881
Soft Costs															
Architecture/Engineering	2,605,496		697,365	1,908,131	2,605,496	195,000	500,000	-	-	-	400,000	-	-	-	1,510,496
Legal	60,000		190	59,810	60,000	-	-	-	-	-	-	-	-	-	60,000
Market Study/Appraisal	25,000		-	25,000	25,000	-	-	-	-	-	-	-	-	-	25,000
Marketing, Sales & HOA	239,000		2,314	236,686	239,000	-	-	-	-	-	-	-	-	-	239,000
Audit/Cost Certification	-		-	-	-	-	-	-	-	-	-	-	-	-	-
Title/Escrow and Closing Costs	258,750		-	258,750	258,750	-	-	-	-	-	-	-	-	-	258,750
Furnishings and Equipment	-		-	-	-	-	-	-	-	-	-	-	-	-	-
Permits and Fees	5,844,682		64,218	5,780,464	5,844,682	55,000	200,000	-	235,797	-	1,400,000	-	-	800,000	3,153,885
Soft Cost Contingency and Reserves	934,959		-	934,959	934,959	-	-	-	-	-	-	-	-	-	934,959
Taxes and Insurance	962,500		-	962,500	962,500	-	200,000	-	-	-	-	-	-	-	762,500
Reprographics & Printing	25,000		3,243	21,757	25,000	-	-	-	-	-	-	-	-	-	25,000
Permanent Financing	180,339		-	180,339	180,339	-	-	-	-	-	-	-	-	-	180,339
HHGSF Administrative Costs	2,413,744		17,004	2,396,740	2,413,744	-	100,000	-	-	-	-	-	-	-	2,313,744
Total Soft Costs	13,549,470	30%	784,334	12,765,136	13,549,470	250,000	1,000,000	-	235,797	-	1,800,000	-	-	800,000	9,463,673
TOTAL Expenses	44,772,220		789,724	43,982,496	44,772,220	250,000	1,000,000	2,000,000	235,797	1,600,000	1,800,000	2,200,000	1,000,000	3,345,869	31,340,554

DEVELOPMENT CAPITAL SOURCES	SOURCE	AWARDED	FUNDED	Expenditures by Project Phase											
				Acquisition		Pre-Development (Soft Costs)		Construction							
				Allocated / Planned	Spent To-Date	Allocated / Planned	Spent To-Date	Allocated / Planned	Spent To-Date						
TOTAL Expenses	44,772,220														
Governmental Development Assistance															
Marin County Housing Trust Fund (Pre-Dev)	250,000	1%	250,000	250,000		250,000	250,000								
Marin County Housing Trust Fund (CD's)	1,000,000	2%	-	-		1,000,000									
Marin County Housing Trust Fund (Const)	2,000,000	4%	-	-				2,000,000							
Marin County CDBG FY 20/21	235,797	1%	235,797	-		235,797									
Marin County HOME (Construction)	1,600,000	4%	-	-				1,600,000							
CalHome 2021/22-PDL	1,800,000	4%	-	-		1,800,000									
CalHome 2022/24-Mortgage Assistance	2,200,000	5%	-	-					2,200,000						
FHBL SF - AHP Gap Financing	1,000,000	2%	-	-					1,000,000						
Other Development Sources	3,345,869	7%	-	-		800,000			2,545,869						
Gov't Development Assistance	13,431,666	30%													
Repayable or Permanent Private Sources															
Construction Funding - Loan Agreements	15,598,875	35%	-	-					15,598,875						
Marin Community Foundation (Pre-Dev)	450,000	1%	450,000	450,000		450,000	450,000								
Marin Community Foundation (CD's)	1,000,000	2%	1,000,000	450,000		1,000,000	75,000								
HFHGSF - Private Donor Funding	7,504,444	17%	362,187	362,187		2,500,000			5,004,444						
HFHGSF - Internal Assets - Permanent	1,190	0%	1,190	-											
HFHGSF - Internal Assets - Temporary	6,786,045	15%	-	-		25,000	5,000	5,513,673	14,334	648,562	390				
Repayable or Private Sources	31,340,554	70%													
Total Sources	44,772,220		2,299,174	1,512,187	25,000	5,000	13,549,470	789,334	31,197,750	390	44,772,220	794,724			



Greater San Francisco

SERVING MARIN, SAN FRANCISCO AND THE PENINSULA

HHGSF BUDGET - BOARD APPROVED		FY22 Ann	Q1	Q2	Q3	Q4
REVENUE						
Community Support/Events		6,230,350	852,229	2,165,996	862,004	2,350,121
Critical Repair Revenue		7,500	-	-	3,750	3,750
New Constr./Home Repair Subsidy		9,871,797	3,146,401	2,075,949	4,161,947	487,500
Mortgage Payments		732,451	187,451	170,892	183,619	190,489
Note Sales/Fwd Commitmt		8,193,859	1,513,220	-	4,930,639	1,750,000
ReStore		8,000	2,000	2,000	2,000	2,000
REVENUE		25,043,957	5,701,301	4,414,837	10,143,959	4,783,860
TOTAL EXPENSES						
G&A		3,002,533	731,394	768,733	781,061	721,345
FUNDRAISING		2,305,632	518,030	581,642	601,546	604,415
TITHE		225,000	75,000	50,000	50,000	50,000
PROGRAMS		5,275,453	1,108,687	1,263,517	1,453,814	1,449,436
HOME REPURCHASES		970,916	295,812	313,672	328,217	33,216
NEW CONSTRUCTION		13,162,895	4,250,544	4,205,732	2,244,613	2,462,006
TOTAL EXPENSES		24,942,430	6,979,467	7,183,295	5,459,251	5,320,417
Net Income, cash basis		101,528	(1,278,166)	(2,768,458)	4,684,708	(536,557)
Cash Balance			9,590,402	6,821,945	11,506,653	10,970,096

Notes: The above is a **cash budget** and does not reflect the following non-cash effects to the financial statements: discounting of pledges, discounting of mortgage receivables. The budgeted annual net income on an accrual basis is shown below.

Net Income, accrual basis	106,775
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Borrower's Financial Statements for Last Three Years

As HGSF's financial statements for the last three years, attached are the FY22 cash budget and financial audit reports from 2018, 2019, and 2020.



Greater San Francisco

SERVING MARIN, SAN FRANCISCO AND THE PENINSULA

HHGSF BUDGET - BOARD APPROVED		FY22 Ann	Q1	Q2	Q3	Q4
REVENUE						
Community Support/Events		6,230,350	852,229	2,165,996	862,004	2,350,121
Critical Repair Revenue		7,500	-	-	3,750	3,750
New Constr./Home Repair Subsidy		9,871,797	3,146,401	2,075,949	4,161,947	487,500
Mortgage Payments		732,451	187,451	170,892	183,619	190,489
Note Sales/Fwd Commitmt		8,193,859	1,513,220	-	4,930,639	1,750,000
ReStore		8,000	2,000	2,000	2,000	2,000
REVENUE		25,043,957	5,701,301	4,414,837	10,143,959	4,783,860
TOTAL EXPENSES						
G&A		3,002,533	731,394	768,733	781,061	721,345
FUNDRAISING		2,305,632	518,030	581,642	601,546	604,415
TITHE		225,000	75,000	50,000	50,000	50,000
PROGRAMS		5,275,453	1,108,687	1,263,517	1,453,814	1,449,436
HOME REPURCHASES		970,916	295,812	313,672	328,217	33,216
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Notes: The above is a **cash budget** and does not reflect the following non-cash effects to the financial statements: discounting of pledges, discounting of mortgage receivables. The budgeted annual net income on an accrual basis is shown below.

Net Income, accrual basis	106,775
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**Habitat For Humanity Greater San
Francisco, Inc.**

Financial Statements

June 30, 2018
(With Comparative Totals for 2017)



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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
Habitat For Humanity Greater San Francisco, Inc.
San Francisco, California

We have audited the accompanying financial statements of Habitat For Humanity Greater San Francisco, Inc. (a California nonprofit corporation) (the "Organization"), which comprise the statement of financial position as of June 30, 2018, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Habitat For Humanity Greater San Francisco, Inc. as of June 30, 2018, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Report on Summarized Comparative Information

We have previously audited Habitat For Humanity Greater San Francisco, Inc.'s 2017 financial statements, and our report dated November 8, 2017 expressed an unmodified opinion on those audited financial statements. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2017, is consistent, in all material respects, with the audited financial statements from which it has been derived.

Armanino LLP

Armanino^{LLP}
San Jose, California

November 27, 2018

Habitat For Humanity Greater San Francisco, Inc.
Statement of Financial Position
June 30, 2018
(With Comparative Totals for 2017)

	2018	2017
ASSETS		
Current assets		
Cash and cash equivalents	\$ 7,511,568	\$ 6,915,468
Accounts receivable	147,916	453,827
Impound receivable	10,207	12,702
Current portion of mortgage notes receivables, net	1,169,100	1,075,542
Current portion of pledges receivable	1,117,947	708,573
Inventory of homes	2,062,163	1,631,611
Prepaid and other current assets	82,866	51,689
Total current assets	12,101,767	10,849,412
Property and equipment, net	257,285	348,195
Noncurrent assets		
Restricted cash	312,294	1,058,483
Mortgage notes receivable, net of unamortized discount	9,644,384	7,683,403
Grants receivable	67,500	1,009,000
Pledges receivable, net of current portion	517,761	922,829
Construction in progress	6,146,962	9,401,599
Deposits	87,110	95,619
Intangibles, net	19,018	58,632
NMTC Investment - 1, HFHI-SA Leverage VI, LLC	-	7,113,970
NMTC Investment - 2, HFHGSF Leverage Lender, LLC	8,712,803	8,575,030
Total noncurrent assets	25,507,832	35,918,565
Total assets	\$ 37,866,884	\$ 47,116,172

The accompanying notes are an integral part of these financial statements.

Habitat For Humanity Greater San Francisco, Inc.
Statement of Financial Position
June 30, 2018
(With Comparative Totals for 2017)

	2018	2017
LIABILITIES AND NET ASSETS		
Current liabilities		
Accounts payable, operating	\$ 300,117	\$ 232,792
Accounts payable, construction	-	15,143
Accounts payable, ReStore	67,189	661
Accrued liabilities	150,995	194,189
Accrued interest	13,205	18,347
Unearned revenue	-	16,000
Accrued salaries and wages	13,809	-
Current portion of notes payable	43,680	40,318
Impound liability	895	1,871
Total current liabilities	589,890	519,321
Long-term liabilities		
Notes payable, net of current portion	628,519	668,632
Refundable advances	1,334,000	2,561,438
Loan payable, NMTC financing - 1	-	8,288,725
Loan payable, NMTC financing - 2	10,239,356	10,228,593
Deferred lease obligation	107,995	126,454
Total long-term liabilities	12,309,870	21,873,842
Total liabilities	12,899,760	22,393,163
Net assets		
Unrestricted	22,373,822	22,067,892
Temporarily restricted	2,593,302	2,655,117
Total net assets	24,967,124	24,723,009
 Total liabilities and net assets	 \$ 37,866,884	 \$ 47,116,172

The accompanying notes are an integral part of these financial statements.

Habitat For Humanity Greater San Francisco, Inc.
Statement of Activities
For the Year Ended June 30, 2018
(With Comparative Totals for 2017)

	<u>Unrestricted</u>	<u>Temporarily Restricted</u>	<u>2018 Total</u>	<u>2017 Total</u>
Support and revenue				
Support				
Contributions	\$ 1,641,173	\$ 1,653,957	\$ 3,295,130	\$ 3,208,322
Special events, net	615,712	-	615,712	379,666
Grants	238,696	-	238,696	217,276
Donated services	162,749	-	162,749	241,742
Donated materials	-	25,459	25,459	119,739
Donated land	-	1,900,000	1,900,000	-
Total support	<u>2,658,330</u>	<u>3,579,416</u>	<u>6,237,746</u>	<u>4,166,745</u>
ReStore revenue	1,704,387	-	1,704,387	1,546,189
Mortgage discount amortization	1,475,576	-	1,475,576	916,125
Sale of homes	6,659,693	-	6,659,693	10,890,288
NMTC investment income	216,204	-	216,204	398,939
Gain on cancellation of NMTC financing	1,225,305	-	1,225,305	-
Other income	63,379	-	63,379	18,000
Net assets released from restriction	<u>3,641,231</u>	<u>(3,641,231)</u>	<u>-</u>	<u>-</u>
Total	<u>14,985,775</u>	<u>(3,641,231)</u>	<u>11,344,544</u>	<u>13,769,541</u>
	<u>17,644,105</u>	<u>(61,815)</u>	<u>17,582,290</u>	<u>17,936,286</u>
Functional expenses				
Program services				
Housing Development	11,047,737	-	11,047,737	13,710,419
Homeowner Dev., Volunteers, NR	1,357,202	-	1,357,202	1,943,062
ReStore	<u>1,542,279</u>	<u>-</u>	<u>1,542,279</u>	<u>1,439,546</u>
Total program services	<u>13,947,218</u>	<u>-</u>	<u>13,947,218</u>	<u>17,093,027</u>
Support services				
General and administrative	1,939,563	-	1,939,563	1,618,707
Fundraising	<u>1,451,394</u>	<u>-</u>	<u>1,451,394</u>	<u>1,377,526</u>
Total support services	<u>3,390,957</u>	<u>-</u>	<u>3,390,957</u>	<u>2,996,233</u>
Total functional expenses	<u>17,338,175</u>	<u>-</u>	<u>17,338,175</u>	<u>20,089,260</u>
Change in net assets	305,930	(61,815)	244,115	(2,152,974)
Net assets, beginning of year	<u>22,067,892</u>	<u>2,655,117</u>	<u>24,723,009</u>	<u>26,875,983</u>
Net assets, end of year	<u>\$ 22,373,822</u>	<u>\$ 2,593,302</u>	<u>\$ 24,967,124</u>	<u>\$ 24,723,009</u>

The accompanying notes are an integral part of these financial statements.

Habitat For Humanity Greater San Francisco, Inc.
Statement of Functional Expenses
For the Year Ended June 30, 2018
(With Comparative Totals for 2017)

	<u>Housing Development</u>	<u>Homeowner Dev., Volunteers, NR</u>	<u>ReStore</u>	<u>Total Program Services</u>	<u>General and Administrative</u>	<u>Fundraising</u>	<u>Total Support Services</u>	<u>2018 Total</u>	<u>2017 Total</u>
Expenses									
Direct housing expenses									
Cost of sales - homes	\$ 6,959,894	\$ -	\$ -	\$ 6,959,894	\$ -	\$ -	\$ -	\$ 6,959,894	\$ 10,782,000
Total direct housing expenses	<u>6,959,894</u>	<u>-</u>	<u>-</u>	<u>6,959,894</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>6,959,894</u>	<u>10,782,000</u>
Salaries and benefits									
Salaries and wages	705,380	576,259	721,941	2,003,580	533,607	828,010	1,361,617	3,365,197	3,533,453
Employee benefits	20,272	103,637	75,132	199,041	8,798	95,835	104,633	303,674	317,431
Payroll taxes	54,115	46,069	62,976	163,160	37,709	54,432	92,141	255,301	287,459
Stipend - Vista/AmeriCorp	-	46,999	3,023	50,022	3,700	22,512	26,212	76,234	83,270
Workers' compensation insurance	43,641	8,006	29,205	80,852	4,535	7,236	11,771	92,623	51,958
Total salaries and benefits	<u>823,408</u>	<u>780,970</u>	<u>892,277</u>	<u>2,496,655</u>	<u>588,349</u>	<u>1,008,025</u>	<u>1,596,374</u>	<u>4,093,029</u>	<u>4,273,571</u>
Total expenses	7,783,302	780,970	892,277	9,456,549	588,349	1,008,025	1,596,374	11,052,923	15,055,571
Professional services	6,231	95,551	21,417	123,199	573,181	113,617	686,798	809,997	542,876
Rent	91,195	90,241	453,009	634,445	73,983	73,983	147,966	782,411	742,273
Donated services and goods	15,051	150	-	15,201	35,755	-	35,755	50,956	72,102
Promotions and supplies	876	32,392	2,010	35,278	9,367	50,017	59,384	94,662	116,402
Interest	131,413	-	-	131,413	50,145	-	50,145	181,558	198,908
NMTC annual fees	-	-	-	-	101,317	-	101,317	101,317	172,629
Tithe	132,012	-	-	132,012	-	-	-	132,012	159,000
Communications	18,261	43,750	27,938	89,949	42,061	33,746	75,807	165,756	126,659
Office expenses	3,826	3,979	56,386	64,191	45,357	2,261	47,618	111,809	109,493
Postage and printing	698	8,746	-	9,444	20,531	91,430	111,961	121,405	109,275
Depreciation	-	-	-	-	90,899	-	90,899	90,899	116,173
Amortization	-	-	-	-	39,614	-	39,614	39,614	56,964
Bad debt	-	-	-	-	122,664	-	122,664	122,664	2,500
Taxes and licenses	-	-	-	-	6,942	-	6,942	6,942	360
Travel and training	5,031	21,345	1,412	27,788	74,738	21,690	96,428	124,216	90,511
Neighborhood revitalization project expense	-	237,812	-	237,812	-	-	-	237,812	170,910
Computer software/hardware	4,202	18,609	7,740	30,551	19,678	16,417	36,095	66,646	76,083
Bank fees	2,161	178	31,839	34,178	7,635	22,804	30,439	64,617	55,812
Insurance	19,519	19,788	-	39,307	19,431	16,268	35,699	75,006	74,053
Employee engagement	112	2,632	-	2,744	10,268	202	10,470	13,214	14,156
Equipment rental and maintenance	6,045	1,059	22,125	29,229	5,702	934	6,636	35,865	15,513
Miscellaneous construction	155,010	-	-	155,010	-	-	-	155,010	198,353
Discount on mortgage issued	2,672,792	-	-	2,672,792	-	-	-	2,672,792	1,798,277
Marketing	-	-	26,126	26,126	-	-	-	26,126	14,407
Other expenses	-	-	-	-	1,946	-	1,946	1,946	-
	<u>\$ 11,047,737</u>	<u>\$ 1,357,202</u>	<u>\$ 1,542,279</u>	<u>\$ 13,947,218</u>	<u>\$ 1,939,563</u>	<u>\$ 1,451,394</u>	<u>\$ 3,390,957</u>	<u>\$ 17,338,175</u>	<u>\$ 20,089,260</u>

The accompanying notes are an integral part of these financial statements.

Habitat For Humanity Greater San Francisco, Inc.
Statement of Cash Flows
For the Year Ended June 30, 2018
(With Comparative Totals for 2017)

	2018	2017
Cash flows from operating activities		
Change in net assets	\$ 244,115	\$ (2,152,974)
Adjustments to reconcile changes in net assets to net cash provided by operating activities		
Depreciation and amortization	130,513	173,137
Loss on disposal of fixed assets	11	-
Sales of homes recognized through issuance of mortgage notes	(4,520,300)	(3,096,000)
Amortization of mortgage notes receivable discount	(1,475,576)	(916,125)
Discount on mortgages issued	2,672,792	1,798,277
Amortization of notes payable discount	50,145	8,014
Amortization of debt issuance costs	46,155	15,635
Gain on cancellation of NMTC financing	(1,225,305)	-
Changes in operating assets and liabilities		
Accounts and impound receivable	305,911	(442,734)
Grants and pledges receivable	937,194	1,267,392
Impounds receivable	2,495	(478)
Inventory of homes	(351,946)	(583,946)
Construction in progress	3,254,637	7,312,202
Prepaid expenses and deposits	(31,177)	(13,471)
Deposits	8,509	7,214
Restricted cash	746,189	(122,007)
Accounts payable	118,710	(226,503)
Accrued expenses and other liabilities	(69,962)	(82,677)
Net cash provided by operating activities	843,110	2,944,956
Cash flows from investing activities		
Purchase of property and equipment	-	(44,754)
Payments received on mortgage notes receivable	1,189,939	1,028,097
Investment in new markets tax credit venture	(126,605)	(256,694)
Net cash provided by investing activities	1,063,334	726,649
Cash flows from financing activities		
Proceeds on line of credit	-	1,510,290
Payments on line of credit	-	(1,510,290)
Proceeds from refundable advances	809,000	-
Refundable advances converted to home sale revenue	(2,036,438)	(780,000)
Payments on notes payable	(82,906)	(41,341)
Proceeds from notes payable	-	500,000
Net cash used in financing activities	(1,310,344)	(321,341)
Net increase in cash and cash equivalents	596,100	3,350,264
Cash and cash equivalents, beginning of year	6,915,468	3,565,204
Cash and cash equivalents, end of year	\$ 7,511,568	\$ 6,915,468
Supplemental disclosure of cash flow information		
Cash paid during the year for interest	\$ 90,400	\$ 183,273

The accompanying notes are an integral part of these financial statements.

Habitat For Humanity Greater San Francisco, Inc.
Statement of Cash Flows
For the Year Ended June 30, 2018
(With Comparative Totals for 2017)

	2018	2017
Supplemental schedule of noncash investing and financing activities		
Inventory of homes acquired through cancellation of mortgage notes	\$ 78,606	\$ 413,845
Cancellation of NMTC financing	\$ 8,328,107	\$ -

The accompanying notes are an integral part of these financial statements.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
June 30, 2018
(With Comparative Totals for 2017)

1. ORGANIZATION

Habitat for Humanity Greater San Francisco, Inc., (the "Organization"), is a nonprofit public benefit corporation incorporated in California in 1988 (originally as Peninsula Habitat for Humanity). Effective August 1, 2008, Habitat for Humanity San Francisco merged into Peninsula Habitat for Humanity and the combined entities were renamed Habitat for Humanity Greater San Francisco, Inc. The new Organization serves San Francisco, San Mateo, and Marin Counties. The Organization is affiliated with Habitat for Humanity International, Inc.

The Organization partners with working families and the community to develop affordable homes for first-time home ownership. The Organization builds homes by engaging volunteers to work alongside carefully selected candidate families. Nearly 90% of the construction labor is done by volunteers and the qualified families selected. The candidate families invest approximately 500 hours of "sweat equity" in the home in lieu of a down payment. The Organization provides financing for the homes at zero percent interest.

The following is a brief description of the Organization's program services:

Housing development

- *Land acquisition* - Fosters relationships with Marin, San Francisco and San Mateo Counties and their municipalities; locates and acquires land for home construction; obtains funding from multiple affordable housing sources.
- *Construction* - Builds and rehabilitates homes; trains, organizes and supervises on-site volunteers.
- *Tithe* - Contributes a portion of undesignated donated funds annually to Habitat for Humanity International, Inc. for the construction of homes outside the United States.

Programs

- *Homeowner development* - Selects, qualifies, and mentors candidate families, and provides them financial and home ownership education; manages long-term homeowner relationships.
- *Volunteer services* - Recruits, trains, schedules, and supports volunteers for work at the construction sites, NR projects, in the office, and on committees.
- *Neighborhood revitalization (NR)* - Habitat Greater San Francisco's Neighborhood Revitalization program aims to extend the work of Habitat for Humanity into the neighborhoods where we build – beautifying parks and gardens, renovating community assets like schools and community centers and delivering critical home repairs to improve the health, safety and well-being of residents in our two focus neighborhoods: the Bayview and East Palo Alto.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
June 30, 2018
(With Comparative Totals for 2017)

1. ORGANIZATION (continued)

Programs (continued)

- *ReStore* - In September 2012, the Organization opened its first ReStore. Habitat for Humanity Greater San Francisco ReStore is a volunteer-driven home improvement resale outlet that accepts and resells new and gently used building materials, appliances and furniture to the public at a fraction of their retail price. The ReStore keeps materials out of landfills through reuse. Funds raised help build homes for families in need in San Francisco, Marin, and on the Peninsula.

New Markets Tax Credit Financing

In July 2010, the Organization invested in a New Markets Tax Credit (NMTC) financing joint venture, HFHI-SA Leverage VI, LLC, along with three other Habitat affiliates, to take advantage of tax credit equity financing (see Notes 9, 13, 21).

In December 2011, the Organization invested in its second New Markets Tax Credit (NMTC) financing venture, HFHGSF Leverage Lender, LLC, as the sole Habitat affiliate, to take advantage of tax credit equity financing (see Notes 10, 13, 21).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting and financial statement presentation

The Organization's financial statements are presented in accordance with accounting principles generally accepted in the United States of America on an accrual basis. Consequently, revenues and gains are recognized when earned, and expenses and losses are recognized when incurred.

The Organization follows standards of accounting and financial reporting for voluntary health and welfare organizations as prescribed by the American Institute of Certified Public Accountants, reporting its financial position and operating activities in three classes of net assets: unrestricted net assets, temporarily restricted net assets and permanently restricted net assets.

- *Unrestricted net assets* - include those assets over which the Board of Directors has discretionary control in carrying out the operations of the Organization.
- *Temporarily restricted net assets* - include those assets which are subject to donor restriction and for which the applicable restriction was not met as of the year end of the current reporting period.
- *Permanently restricted net assets* - include those assets which are subject to a non-expiring donor restriction, such as endowments. The Organization does not have any permanently restricted net assets.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
June 30, 2018
(With Comparative Totals for 2017)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Cash and cash equivalents

Cash and cash equivalents include highly liquid investments and investments with a maturity of three months or less, and exclude donor restricted receipts and amounts designated for long-term purposes.

The Organization maintains its cash in bank deposit accounts which, at times, may exceed federally insured limits. The Organization has not experienced any losses in such accounts. Management believes it is not exposed to any significant risk on cash accounts.

Restricted cash

Restricted cash is comprised of the following:

- *Restricted cash - New Market Tax Credit Investment Housing Funds* - New Market Tax Credit restricted cash are funds set aside to cover transaction and management fees. The balance of the New Market Tax Credit Investment Housing Funds totaled \$283,346 and \$1,028,566 as of June 30, 2018 and 2017, respectively.
- *Restricted cash - homeowners impound funds* - The Organization services the mortgages on the homes it sells. Included in restricted cash are amounts received for insurance and property taxes on such homes. The Organization records a related liability as an offset to these impound amounts. The balance of the homeowners impound funds totaled \$895 and \$1,869 as of June 30, 2018 and 2017, respectively.
- *Restricted cash - construction in progress performance deposit* - In lieu of posting a performance bond on active construction projects, the Organization pledges a certificate of deposit. The money is released once the project is completed. The balance of the construction in progress performance deposit totaled \$28,053 and \$28,048 as of June 30, 2018 and 2017, respectively.

Mortgage notes receivable

The Organization records home sales mortgages at the gross amount of payments to be received over the lives of the mortgages. These mortgage payments do not include interest and, accordingly, the notes have been discounted at various interest rates using the effective interest method over the lives of the mortgages and reported net of amortized cost. Management does not believe an allowance for doubtful accounts is necessary because the deed restrictions give them a right of first refusal.

Grants, donations and pledges receivables

The Organization considers all grants, donations and pledges receivable to be fully collectible; accordingly, no allowance for doubtful accounts is considered necessary.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
June 30, 2018
(With Comparative Totals for 2017)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Inventory of homes

The Organization classifies as inventory the following: completed new construction homes; homes purchased under the NR program in which rehabilitation is substantially complete; and Habitat built homes that are bought back from the homeowner (resale homes). Completed new construction homes and NR homes are stated at the lower of cost or market using the specific identification method. Habitat resale homes are stated at buy back cost (the original sales price plus appreciation).

Construction in progress

Construction in progress is stated at the lower of cost or market using the specific identification method. Construction in progress consists of new home building projects under construction, NR homes undergoing rehabilitation, and pre-development costs of future projects (see Note 8).

Property and equipment

Furniture, equipment, leasehold improvements, and vehicles are carried at cost or, if donated, at the approximate fair value at the date of donation. The Organization capitalizes all acquisitions of property and equipment in excess of \$3,000. Depreciation is provided on a straight-line basis over the estimated useful lives of the respective assets, which range from three to seven years.

Impairment of long-lived assets

The Organization reviews property and equipment for impairment whenever events or changes in circumstances indicate that the carrying value of the property and equipment may not be recoverable. Recoverability is measured by a comparison of the carrying amount of the asset to future net cash flows, undiscounted and without interest, expected to be generated by the asset. If assets are considered to be impaired, the impairment to be recognized is measured by the amount by which the carrying amount of the asset exceeds the fair value of the asset. For the years ended June 30, 2018 and 2017, there were no events or changes in circumstances indicating that the carrying amount of the property and equipment may not be recoverable.

Contributions

Contributions are recorded as unrestricted, temporarily restricted, or permanently restricted depending on the nature of donor restrictions and depending on whether the restrictions are met in the current fiscal period. As of June 30, 2018 and 2017, there were no permanently restricted contributions.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
June 30, 2018
(With Comparative Totals for 2017)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Expense allocation

The costs of providing the various programs and other activities have been summarized on a functional basis in the Statement of Functional Expenses. Accordingly, certain costs have been allocated among the programs and supporting services benefited based on a time study analysis and other reasonable methods.

Advertising

The Organization's policy is to expense advertising costs as the costs are incurred. Advertising expenses (included as a component of the "Marketing" and "Promotions, Supplies" in the accompanying statement of functional expenses) for the years ended June 30, 2018 and 2017, were \$31,800 and \$14,960, respectively.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Accordingly, actual results could differ from those estimates.

Income taxes

The Organization is exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code. In addition, the Organization qualifies for the charitable contribution deduction under Section 170(b)(1)(A) and has been classified as an organization other than a private foundation under Section 509(a)(2). The Organization is also exempt from state income tax under Section 23701(d) of the California Revenue and Taxation Code.

Generally accepted accounting principles provide accounting and disclosure guidance about positions taken by an organization in its tax returns that might be uncertain. Management has considered its tax positions and believes that all of the positions taken by the Organization in its federal and state exempt organization tax returns are more likely than not to be sustained upon examination.

The Organization's federal returns for the fiscal years ended June 30, 2017, 2016 and 2015 could be subject to examination by federal taxing authorities, generally for three years after they are filed. The Organization's state returns for the fiscal years ended June 30, 2017, 2016, 2015 and 2014 could be subject to examination by state taxing authorities, generally for four years after they are filed.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
June 30, 2018
(With Comparative Totals for 2017)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Comparative financial statements

The financial statements include certain prior-year summarized comparative information in total but not by net asset class or functional expense categories. Such information does not include sufficient detail to constitute a presentation in conformity with generally accepted accounting principles. Accordingly, such information should be read in conjunction with the Organization's financial statements for the year ended June 30, 2017, from which the summarized information was derived.

3. MORTGAGE NOTES RECEIVABLE

As of June 30, 2018, the Organization holds 134 mortgage notes receivable, totaling \$18,997,971 at gross value with maturities of 1 to 40 years. The notes are non-interest bearing mortgages, payable in equal monthly installments, and are secured by deeds of trust on the properties. According to an agreement with Habitat for Humanity International, Inc., the collections on these notes receivable are to be used to construct additional homes. The notes have been discounted at various interest rates ranging from 6% to 10% using the effective interest method over the lives of the mortgages. Mortgages are reported net of amortized cost.

Principal payments due on mortgage notes receivable are as follows:

<u>Year Ending June 30,</u>	
2019	\$ 1,169,100
2020	1,143,396
2021	1,094,178
2022	1,059,559
2023	1,035,769
Thereafter	<u>13,495,969</u>
	18,997,971
Less unamortized discount	<u>(8,184,487)</u>
Net present value of mortgages	10,813,484
Less current portion	<u>(1,169,100)</u>
	<u><u>\$ 9,644,384</u></u>

During the year ended June 30, 2018, the Organization reacquired one home partially in exchange for the cancellation of the outstanding balance on the related mortgage note receivable.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
June 30, 2018
(With Comparative Totals for 2017)

4. GRANTS RECEIVABLE

Grants receivable consist of the following:

	2018	2017
Department of Housing and Community Development (CalHome Grant) - various projects	\$ -	\$ 960,000
Affordable Housing Program - Habitat Terrace Project (Capital Avenue)	-	19,000
Other Non-Government Grants - various projects	67,500	30,000
	\$ 67,500	\$ 1,009,000

5. PLEDGES RECEIVABLE

Pledges receivable consist of the following:

	2018	2017
Receivable in less than one year	\$ 1,117,947	\$ 708,573
Receivable in one to five years	553,804	990,635
	1,671,751	1,699,208
Less discounts to net present value	(36,043)	(67,806)
	1,635,708	1,631,402
Less current portion	(1,117,947)	(708,573)
	\$ 517,761	\$ 922,829

6. INVENTORY OF HOMES

Inventory of homes consist of the following:

	2018	2017
Habitat resale homes	\$ 2,062,163	\$ 1,631,611

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
June 30, 2018
(With Comparative Totals for 2017)

7. PROPERTY AND EQUIPMENT

Property and equipment consist of the following:

	2018	2017
Furniture and equipment	\$ 234,505	\$ 234,505
Vehicles	152,431	152,441
Leasehold improvements	380,352	380,353
	767,288	767,299
Accumulated depreciation	(510,003)	(419,104)
	\$ 257,285	\$ 348,195

Depreciation expense for the year ended June 30, 2018 and 2017, was \$90,899 and \$116,173, respectively.

8. CONSTRUCTION IN PROGRESS

Construction in progress consist of the following:

	2018	2017
New construction		
San Francisco: Capital Ave. (2 homes sold in current year)	\$ -	\$ 864,189
Novato: Mt. Burdell Place (10 homes sold in current year)	-	5,823,286
Redwood City: Jefferson Ave. (20 homes)	2,717,602	2,332,295
	2,717,602	9,019,770
Pre-development		
North Bay development	31,865	-
San Francisco: Hunter's View (30 homes estimated)	407,080	357,055
San Francisco: Amber Dr. (6 homes estimated)	2,118,988	110
Daly City: Geneva (6 homes estimated)	871,427	24,664
	3,429,360	381,829
	\$ 6,146,962	\$ 9,401,599

During 2018, the Organization received a donation of land in the amount of \$1,900,000 that is included in the value of the Amber Drive pre-development construction in progress.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
June 30, 2018
(With Comparative Totals for 2017)

9. NMTC INVESTMENT - 1, HFHI-SA LEVERAGE VI, LLC

In July 2010, the Organization invested, along with three other Habitat affiliates, in a joint venture (HFHI-SA Leverage VI, LLC) to take advantage of New Markets Tax Credit (NMTC) financing. NMTC financing allows an entity to receive a loan or investment capital from outside investors, who will receive new markets tax credits to be applied against their federal tax liability. The Organization invested a combination of cash and construction in progress totaling \$6,381,480 for a 33.9% ownership stake and securing a loan in the amount of \$8,328,107 payable to Clearinghouse NMTC (Sub 21), LLC (a community development entity). The net proceeds resulting from the joint venture totaled \$1,646,171 and was used solely for the purpose of constructing and selling qualified housing properties to low-income residents.

In August 2017, HFHI-SA Leverage VI, LLC purchased the ownership interest of the investment as a result of the exercise of the put option on the related loan (see Note 13).

The investment was accounted for using the equity method and the carrying amount of the investment is increased for the Organization's proportionate share of the joint venture's earnings and decreased for the Organization's proportionate share of the joint venture's losses and distributions.

The balance of the investment in HFHI-SA Leverage VI, LLC is as follows:

	2018	2017
Balance, beginning of year	\$ 7,113,970	\$ 6,995,049
Share of income	1,225,305	182,735
Distributions received	-	(63,814)
Capital withdrawal	(8,339,275)	-
Balance, end of year	\$ -	\$ 7,113,970

10. NMTC INVESTMENT - 2, HFHGSF LEVERAGE LENDER, LLC

In December 2011, the Organization entered into its second NMTC financing venture, investing in a sole venture (HFHGSF Leverage Lender, LLC). The Organization contributed a combination of cash, construction in progress, and NR inventory homes totaling \$7,922,319 for a 100% ownership stake and securing a loan in the amount of \$10,330,844 payable to Northern California Community Loan Fund NMTC Sub-CDE V, LLC (a community development entity). The net proceeds resulting from the venture totaled \$1,207,165 and are to be used solely for the purpose of constructing and selling qualified housing properties to low-income residents.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
June 30, 2018
(With Comparative Totals for 2017)

10. NMTC INVESTMENT - 2, HFHGSF LEVERAGE LENDER, LLC (continued)

The balance of the investment in HFHGSF Leverage Lender, LLC is as follows:

	2018	2017
Balance, beginning of year	\$ 8,575,030	\$ 8,437,257
Share of income	216,204	216,204
Distributions received	(78,431)	(78,431)
Balance, end of year	\$ 8,712,803	\$ 8,575,030

11. INTANGIBLE ASSETS

The Organization incurred costs for qualified active low-income business guarantor fees related to its NMTC financing to be amortized over 7 years.

Intangible assets consist of the following:

	2018	2017
Qualified active low income community business (QALICB) guarantor fees	\$ 266,259	\$ 398,744
Accumulated amortization	(247,241)	(340,112)
	\$ 19,018	\$ 58,632

Amortization expense for the year ended June 30, 2018 and 2017 was \$39,614. Future amortization expense is expected to be \$19,018 for the year ending June 30, 2019.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
June 30, 2018
(With Comparative Totals for 2017)

12. NOTES PAYABLE

Notes payable are detailed as follows:

	2018		2017
Payable to the County of San Mateo - Home Program federal funds used for site construction costs of two housing units, secured by individual deeds of trust on property located in Brisbane, CA, due in semi-annual non-interest bearing payments of \$698 through June 2037.	\$ 26,050	\$	28,142
Payable to the County of San Mateo - Home Program federal funds used for site construction costs of five housing units, secured by individual deeds of trust on property located in Brisbane, CA, due in semi-annual non-interest bearing payments of \$2,111 through June 2032.	57,771		64,105
Payable to the County of San Mateo - Home Program federal funds used for site construction of four housing units, secured by individual deeds of trust on property located in South San Francisco, CA, due in semi-annual non-interest bearing payments of \$7,261 through December 2025.	104,783		126,565
Payable to the County of San Mateo - CDBG Program federal funds used for the purchase of land and pre-development costs for 24 housing units, secured by individual deeds of trust on property located in East Palo Alto, due in semi-annual non-interest bearing payments of \$13,617 through November 2033.	28,722		69,572
Payable to Habitat for Humanity International, Inc. - 0% interest, federal funds used for housing construction costs, payable in 47 monthly installments of \$581.	20,928		27,900
Payable to the Housing Authority of the County of San Mateo, 0% interest, used for the purpose of acquiring the property located at Jefferson Avenue in Redwood City, secured by individual deeds of trust on the property. Should all requirements of the agreement be met, loan is to be forgiven in five equal, \$100,000, installments over the last 5 years of the term of the loan, from July 2042 to June 2047.	500,000		500,000

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
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(With Comparative Totals for 2017)

12. NOTES PAYABLE (continued)

	2018	2017
Payable to the Community Development Agency of the City of Menlo Park, 0% interest, used for the purchase of land for housing units in Menlo Park, CA, secured by deeds of trust on the units. Due in semi-annual installments of \$1,625 through December 2018.	1,625	6,500
	739,879	822,784
Less discount on notes payable	(67,680)	(113,834)
	672,199	708,950
Current portion	(43,680)	(40,318)
	\$ 628,519	\$ 668,632

The discount rates on the notes payable range from 7.5% to 8.4% based on an annual simple average using rates published by Habitat for Humanity International, Inc. Interest expense on the notes for the years ended June 30, 2018 and 2017 was \$20,843 and \$19,968, respectively.

The discounted principal payments due on the notes payable are as follows:

<u>Year Ending June 30,</u>		
2019	\$	43,680
2020		30,389
2021		15,176
2022		12,709
2023		13,742
Thereafter		556,503
	\$	672,199

13. LOANS PAYABLE

Loan Payable, NMTC Financing - 1

The Organization recorded a loan payable to Clearinghouse NMTC Sub 21, LLC (a NMTC community development entity) dated July 28, 2010 as part of the NMTC financing transaction. It is a 15-year loan bearing interest at 0.766% interest with semi-annual interest-only payments for 7 years from December 5, 2010 until December 5, 2017. Principal payments were scheduled to begin on December 5, 2017. The loan had a put option feature, defined in an option agreement between the joint venture's related parties that was exercised in August 2017 (see Note 21). Exercise of the option extinguished the Organization's outstanding debt balance of \$8,328,107 and resulted in a gain of \$1,225,305 for the year ended June 30, 2018.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
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(With Comparative Totals for 2017)

13. LOANS PAYABLE (continued)

The Organization incurred debt issuance costs totaling \$73,079 related to the closing of the loan, which was amortized over the 15-year note term. Unamortized debt issuance costs of \$39,382 are reported as a direct reduction of the loan for the year ended June 30, 2017.

Interest expense on the loan for the years ended June 30, 2018 and 2017 was \$45,409 and \$68,693, respectively. Interest expense includes \$39,382 and \$4,872 of amortization of the debt issuance costs for the years ended June 30, 2018 and 2017, respectively.

Loan Payable, NMTC Financing - 2

The Organization has a loan payable to Northern California Community Loan Fund NMTC Sub-CDE V, LLC (a NMTC community development entity) dated December 23, 2011 as part of the NMTC financing transaction. It is a 15-year loan bearing interest at 0.767% interest with semi-annual interest-only payments for 7 years from May 5, 2012 until May 5, 2019. Principal payments are scheduled to begin on May 5, 2019, due semi-annually to fully amortize the principal balance over the following 8 years. The loan is secured by substantially all the assets acquired by the Organization from the project loan proceeds. The loan has a put option feature defined by an option agreement between the related parties of the transaction that is expected to be exercised in 2019 that will effectively remove the liability from the Organization (see Note 21). The balance of the loan for each of the years ending June 30, 2018 and 2017, was \$10,330,844.

The Organization incurred debt issuance costs totaling \$161,449 related to the closing of the loan, which is being amortized over the 15-year note term. Unamortized debt issuance costs of \$91,488 and \$102,251 are reported as a direct reduction of the loan for the years ending June 30, 2018 and 2017, respectively.

Interest expense on the loan for the years ended June 30, 2018 and 2017 was \$89,994. Interest expense includes \$10,763 of amortization of the debt issuance costs for the years ended June 30, 2018 and 2017.

14. REFUNDABLE ADVANCES

The Organization receives funds from governmental agencies for the purpose of constructing homes, and ultimately lowering the mortgage of the prospective homeowners. There are no payments or interest due by the Organization. At the time of home sale, the loans are transferred to the buyers and forgiven over varying time periods. The Organization recognizes revenue from the sale of homes upon the transfer of their liabilities to the homeowners.

Habitat For Humanity Greater San Francisco, Inc.
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14. REFUNDABLE ADVANCES (continued)

Refundable advances are detailed as follows:

	2018	2017
Department of Housing and Community Development (CalHome Program) - various projects	\$ 25,000	\$ 1,020,000
Housing Endowment and Regional Trust of San Mateo County (HEART): used for the acquisition of real property at 612 Jefferson Avenue, Redwood City, CA.	500,000	500,000
AHP Federal Home Loan Bank of San Francisco: used for the reduction of principal balance on 11 homeowner mortgages. A liability of \$19,000 will be transferred to each homeowner upon purchase	-	19,000
Marin Workforce Housing Trust: used for the development of 10 three-bedroom homes located in the City of Novato, CA (Mt. Burdell Place)	-	595,000
City of Novato: used for the development of 10 single family homes located in Novato, CA (Mt. Burdell Place), restricted for sale to first time low-income homebuyers	-	427,438
Daly City Housing Development - Geneva	809,000	-
	\$ 1,334,000	\$ 2,561,438

15. LINE OF CREDIT

In February 2014, the Organization entered into a revolving line of credit agreement with City National Bank. The line of credit is for a maximum amount of \$2,000,000, and is secured by the Organization's assets. The original term of the line was for twelve months from the effective date and is automatically renewed unless the Organization gives prior notice. Interest accrues monthly at an annual rate of 3.5%. Interest is due monthly on the fifteenth calendar day of the following month. Any unpaid interest will be added to principal amount due. As of June 30, 2018 and 2017, there was no outstanding balance due on the line of credit. In February 2018, the agreement was extended to February 1, 2019.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
June 30, 2018
(With Comparative Totals for 2017)

16. TEMPORARILY RESTRICTED NET ASSETS

Temporarily restricted net assets consist of the following:

	2018	2017
Growth campaign - time restriction	\$ 1,611,776	\$ 1,676,035
Low-income housing acquisition and construction	981,526	979,082
	\$ 2,593,302	\$ 2,655,117

Temporarily restricted net assets released from restriction during the year were as follows:

	2018	2017
Time restriction	\$ 565,460	\$ 517,902
Low-income housing acquisition and construction	2,971,153	827,744
Homeowner development and neighborhood revitalization	104,618	134,730
	\$ 3,641,231	\$ 1,480,376

17. SALE OF HOMES

During the fiscal year ending June 30, 2018 the Organization sold 12 new construction homes, comprised of 10 Habitat homes and 2 below market rate homes. The loss from the sale of these homes totaled \$300,201 and is comprised of revenue from sale of homes of \$6,659,693 less cost of homes sold of \$6,959,894. During the fiscal year ending June 30, 2017 there was a total gain of \$108,288 from sales of 26 new construction homes.

18. SPECIAL EVENT REVENUE, NET

Special events revenue is presented on the statement of activities net of event related expense. For the years ended June 30, 2018 and 2017, revenue from special events was \$796,742 and \$524,132 and the related expense was \$181,030 and \$144,466, respectively.

19. DONATED MATERIALS AND SERVICES

Donated materials

The value of donated office supplies and construction materials for the years ended June 30, 2018 and 2017, was \$25,459 and \$119,739, respectively.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
June 30, 2018
(With Comparative Totals for 2017)

19. DONATED MATERIALS AND SERVICES (continued)

Donated services

Donated services which require a specialized skill and which the Organization would have paid for if not donated, are recorded in the financial statements as in-kind contribution revenue at the estimated fair value at the time the services are rendered.

Donated services of a specialized or professional nature are as follows:

	2018	2017
Legal services	\$ 162,749	\$ 241,742
	\$ 162,749	\$ 241,742

The Organization also receives significant donated services of an unskilled nature, primarily volunteers who work on the construction and rehabilitation of homes, as well as in the office. During the years ended June 30, 2018 and 2017, volunteers donated approximately 34,322 and 127,853 hours, respectively, whose value management has estimated at \$754,323 and \$3,409,793, respectively.

20. RETIREMENT PLAN

The Organization has a 403(b) retirement plan in which the employer matches employee contributions up to 5% of gross salary. The plan covers all employees with one year of service or more and who are at least 21 years of age. Employer contributions to the employee accounts for the years ended June 30, 2018 and 2017, were \$95,441 and \$97,618, respectively.

21. RELATED PARTY TRANSACTIONS

HFHI Tithe

The Organization donates to Habitat for Humanity International, Inc. (HFHI) annually for the construction of homes outside of the United States, as determined by the Organization's Board of Directors. These funds are used to construct homes in economically depressed areas around the world. For the years ended June 30, 2018 and 2017, the amount contributed was \$132,012 and \$159,000, respectively and is included in housing development expense under program services in the Statement of Activities.

Insurance policy

The Organization has a blanket policy for auto, general and builder's risk insurance through Habitat for Humanity International, Inc. For the years ended June 30, 2018 and 2017, the insurance expense was \$75,006 and \$74,053, respectively.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
June 30, 2018
(With Comparative Totals for 2017)

21. RELATED PARTY TRANSACTIONS (continued)

SHOP loans

The Organization has received a SHOP (Self-Help Ownership Program) loan from Habitat for Humanity International, Inc. The balance of the loan as of June 30, 2018 and 2017, was \$20,928.

New Markets Tax Credit Investment - 1

As a component of the NMTC financing transaction, the Organization recorded debt of \$8,328,107 (see Note 13) payable to Clearinghouse NMTC (Sub 21), LLC, a community development entity (CDE) and an affiliate of the joint venture. Simultaneous with these transactions, the LLC entered into an option agreement with U.S. Bancorp Community Development Corporation (USBCDC), the federal tax credit investor, who is the sole-member of Habitat California Investment Fund, LLC (the Fund), an affiliate of the joint venture, and the upstream effective owner of Clearinghouse NMTC (Sub 21), LLC. In August 2017, USBCDC exercised its put option which effectively extinguished the Organization's outstanding debt owed to the Fund. The Organization recognized income on the forgiveness of debt in an amount of \$1,225,305, the difference in the book value of the investment and the debt. The investment and debt have a balance of zero at June 30, 2018. All entities related to the joint venture including HFHI-SA LeverageVI, LLC were dissolved, ending the NMTC structured financing deal.

New Markets Tax Credit Investment - 2

As a component of the NMTC financing transaction, the Organization recorded debt of \$10,330,844 (see Note 13) payable to Northern California Community Loan Fund NMTC Sub-CDE, LLC, a community development entity (CDE) and an affiliate of the joint venture. Simultaneous with these transactions, the LLC entered into an option agreement with U.S. Bancorp Community Development Corporation (USBCDC), the federal tax credit investor, who is the sole-member of NCCLF NMTC V Investment Fund, LLC (the Fund), an affiliate of the joint venture, and the upstream effective owner of Northern California Community Loan Fund NMTC Sub-CDE, LLC. Under the terms of the option agreement, USBCDC is expected to place its ownership interest into the Fund during the six month put option period beginning December 31, 2018. Exercise of this option will effectively extinguish the Organization's outstanding debt owed to the Fund. The Organization will recognize income on the forgiveness of debt in an amount approximating the difference in the book value of the investment and the debt. The investment and debt will then have a balance of zero. All entities related to the joint venture including HFHGSF Leverage Lender, LLC will then be dissolved, ending the NMTC structured financing deal.

A requirement in NMTC financing transactions as generally set forth in IRC Section 45D, states that the Organization maintain a separate business such that the separate business will qualify as a qualified active low-income community business as defined in IRC Section 45D. The Organization has set up separate accounting books and records to comply with this requirement. Only the separate business assets of the Organization were pledged as security to the CDE.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Financial Statements
June 30, 2018
(With Comparative Totals for 2017)

22. COMMITMENTS

Right of first purchase

Upon the acquisition of land granted to the Organization for construction, various agreements require the Organization to maintain the properties as affordable housing for a certain period of time. These affordability restrictions vary from 45 to 55 years. A right of first purchase is recorded at the time of sale giving the Organization the right to purchase the property should the homeowner decide to sell. The Organization resells purchased Habitat built homes to newly qualified families at an updated but below market value price, at which time the required affordability term continues.

Office lease

The Organization leases commercial office space in the city of San Francisco under a non-cancelable lease expiring in December 2021, and leases retail space under a non-cancelable lease for its ReStore in the city of San Carlos expiring in September 2019.

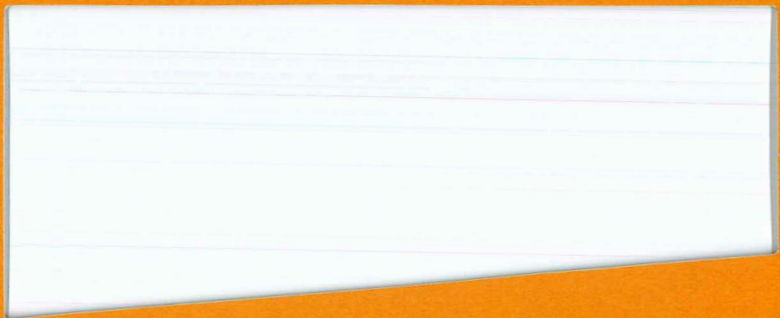
The scheduled minimum lease payments under the lease terms are as follows:

<u>Year Ending June 30,</u>	
2019	\$ 770,609
2020	444,761
2021	338,431
2022	<u>171,840</u>
	<u>\$ 1,725,641</u>

The rent expense for the years ended June 30, 2018 and 2017, was \$782,411 and \$742,273, respectively.

23. SUBSEQUENT EVENTS

The Organization has evaluated subsequent events through November 27, 2018, the date the financial statements were available to be issued. No subsequent events have occurred that would have a material impact on the presentation of the Organization's financial statements.



armanino 

**Habitat For Humanity Greater San
Francisco, Inc.**

Consolidated Financial Statements

June 30, 2019
(With Comparative Totals for 2018)

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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
Habitat For Humanity Greater San Francisco, Inc.
San Francisco, California

We have audited the accompanying consolidated financial statements of Habitat For Humanity Greater San Francisco, Inc. (a California nonprofit corporation) (the "Organization"), which comprise the consolidated statement of financial position as of June 30, 2019, and the related consolidated statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the consolidated financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of Habitat For Humanity Greater San Francisco, Inc. as of June 30, 2019, and the changes in their net assets and their cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Change in Accounting Principle

As described in Note 2 to the financial statements, the Organization has adopted ASU 2016-14, *Presentation of Financial Statements of Not-for-Profit Entities*. Our opinion is not modified with respect to that matter.

Correction of Errors

As discussed in Note 3 to the financial statements, during the year ended June 30, 2019, certain errors resulting in overstatement of amounts previously reported for mortgage notes receivable, net of unamortized discount and mortgage discount amortization were discovered by the Organization. Accordingly, amounts reported for mortgage notes receivable, net of unamortized discount and mortgage discount amortization have been restated in the 2018 financial statements now presented, and an adjustment has been made to net assets as of June 30, 2018 to correct the errors. Our opinion is not modified with respect to that matter.

Report on Summarized Comparative Information

We have previously audited Habitat For Humanity Greater San Francisco, Inc.'s 2018 financial statements, and our report dated November 27, 2018 expressed an unmodified opinion on those audited financial statements. As part of our audit of the 2019 financial statements, we also audited the adjustments to the 2018 financial statements to apply the change in accounting principle and to correct certain errors, both of which are discussed above. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2018, adjusted for the change in accounting principle and the correction of errors discussed above, is consistent, in all material respects, with the audited financial statements from which it has been derived. Also, in our opinion, such adjustments are appropriate and have been properly applied.



Armanino^{LLP}
San Jose, California

November 6, 2019

Habitat For Humanity Greater San Francisco, Inc.
 Consolidated Statement of Financial Position
 June 30, 2019
 (With Comparative Totals for 2018)

	<u>2019</u>	<u>(Restated) 2018</u>
ASSETS		
Current assets		
Cash and cash equivalents	\$ 10,622,858	\$ 7,511,568
Accounts receivable	62,151	147,916
Impound receivable	-	10,207
Current portion of mortgage notes receivables	1,182,604	1,169,100
Current portion of contributions receivable	1,621,811	1,117,947
Inventory of homes	342,732	2,062,163
Prepaid and other current assets	<u>94,193</u>	<u>82,866</u>
Total current assets	<u>13,926,349</u>	<u>12,101,767</u>
 Property and equipment, net	 <u>177,004</u>	 <u>257,285</u>
 Other assets		
Restricted cash	28,054	312,294
Mortgage notes receivable, net of unamortized discount	8,854,594	8,650,945
Grants receivable	137,734	67,500
Contributions receivable, net of current portion	2,045,825	517,761
Construction in progress	6,585,310	6,146,962
Deposits	102,110	87,110
Intangibles, net	-	19,018
NMTC Investment - 2, HFHGSF Leverage Lender, LLC	<u>-</u>	<u>8,712,803</u>
Total other assets	<u>17,753,627</u>	<u>24,514,393</u>
 Total assets	 <u><u>\$ 31,856,980</u></u>	 <u><u>\$ 36,873,445</u></u>

The accompanying notes are an integral part of these consolidated financial statements.

Habitat For Humanity Greater San Francisco, Inc.
Consolidated Statement of Financial Position
June 30, 2019
(With Comparative Totals for 2018)

	2019	(Restated) 2018
LIABILITIES AND NET ASSETS		
Current liabilities		
Accounts payable, operating	\$ 159,831	\$ 300,117
Accounts payable, ReStore	-	67,189
Accrued liabilities	310,280	150,995
Accrued interest	-	13,205
Unearned revenue	10,000	-
Accrued wages	70,081	13,809
Current portion of notes payable	65,897	43,680
Impound liability	-	895
Total current liabilities	616,089	589,890
Long-term liabilities		
Notes payable, net of current portion	1,536,087	628,519
Refundable advances	1,334,000	1,334,000
Loan payable, NMTC financing - 2	-	10,239,356
Deferred lease obligation	71,103	107,995
Total long-term liabilities	2,941,190	12,309,870
Total liabilities	3,557,279	12,899,760
Net assets		
Without donor restrictions		
Undesignated	22,182,134	18,924,642
Board designated operating reserve	2,931,943	2,455,741
Total without donor restrictions	25,114,077	21,380,383
With donor restrictions	3,185,624	2,593,302
Total net assets	28,299,701	23,973,685
Total liabilities and net assets	\$ 31,856,980	\$ 36,873,445

The accompanying notes are an integral part of these consolidated financial statements.

Habitat For Humanity Greater San Francisco, Inc.
Consolidated Statement of Activities
For the Year Ended June 30, 2019
(With Comparative Totals for 2018)

	Without Donor Restrictions	With Donor Restrictions	2019 Total	(Restated) 2018 Total
Support, revenues, and gains				
Support				
Grants and contributions	\$ 5,722,026	\$ 2,224,880	\$ 7,946,906	\$ 3,533,826
Special events, net	279,356	-	279,356	615,712
Donated services	118,771	-	118,771	162,749
Donated materials	59,671	-	59,671	25,459
Donated land	-	-	-	1,900,000
Total support	6,179,824	2,224,880	8,404,704	6,237,746
ReStore revenue	1,627,918	-	1,627,918	1,715,279
Mortgage discount amortization	471,198	-	471,198	698,879
Sale of homes	1,763,381	-	1,763,381	6,659,693
NMTC investment income	216,204	-	216,204	216,204
Gain on cancellation of NMTC financing	1,455,650	-	1,455,650	1,225,305
Other income	43,016	1,032,778	1,075,794	52,487
Net assets released from restriction	2,665,336	(2,665,336)	-	-
Total support, revenues, and gains	14,422,527	592,322	15,014,849	16,805,593
Functional expenses				
Program services				
Housing Development	3,756,528	-	3,756,528	11,047,737
Homeowner Dev., Volunteers, NR	1,758,679	-	1,758,679	1,357,202
ReStore	1,418,269	-	1,418,269	1,542,279
Total program services	6,933,476	-	6,933,476	13,947,218
Support services				
General and administrative	2,380,862	-	2,380,862	1,939,563
Fundraising	1,374,495	-	1,374,495	1,451,394
Total support services	3,755,357	-	3,755,357	3,390,957
Total functional expenses	10,688,833	-	10,688,833	17,338,175
Change in net assets	3,733,694	592,322	4,326,016	(532,582)
Net assets, beginning of year	21,380,383	2,593,302	23,973,685	24,506,267
Net assets, end of year	\$ 25,114,077	\$ 3,185,624	\$ 28,299,701	\$ 23,973,685

The accompanying notes are an integral part of these consolidated financial statements.

Habitat For Humanity Greater San Francisco, Inc.
Consolidated Statement of Functional Expenses
For the Year Ended June 30, 2019
(With Comparative Totals for 2018)

	Housing Development	Homeowner Dev., Volunteers, NR		ReStore	Total Program Services	General and Administrative	Fundraising	Total Support Services	(Restated) 2018	
									Total	Total
Expenses										
Direct housing expenses	\$ 1,514,223	\$ -	\$ -	\$ -	\$ 1,514,223	\$ -	\$ -	\$ -	\$ 1,514,223	\$ 6,659,693
Cost of sales - homes	230,184	-	-	-	230,184	-	-	-	230,184	300,201
Loss on Sale of Home	1,744,407	-	-	-	1,744,407	-	-	-	1,744,407	6,959,894
Total direct housing expenses										
Salaries and benefits	390,830	1,060,397	589,219	-	2,040,446	828,181	864,953	1,693,134	3,733,580	3,365,197
Salaries and wages	42,146	131,080	85,292	-	258,518	64,516	93,562	158,078	416,596	303,674
Employee benefits	29,217	83,987	45,139	-	158,343	54,333	63,248	117,581	275,924	255,301
Payroll taxes	-	11,442	-	-	11,442	592	11,241	11,833	23,275	76,234
Stipend - Vista/AmeriCorp	6,629	11,081	3,843	-	21,553	4,915	5,375	10,290	31,843	92,623
Workers' compensation insurance	468,822	1,297,987	723,493	-	2,490,302	952,537	1,038,379	1,990,916	4,481,218	4,093,029
Total salaries and benefits										
Professional services	56,236	45,195	20,230	-	121,661	340,516	58,409	398,925	520,586	809,997
Rent	44,057	77,790	454,133	-	575,980	136,735	78,285	215,020	791,000	782,411
Donated services and goods	-	4,949	-	-	4,949	67,479	-	67,479	72,428	50,956
Promotions and supplies	792	35,417	2,293	-	38,502	3,432	7,245	10,677	49,179	88,679
Interest	58,489	-	-	-	58,489	5,382	-	5,382	63,871	181,558
NMTC annual fees	-	-	-	-	-	181,121	-	181,121	101,317	101,317
Tithe	100,853	-	-	-	100,853	-	-	-	100,853	132,012
Communications	8,614	22,503	5,622	-	36,739	26,368	13,502	39,870	76,609	108,110
Office expenses	6,980	11,499	64,592	-	83,071	69,425	22,941	92,366	175,437	169,452
Postage and printing	1,927	4,070	-	-	5,997	38,724	97,319	136,043	142,040	121,405
Depreciation	-	-	-	-	-	122,213	-	122,213	122,213	90,899
Amortization	-	-	-	-	-	19,018	-	19,018	19,018	39,614
Bad debt	-	-	-	-	-	325,508	-	325,508	325,508	122,664
Taxes and licenses	-	-	-	-	-	17,970	-	17,970	17,970	6,942
Travel and training	3,382	16,112	2,983	-	22,477	39,705	11,664	51,369	73,846	124,216
Neighborhood revitalization project expense	-	215,870	-	-	215,870	-	-	-	215,870	237,812
Computer software/hardware	2,407	3,435	3,885	-	9,727	(1,255)	4,895	3,640	13,367	66,646
Bank fees	114	468	30,794	-	31,376	7,117	21,102	28,219	59,595	64,617
Insurance	20,341	16,290	14,214	-	50,845	16,931	13,499	30,430	81,275	75,006
Employee engagement	399	1,613	-	-	2,012	9,099	1,137	10,236	12,248	13,214
Equipment rental and maintenance	2,753	5,481	18,828	-	27,062	2,837	3,623	6,460	33,522	35,865
Miscellaneous construction	438,653	-	-	-	438,653	-	-	-	438,653	155,010
Discount on mortgage issued	797,302	-	-	-	797,302	-	-	-	797,302	2,672,792
Marketing	-	-	77,119	-	77,119	-	2,495	2,495	79,614	32,112
Other expenses	-	-	83	-	83	-	-	-	83	1,946
	\$ 3,756,528	\$ 1,758,679	\$ 1,418,269	\$ -	\$ 6,933,476	\$ 2,380,862	\$ 1,374,495	\$ 3,755,357	\$ 10,688,833	\$ 17,338,175

The accompanying notes are an integral part of these consolidated financial statements.

Habitat For Humanity Greater San Francisco, Inc.
Consolidated Statement of Cash Flows
For the Year Ended June 30, 2019
(With Comparative Totals for 2018)

	2019	(Restated) 2018
Cash flows from operating activities		
Change in net assets	\$ 4,326,016	\$ (532,582)
Adjustments to reconcile change in net assets to net cash provided by (used in) operating activities		
Depreciation and amortization	141,231	130,513
(Gain)/Loss on disposal of fixed assets	(20,407)	11
Sales of homes recognized through issuance of mortgage notes	(1,763,381)	(4,520,300)
Amortization of mortgage notes receivable discount	(471,198)	(698,879)
Discount on notes payable issued	(1,032,778)	-
Discount on mortgages issued	797,302	2,672,792
Amortization of notes payable discount	17,332	50,145
Amortization of debt issuance costs	91,489	46,155
Gain on cancellation of NMTC financing	(1,455,650)	(1,225,305)
Bad debt write off	325,508	-
Changes in operating assets and liabilities		
Accounts receivable	(239,743)	305,911
Grants and contributions receivable	(2,102,162)	937,194
Impounds receivable	10,207	2,495
Inventory of homes	1,719,431	(351,946)
Construction in progress	(438,348)	3,254,637
Prepaid expenses and other current assets	(11,327)	(31,177)
Deposits	(15,000)	8,509
Accounts payable	(207,475)	118,710
Accrued expenses and other liabilities	174,565	(69,962)
Net cash provided by (used in) operating activities	(154,388)	96,921
Cash flows from investing activities		
Purchase of property and equipment	(21,525)	-
Payments received on mortgage notes receivable	1,220,123	1,189,939
Investment in new markets tax credit venture	(162,392)	(126,605)
Net cash provided by investing activities	1,036,206	1,063,334
Cash flows from financing activities		
Proceeds from refundable advances	-	809,000
Refundable advances converted to home sale revenue	-	(2,036,438)
Payments on notes payable	(65,566)	(82,906)
Proceeds from issuance of notes payable	2,010,798	-
Net cash provided by (used in) financing activities	1,945,232	(1,310,344)
Net increase (decrease) in cash	2,827,050	(150,089)
Cash, cash equivalents and restricted cash, beginning of year	7,823,862	7,973,951
Cash, cash equivalents and restricted cash, end of year	\$ 10,650,912	\$ 7,823,862

The accompanying notes are an integral part of these consolidated financial statements.

Habitat For Humanity Greater San Francisco, Inc.
 Consolidated Statement of Cash Flows
 For the Year Ended June 30, 2019
 (With Comparative Totals for 2018)

	2019	(Restated) 2018
Cash, cash equivalents and restricted cash consisted of the following:		
Cash	\$ 10,622,858	\$ 7,511,568
Restricted cash	28,054	312,294
	\$ 10,650,912	\$ 7,823,862
Supplemental disclosure of cash flow information		
Cash paid during the year for interest	\$ 71,693	\$ 90,400
Supplemental schedule of noncash investing and financing activities		
Inventory of homes acquired through cancellation of mortgage notes	\$ -	\$ 78,606
Cancellation of NMTC financing	\$ 8,875,195	\$ 8,328,107

The accompanying notes are an integral part of these consolidated financial statements.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

1. ORGANIZATION

Habitat for Humanity Greater San Francisco, Inc., (the "Organization"), is a nonprofit public benefit corporation incorporated in California in 1988 (originally as Peninsula Habitat for Humanity). Effective August 1, 2008, Habitat for Humanity San Francisco merged into Peninsula Habitat for Humanity and the combined entities were renamed Habitat for Humanity Greater San Francisco, Inc. The new Organization serves San Francisco, San Mateo, and Marin Counties. The Organization is affiliated with Habitat for Humanity International, Inc.

HFHGSF Funding Company, LLC (the "Company"), a limited liability company incorporated in California in 2019, is a wholly-owned subsidiary of the Organization. The Company acquired from the Organization all of its rights, title and interest in nine mortgage notes. The Company pledged the nine mortgage notes as collateral to acquire a secured note from the Northern Trust Company.

The Organization partners with working families and the community to develop affordable homes for first-time home ownership. The Organization builds homes by engaging volunteers to work alongside carefully selected candidate families. Nearly 90% of the construction labor is done by volunteers and the qualified families selected. The candidate families invest approximately 500 hours of "sweat equity" in the home in lieu of a down payment. The Organization provides financing for the homes at zero percent interest.

The following is a brief description of the Organization's program services:

Housing development

- *Land acquisition* - Fosters relationships with Marin, San Francisco and San Mateo Counties and their municipalities; locates and acquires land for home construction; obtains funding from multiple affordable housing sources.
- *Construction* - Builds and rehabilitates homes; trains, organizes and supervises on-site volunteers.
- *Tithe* - Contributes a portion of undesignated donated funds annually to Habitat for Humanity International, Inc. for the construction of homes outside the United States.

Programs

- *Homeowner development* - Selects, qualifies, and mentors candidate families, and provides them financial and home ownership education; manages long-term homeowner relationships.
- *Volunteer services* - Recruits, trains, schedules, and supports volunteers for work at the construction sites, NR projects, in the office, and on committees.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

1. ORGANIZATION (continued)

Programs (continued)

- *Neighborhood revitalization (NR)* - Habitat Greater San Francisco's Neighborhood Revitalization program aims to extend the work of Habitat for Humanity into the neighborhoods where we build – beautifying parks and gardens, renovating community assets like schools and community centers and delivering critical home repairs to improve the health, safety and well-being of residents in our two focus neighborhoods: the Bayview and East Palo Alto.
- *ReStore* - In September 2012, the Organization opened its first ReStore. Habitat for Humanity Greater San Francisco ReStore is a volunteer-driven home improvement resale outlet that accepts and resells new and gently used building materials, appliances and furniture to the public at a fraction of their retail price. The ReStore keeps materials out of landfills through reuse. Funds raised help build homes for families in need in San Francisco, Marin, and on the Peninsula.

New Markets Tax Credit Financing

In July 2010, the Organization invested in a New Markets Tax Credit (NMTC) financing joint venture, HFHI-SA Leverage VI, LLC, along with three other Habitat affiliates, to take advantage of tax credit equity financing (see Notes 10 and 13).

In December 2011, the Organization invested in its second New Markets Tax Credit (NMTC) financing venture, HFHGSF Leverage Lender, LLC, as the sole Habitat affiliate, to take advantage of tax credit equity financing (see Notes 10, 13, 21).

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting and financial statement presentation

The Organization's financial statements are presented in accordance with accounting principles generally accepted in the United States of America on an accrual basis. Consequently, revenues and gains are recognized when earned, and expenses and losses are recognized when incurred.

The Organization follows standards of accounting and financial reporting for voluntary health and welfare organizations as prescribed by the American Institute of Certified Public Accountants, reporting its financial position and operating activities in two classes of net assets:

- *Net assets without donor restrictions* - include those assets over which the Board of Directors has discretionary control in carrying out the operations of the Organization.
- *Net assets with donor restrictions* - include those assets which are subject to donor restriction and for which the applicable restriction was not met as of the year end of the current reporting period.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Basis of consolidation

The consolidated financial statements include the accounts of the Organization and its wholly-owned subsidiary. All significant intercompany balances and transactions have been eliminated.

Cash and cash equivalents

Cash and cash equivalents include highly liquid investments and investments with an original maturity of three months or less, and exclude donor restricted receipts and amounts designated for long-term purposes.

The Organization maintains its cash in bank deposit accounts which, at times, may exceed federally insured limits. The Organization has not experienced any losses in such accounts. Management believes it is not exposed to any significant risk on cash accounts.

Mortgage notes receivable

The Organization records home sale mortgages at the gross amount of payments to be received over the lives of the mortgages. These mortgage payments do not include interest and, accordingly, the notes have been discounted at a rate of 3.86% for mortgages issued during the year ended June 30, 2019 and at rates ranging from 4% to 10% for mortgages issued prior to July 1, 2018. The rates are based on prevailing market rates at the inception of the mortgage. During the year ended June 30, 2019, the rates were based on the Freddie Mac 30 year fixed-rate mortgage rates and prior to July 1, 2018, rates were provided by Habitat for Humanity International and were based on market rate data for low-income housing.

For the year ended June 30, 2018, discounts were amortized using the effective interest method. For the year ended June 30, 2019, the Organization determined its discount amortization based on a straight line method. Management considers the difference between amortization calculated using the straight line method and amortization using the effective interest method to be immaterial to the financial statements. Discount amortization is recognized as revenue on the statement of activities.

Management does not believe an allowance for doubtful accounts is necessary because the mortgage notes receivables are secured by the properties.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Contributions

Contributions are recorded at their fair value and are recognized as revenue when the donor makes an unconditional promise to give to the Organization. Donor-restricted contributions are reported as increases in net assets with donor restrictions depending on the nature of the restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statement of activities as net assets released from restrictions. Contributions that are restricted by the donor are reported as increases in net assets without donor restrictions if the restrictions expire in the same year in which the contributions are recognized. Net assets released from restrictions represent the satisfaction of donor restrictions or the passage of time. Conditional promises to give are not recognized until the conditions on which they depend are substantially met. There were no conditional promises as of June 30, 2019.

Property and equipment

Furniture, equipment, leasehold improvements, and vehicles are carried at cost or, if donated, at the approximate fair value at the date of donation. The Organization capitalizes all acquisitions of property and equipment in excess of \$3,000. Depreciation is provided on a straight-line basis over the estimated useful lives of the respective assets, which range from three to seven years.

Impairment of long-lived assets

The Organization reviews property and equipment for impairment whenever events or changes in circumstances indicate that the carrying value of the property and equipment may not be recoverable. Recoverability is measured by a comparison of the carrying amount of the asset to future net cash flows, undiscounted and without interest, expected to be generated by the asset. If assets are considered to be impaired, the impairment to be recognized is measured by the amount by which the carrying amount of the asset exceeds the fair value of the asset. For the years ended June 30, 2019 and 2018, there were no events or changes in circumstances indicating that the carrying amount of the property and equipment may not be recoverable.

Restricted cash

Restricted cash is comprised of the following:

- *Restricted cash - New Market Tax Credit Investment Housing Funds* - New Market Tax Credit restricted cash are funds set aside to cover transaction and management fees. The balance of the New Market Tax Credit Investment Housing Funds totaled \$0 and \$283,346 as of June 30, 2019 and 2018, respectively.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Restricted cash (continued)

- *Restricted cash - homeowners impound funds* - The Organization services the mortgages on the homes it sells. Included in restricted cash are amounts received for insurance and property taxes on such homes. The Organization records a related liability as an offset to these impound amounts. The balance of the homeowners impound funds totaled \$0 and \$895 as of June 30, 2019 and 2018, respectively.
- *Restricted cash - construction in progress performance deposit* - In lieu of posting a performance bond on active construction projects, the Organization pledges a certificate of deposit. The money is released once the project is completed. The balance of the construction in progress performance deposit totaled \$28,054 and \$28,053 as of June 30, 2019 and 2018, respectively.

Grants, donations and contributions receivables

The Organization considers all grants, donations and contributions receivable to be fully collectible; accordingly, no allowance for doubtful accounts is considered necessary.

Inventory of homes

The Organization classifies as inventory the following: completed new construction homes; homes purchased under the NR program in which rehabilitation is substantially complete; and Habitat built homes that are bought back from the homeowner (resale homes). Completed new construction homes and NR homes are stated at the lower of cost or market using the specific identification method. Habitat resale homes are stated at buy back cost (the original sales price plus appreciation).

Construction in progress

Construction in progress is stated at the lower of cost or market using the specific identification method. Construction in progress consists of new home building projects under construction, NR homes undergoing rehabilitation, and pre-development costs of future projects (see Note 9).

Advertising

The Organization's policy is to expense advertising costs as the costs are incurred. Advertising expenses (included as "Marketing" in the accompanying statement of functional expenses) for the years ended June 30, 2019 and 2018, were \$79,614 and \$32,112, respectively.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Comparative financial statements

The financial statements include certain prior-year summarized comparative information in total but not by net asset class or functional expense categories. Such information does not include sufficient detail to constitute a presentation in conformity with generally accepted accounting principles. Accordingly, such information should be read in conjunction with the Organization's financial statements for the year ended June 30, 2018, from which the summarized information was derived.

Expense allocation

The costs of providing the various programs and other activities have been summarized on a functional basis in the Statement of Functional Expenses and Statement of Activities. Accordingly, certain costs have been allocated among the programs and supporting services benefited based on a time study analysis and other reasonable methods.

Income taxes

The Organization is exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code. In addition, the Organization qualifies for the charitable contribution deduction under Section 170(b)(1)(A) and has been classified as an organization other than a private foundation under Section 509(a)(2). The Organization is also exempt from state income tax under Section 23701(d) of the California Revenue and Taxation Code.

Generally accepted accounting principles provide accounting and disclosure guidance about positions taken by an organization in its tax returns that might be uncertain. Management has considered its tax positions and believes that all of the positions taken by the Organization in its federal and state exempt organization tax returns are more likely than not to be sustained upon examination.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Accordingly, actual results could differ from those estimates.

Subsequent events

The Organization has evaluated subsequent events through November 6, 2019, the date the financial statements were available to be issued. See Note 24 for subsequent events that have a material impact on the presentation of the Organization's financial statements.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Change in accounting principle

In August 2016, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update ("ASU") 2016-14, *Presentation of Financial Statements of Not-for-Profit Entities*. ASU 2016-14 requires significant changes to the financial reporting model of organizations who follow the not-for-profit reporting model. The changes include reducing the classes of net assets from three classes to two: net assets with donor restrictions and net assets without donor restrictions. The ASU also requires changes in the way certain information is aggregated and reported by the Organization, including required disclosures about liquidity and availability of resources and increased disclosures on functional expenses.

The amendment in this ASU is effective for the Organization's year ending June 30, 2019 and thereafter and must be applied on a retrospective basis. The Organization adopted the ASU effective July 1, 2018. The adoption of the ASU did not result in any reclassifications or restatements to net assets or changes in net assets.

3. RESTATEMENT OF PREVIOUSLY ISSUED FINANCIAL STATEMENTS

During the fiscal year ended June 30, 2019, the Organization discovered errors between the balances of unamortized discount of mortgage note receivables and the mortgage discount amortization, which resulted in misstatements in the previously issued financial statement for the year ended June 30, 2018. The Organization has restated the financial statements for the year ended June 30, 2018, in accordance with ASC 250, Accounting Changes and Error Corrections.

The effects of the restatement to fiscal year 2018, are presented as follows:

	<u>As Previously Reported</u>	<u>Adjustments</u>	<u>As Restated</u>
Noncurrent mortgage notes receivable, net of unamortized discount	\$ 9,644,384	\$ (993,439)	\$ 8,650,945
Mortgage discount amortization	1,475,576	(776,697)	698,879
Change in net assets	244,115	(776,697)	(532,582)
Net assets, beginning of year	24,723,009	(216,742)	24,506,267
Net assets, end of year - without donor restriction	\$ 22,373,822	\$ (993,439)	\$ 21,380,383

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

4. MORTGAGE NOTES RECEIVABLE

As of June 30, 2019, the Organization holds 135 mortgage notes receivable, totaling \$19,541,219 at gross value with maturities of 1 to 40 years. The notes are non-interest bearing mortgages, payable in equal monthly installments, and are secured by deeds of trust on the properties. According to an agreement with Habitat for Humanity International, Inc., the collections on these notes receivable are to be used to construct additional homes. The notes have been discounted at various interest rates ranging from 3.86% to 10.0% using the effective interest method prior to July 1, 2018, and the straight line method for the year ended June 30, 2019 (see Note 2) over the lives of the mortgages. Mortgages are reported net of amortized cost.

Principal payments due on mortgage notes receivable are as follows:

<u>Year ending June 30,</u>		
2020	\$	1,182,604
2021		1,151,509
2022		1,116,258
2023		1,096,739
2024		1,072,045
Thereafter		<u>13,922,064</u>
		19,541,219
Less: unamortized discount		<u>(9,504,021)</u>
Net present value of mortgages		10,037,198
Less current portion		<u>(1,182,604)</u>
	\$	<u><u>8,854,594</u></u>

5. GRANTS RECEIVABLE

Grants receivable consisted of the following:

	2019	2018
Other non-government grants - various projects	<u>\$ 137,734</u>	<u>\$ 67,500</u>

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

6. CONTRIBUTIONS RECEIVABLE

Contributions receivable consisted of the following:

	2019	2018
Receivable in less than one year	\$ 1,621,811	\$ 1,117,947
Receivable in one to five years	<u>2,143,566</u>	<u>553,804</u>
	<u>3,765,377</u>	<u>1,671,751</u>
Less discounts to net present value	<u>(97,741)</u>	<u>(36,043)</u>
Less current portion	<u>(1,621,811)</u>	<u>(1,117,947)</u>
	<u>\$ 2,045,825</u>	<u>\$ 517,761</u>

7. INVENTORY OF HOMES

Inventory of homes consisted of the following:

	2019	2018
Habitat resale homes	<u>\$ 342,732</u>	<u>\$ 2,062,163</u>

8. PROPERTY AND EQUIPMENT

Property and equipment consisted of the following:

	2019	2018
Furniture and equipment	\$ 164,432	\$ 234,505
Vehicles	151,111	152,431
Leasehold improvements	<u>380,352</u>	<u>380,352</u>
	695,895	767,288
Accumulated depreciation	<u>(518,891)</u>	<u>(510,003)</u>
	<u>\$ 177,004</u>	<u>\$ 257,285</u>

Depreciation expense for the years ended June 30, 2019 and 2018, was \$122,213 and \$90,899, respectively.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

9. CONSTRUCTION IN PROGRESS

Construction in progress consisted of the following:

	2019	2018
New construction		
Redwood City: Jefferson Ave. (20 homes)	\$ 3,054,637	\$ 2,717,602
Daly City: Geneva (6 Homes)	1,023,225	871,427
San Francisco: Amber Dr. (6 Homes)	2,318,603	2,118,988
	6,396,465	5,708,017
Pre-development		
North Bay development	188,845	31,865
San Francisco: Hunter's View (30 homes estimated)	-	407,080
	188,845	438,945
	<u>\$ 6,585,310</u>	<u>\$ 6,146,962</u>

10. NMTC INVESTMENT

In July 2010, the Organization invested, along with three other Habitat affiliates, in a joint venture (HFHI-SA Leverage VI, LLC) to take advantage of New Markets Tax Credit (NMTC) financing. NMTC financing allows an entity to receive a loan or investment capital from outside investors, who will receive new markets tax credits to be applied against their federal tax liability. The Organization invested a combination of cash and construction in progress totaling \$6,381,480 for a 33.9% ownership stake and securing a loan in the amount of \$8,328,107 payable to Clearinghouse NMTC (Sub 21), LLC (a community development entity). The net proceeds resulting from the joint venture totaled \$1,646,171 and was used solely for the purpose of constructing and selling qualified housing properties to low-income residents.

In August 2017, HFHI-SA Leverage VI, LLC purchased the ownership interest of the investment as a result of the exercise of the put option on the related loan

In December 2011, the Organization entered into its second NMTC financing venture, investing in a sole venture (HFHGSF Leverage Lender, LLC). The Organization contributed a combination of cash, construction in progress, and NR inventory homes totaling \$7,922,319 for a 100% ownership stake and securing a loan in the amount of \$10,330,845 payable to Northern California Community Loan Fund NMTC Sub-CDE V, LLC (a community development entity).

In January 2019, HFHGSF Leverage Lender, LLC purchased the ownership interest of the investment as a result of the exercise of the put option on the related loan (see Note 13).

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

10. NMTC INVESTMENT (continued)

The investment was accounted for using the equity method and the carrying amount of the investment was increased for the Organization's proportionate share of the joint venture's earnings and decreased for the Organization's proportionate share of the joint venture's losses and distributions.

The balance of the investment in HFHGSF Leverage Lender, LLC is as follows:

	2019	2018
Balance, beginning of year	\$ 8,712,803	\$ 8,575,030
Share of income	216,204	216,204
Distributions received	(53,812)	(78,431)
Gain on cancellation of NMTC financing	1,455,650	-
Capital withdrawal	(10,330,845)	-
Balance, end of year	\$ -	\$ 8,712,803

11. INTANGIBLE ASSETS

The Organization incurred costs for qualified active low-income business guarantor fees related to its NMTC financing to be amortized over 7 years.

Intangible assets consisted of the following:

	2019	2018
Qualified active low income community business (QALICB) guarantor fees	\$ -	\$ 266,259
Accumulated amortization	-	(247,241)
	\$ -	\$ 19,018

Amortization expense for the years ended June 30, 2019 and 2018 was \$19,018 and \$39,614 respectively.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

12. NOTES PAYABLE

Notes payable are detailed as follows:

	2019		2018
Payable to the County of San Mateo - Home Program federal funds used for site construction costs of two housing units, secured by individual deeds of trust on property located in Brisbane, CA, due in semi-annual non-interest bearing payments of \$698 through June 2037.	\$ 24,655	\$	26,050
Payable to the County of San Mateo - Home Program federal funds used for site construction costs of five housing units, secured by individual deeds of trust on property located in Brisbane, CA, due in semi-annual non-interest bearing payments of \$2,111 through June 2032.	53,548		57,771
Payable to the County of San Mateo - Home Program federal funds used for site construction of four housing units, secured by individual deeds of trust on property located in South San Francisco, CA, due in semi-annual non-interest bearing payments of \$7,261 through December 2025.	90,258		104,783
Payable to the County of San Mateo - CDBG Program federal funds used for the purchase of land and pre-development costs for 24 housing units, secured by individual deeds of trust on property located in East Palo Alto, due in semi-annual non-interest bearing payments of \$13,617 through November 2033.	-		28,722
Payable to Habitat for Humanity International, Inc. - 0% interest, federal funds used for housing construction costs, payable in 47 monthly installments of \$581.	13,956		20,928
Payable to the Housing Authority of the County of San Mateo, 0% interest, used for the purpose of acquiring the property located at Jefferson Avenue in Redwood City, secured by individual deeds of trust on the property. Should all requirements of the agreement be met, loan is to be forgiven in five equal, \$100,000, installments over the last 5 years of the term of the loan, from July 2042 to June 2047.	500,000		500,000

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

12. NOTES PAYABLE (continued)

	2019	2018
Payable to the Community Development Agency of the City of Menlo Park, 0% interest, used for the purchase of land for housing units in Menlo Park, CA, secured by deeds of trust on the units. Due in semi-annual installments of \$1,625 through December 2018.	-	1,625
Payable to the Northern Trust Company, 0% interest, secured by deeds of nine mortgage loans. Due in various monthly installments through July 2047.	2,002,691	-
	2,685,108	739,879
Less discount on notes payable	(1,083,124)	(67,680)
	1,601,984	672,199
Current portion	(65,897)	(43,680)
	\$ 1,536,087	\$ 628,519

The discount rates on the notes payable range from 7.5% to 8.4% based on an annual simple average using rates published by Habitat for Humanity International, Inc and the Federal Home Loan Mortgage Corporation. Amortization of these discounts on the notes for the years ended June 30, 2019 and 2018 was \$17,332 and \$20,843, respectively.

The discounted principal payments due on the notes payable are as follows:

<u>Year ending June 30,</u>		
2020	\$	65,897
2021		67,269
2022		61,606
2023		62,640
2024		62,097
Thereafter		1,282,475
		\$ 1,601,984

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

13. LOANS PAYABLE

Loan Payable, NMTC Financing - 1

The Organization recorded a loan payable to Clearinghouse NMTC Sub 21, LLC (a NMTC community development entity) dated July 28, 2010 as part of the NMTC financing transaction. It was a 15-year loan bearing interest at 0.766% interest with semi-annual interest-only payments for 7 years from December 5, 2010 until December 5, 2017. Principal payments were scheduled to begin on December 5, 2017. The loan had a put option feature, defined in an option agreement between the joint venture's related parties that was exercised in August 2017. Exercise of the option extinguished the Organization's outstanding debt balance of \$8,328,107 and resulted in a gain of \$1,225,305 for the year ended June 30, 2018.

Interest expense on the loan for the years ended June 30, 2019 and 2018 was \$0 and \$45,409, respectively. Interest expense includes \$0 and \$39,382 of amortization of the debt issuance costs for the years ended June 30, 2019 and 2018, respectively.

Loan Payable, NMTC Financing - 2

The Organization recorded a loan payable to Northern California Community Loan Fund NMTC Sub-CDE V, LLC (a NMTC community development entity) dated December 23, 2011 as part of the NMTC financing transaction. It was a 15-year loan bearing interest at 0.767% interest with semi-annual interest-only payments for 7 years from May 5, 2012 until May 5, 2019. Principal payments were scheduled to begin on May 5, 2019. The loan had a put option feature defined by an option agreement that was exercised in January 2019 between the related parties (see Note 21). Exercise of the option extinguished the Organization's outstanding debt balance of \$10,330,844 and resulted in a gain of \$1,455,650 for the year ended June 30, 2019.

Interest expense on the loan for the years ended June 30, 2019 and 2018 was \$46,538 and \$89,994. Interest expense includes \$5,382 and \$10,763 of amortization of the debt issuance costs for the years ended June 30, 2019 and 2018.

14. REFUNDABLE ADVANCES

The Organization receives funds from governmental agencies for the purpose of constructing homes, and ultimately lowering the mortgage of the prospective homeowners. There are no payments or interest due by the Organization. At the time of home sale, the loans are transferred to the buyers and forgiven over varying time periods. The Organization recognizes revenue from the sale of homes upon the transfer of their liabilities to the homeowners.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

14. REFUNDABLE ADVANCES (continued)

Refundable advances are detailed as follows:

	2019	2018
Department of Housing and Community Development (CalHome Program) - various projects	\$ 25,000	\$ 25,000
Housing Endowment and Regional Trust of San Mateo County (HEART): used for the acquisition of real property at 612 Jefferson Avenue, Redwood City, CA.	500,000	500,000
Daly City Housing Development - Geneva	809,000	809,000
	\$ 1,334,000	\$ 1,334,000

15. LINE OF CREDIT

In February 2014, the Organization entered into a revolving line of credit agreement with City National Bank. The line of credit is for a maximum amount of \$2,000,000, and is secured by the Organization's assets. The original term of the line was for twelve months from the effective date and is automatically renewed unless the Organization gives prior notice. Interest accrues monthly at an annual rate of 3.5%. Interest is due monthly on the fifteenth calendar day of the following month. Any unpaid interest will be added to principal amount due. As of June 30, 2018, there was no outstanding balance due on the line of credit. The agreement expired as of April 1, 2019.

In July 2019, the Organization entered into a revolving line of credit agreement with the Bank of San Francisco. The line of credit is for a maximum amount of \$2,000,000, and is secured by the Organization's assets. The term of the line is for two years from the effective date and is automatically renewed unless the Organization gives prior notice. Interest accrues monthly at an annual variable rate. Interest is due monthly on the fifteenth calendar day of the following month. Any unpaid interest will be added to principal amount due.

In July 2019, the Organization entered into a non-revolving line of credit agreement with the Bank of San Francisco. The line of credit is for a maximum amount of \$3,000,000, and is secured by the Organization's assets. The term of the line is for five years from the effective date. Interest accrues monthly at an annual rate of 5.5%. Interest is due monthly on the fifteenth calendar day of the following month. Any unpaid interest will be added to principal amount due.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

16. NET ASSETS WITH DONOR RESTRICTIONS

Net assets with donor restrictions consisted of the following:

	2019	2018
Growth campaign - time restriction	\$ -	\$ 1,611,776
Low-income housing acquisition and construction	2,157,451	981,526
Contribution from discount on note payable issued	1,028,173	-
	\$ 3,185,624	\$ 2,593,302

Net assets with donor restrictions released from restriction during the years were as follows:

	2019	2018
Time restriction	\$ 1,611,776	\$ 565,460
Low-income housing acquisition and construction	761,583	2,971,153
Homeowner development and neighborhood revitalization	287,372	104,618
Contribution from discount on note payable issued	4,605	-
	\$ 2,665,336	\$ 3,641,231

17. SALE OF HOMES

During the fiscal year ending June 30, 2019 the Organization sold six repurchased construction homes, comprised of Habitat homes. The loss from the sale of these homes totaled \$230,184 and is comprised of revenue from sale of homes of \$1,303,381 less cost of homes sold of \$1,533,565. During the fiscal year ending June 30, 2018 there was a total loss of \$300,201 from sales of 12 new construction homes, comprised of 10 Habitat homes and 2 below market rate homes.

18. SPECIAL EVENT REVENUE, NET

Special events revenue is presented on the statement of activities net of event related expense. For the years ended June 30, 2019 and 2018, revenue from special events was \$547,937 and \$796,742 and the related expense was \$268,581 and \$181,030, respectively.

19. DONATED MATERIALS AND SERVICES

Donated materials

The value of donated office supplies and construction materials for the years ended June 30, 2019 and 2018, was \$59,671 and \$25,459, respectively.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

19. DONATED MATERIALS AND SERVICES (continued)

Donated services

Donated services which require a specialized skill and which the Organization would have paid for if not donated, are recorded in the financial statements as in-kind contribution revenue at the estimated fair value at the time the services are rendered.

Donated services of a specialized or professional nature consisted of the following:

	2019	2018
Legal services	\$ 114,890	\$ 162,749

The Organization also receives significant donated services of an unskilled nature, primarily volunteers who work on the construction and rehabilitation of homes, as well as in the office. During the years ended June 30, 2019 and 2018, volunteers donated approximately 24,520 and 34,322 hours, respectively, whose value management has estimated at \$578,524 and \$754,323, respectively.

20. RETIREMENT PLAN

The Organization has a 403(b) retirement plan in which the employer matches employee contributions up to 5% of gross salary. The plan covers all employees with one year of service or more and who are at least 21 years of age. Employer contributions to the employee accounts for the years ended June 30, 2019 and 2018, were \$71,030 and \$95,441, respectively.

21. RELATED PARTY TRANSACTIONS

HFHI Tithe

The Organization donates to Habitat for Humanity International, Inc. (HFHI) annually for the construction of homes outside of the United States, as determined by the Organization's Board of Directors. These funds are used to construct homes in economically depressed areas around the world. For the years ended June 30, 2019 and 2018, the amount contributed was \$100,853 and \$132,012, respectively, and is included in housing development expense under program services in the Statement of Functional Expenses.

Insurance policy

The Organization has a blanket policy for auto, general and builder's risk insurance through Habitat for Humanity International, Inc. For the years ended June 30, 2019 and 2018, the insurance expense was \$81,275 and \$75,006, respectively.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

21. RELATED PARTY TRANSACTIONS (continued)

SHOP loans

The Organization has received a SHOP (Self-Help Ownership Program) loan from Habitat for Humanity International, Inc. The balance of the loan as of June 30, 2019 and 2018, was \$13,956, and \$20,928 respectively.

New Markets Tax Credit Investment - 2

As a component of the NMTC financing transaction, the Organization recorded debt of \$10,330,844 (see Note 13) payable to Northern California Community Loan Fund NMTC Sub-CDE, LLC, a community development entity (CDE) and an affiliate of the joint venture. Simultaneous with these transactions, the LLC entered into an option agreement with U.S. Bancorp Community Development Corporation (USBCDC), the federal tax credit investor, who is the sole-member of NCCLF NMTC V Investment Fund, LLC (the "Fund"), an affiliate of the joint venture, and the upstream effective owner of Northern California Community Loan Fund NMTC Sub-CDE, LLC. In January 2019, USBCDC exercised its put option which effectively extinguished the Organization's outstanding debt owed to the Fund. The Organization recognized income on the forgiveness of debt in an amount of \$1,455,650, the difference in the book value of the investment and the debt. The investment and debt have a balance of zero at June 30, 2019. All entities related to the joint venture including HFHI-SA LeverageVI, LLC were dissolved, ending the NMTC structured financing deal.

22. COMMITMENTS

Right of first purchase

Upon the acquisition of land granted to the Organization for construction, various agreements require the Organization to maintain the properties as affordable housing for a certain period of time. These affordability restrictions vary from 45 to 55 years. A right of first purchase is recorded at the time of sale giving the Organization the right to purchase the property should the homeowner decide to sell. The Organization resells purchased Habitat built homes to newly qualified families at an updated but below market value price, at which time the required affordability term continues.

Office lease

The Organization leases commercial office space in the city of San Francisco under a non-cancelable lease expiring in December 2021, and leases retail space under a non-cancelable lease for its ReStore in the city of San Carlos which expired in September 2019 (see Note 24).

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

22. COMMITMENTS (continued)

Office lease (continued)

The scheduled minimum lease payments under the lease terms are as follows:

<u>Year ending June 30,</u>	
2020	\$ 444,762
2021	338,431
2022	<u>171,840</u>
	<u>\$ 955,033</u>

The rent expense for the years ended June 30, 2019 and 2018, was \$791,000 and \$782,411, respectively.

23. LIQUIDITY

As part of the Organization's liquidity management, it has a policy to structure its financial assets to be available as its general expenditures, liabilities, and other obligations come due.

To meet liquidity needs, the Organization maintains adequate levels of cash and cash equivalents available. Accounts receivable, current portion of mortgage notes receivable and unrestricted contribution receivables will be collected within one year to support general operations of the Organization.

The Board requires that the Organization maintains a minimum of six months of operating reserve at all time. As of June 30, 2019, the balance of the reserve was \$2,931,943. However, the Board can undesignate the funds for operational needs at any time.

Habitat For Humanity Greater San Francisco, Inc.
Notes to Consolidated Financial Statements
June 30, 2019
(With Comparative Totals for 2018)

23. LIQUIDITY (continued)

The following is a quantitative disclosure which describes financial assets that are available as of June 30, 2019 to fund general expenditures and other obligations when they become due for one year:

Financial assets	
Cash and cash equivalents	\$ 10,622,858
Accounts receivable	62,151
Current portion of contributions receivable	1,621,811
Current portion of mortgage notes receivable	<u>1,182,604</u>
	<u>13,489,424</u>
Less: Amounts unavailable for general expenditure within one year:	
Net assets with purpose restrictions	<u>(2,157,451)</u>
	<u>(2,157,451)</u>
	<u>\$ 11,331,973</u>

24. SUBSEQUENT EVENTS

In July 2019, the Organization entered into a revolving line and a non-revolving line of credit agreement with the Bank of San Francisco (see Note 15).

The Organization's ReStore in San Carlos closed its doors to the public on September 1, 2019 ahead of the termination of the lease on the store property on September 30, 2019.

On August 20, 2019, the Organization reacquired one home partially in exchange for the cancellation of the outstanding balance on the related mortgage note receivable. The total principal balance of the mortgage repurchased was \$21,148 and the gain from the repurchase was \$3,867.

**Habitat For Humanity Greater
San Francisco, Inc. and Subsidiary**

Consolidated Financial Statements

June 30, 2020
(With Comparative Totals for 2019)



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INDEPENDENT AUDITOR'S REPORT

To the Board of Directors
Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
San Francisco, California

We have audited the accompanying consolidated financial statements of Habitat For Humanity Greater San Francisco, Inc. and Subsidiary (a California nonprofit corporation) (the "Organization"), which comprise the consolidated statement of financial position as of June 30, 2020, and the related consolidated statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the consolidated financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



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Opinion

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of Habitat For Humanity Greater San Francisco, Inc. and Subsidiary as of June 30, 2020, and the changes in their net assets and their cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Change in Accounting Principle

As described in Note 2 to the financial statements, the Organization has adopted ASU 2018-08, *Clarifying the Scope and the Accounting Guidance for Contributions Received and Contributions Made*. Our opinion is not modified with respect to that matter.

Emphasis of Matter

As discussed in Note 21 to the financial statements, on March 11, 2020, the World Health Organization declared the novel strain of coronavirus (COVID-19) a global pandemic and recommended containment and mitigation measures worldwide. The ultimate financial impact and duration of these events cannot be reasonably estimated at this time. Our opinion is not modified with respect to that matter.

Report on Summarized Comparative Information

We have previously audited Habitat For Humanity Greater San Francisco, Inc. and Subsidiary's 2019 consolidated financial statements, and our report dated November 6, 2019 expressed an unmodified opinion on those audited consolidated financial statements. In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2019, is consistent, in all material respects, with the audited consolidated financial statements from which it has been derived.



Armanino^{LLP}
San Jose, California

October 30, 2020

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Consolidated Statement of Financial Position
June 30, 2020
(With Comparative Totals for 2019)

	2020	2019
ASSETS		
Current assets		
Cash and cash equivalents	\$ 9,380,106	\$ 10,622,858
Accounts receivable	62,880	62,151
Current portion of mortgage notes receivables	1,118,564	1,182,604
Current portion of grants and contributions receivable	1,411,778	1,621,811
Inventory of homes	-	342,732
Prepaid and other current assets	96,603	94,193
Total current assets	12,069,931	13,926,349
Property and equipment, net	65,822	177,004
Other assets		
Restricted cash	-	28,054
Mortgage notes receivable, net of current portion and unamortized discount	8,188,558	8,854,594
Grants and contributions receivable, net of current portion	1,274,558	2,183,559
Construction in progress	9,834,256	6,585,310
Deposits	98,288	102,110
Total other assets	19,395,660	17,753,627
Total assets	\$ 31,531,413	\$ 31,856,980

The accompanying notes are an integral part of these consolidated financial statements.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Consolidated Statement of Financial Position
June 30, 2020
(With Comparative Totals for 2019)

	2020	2019
LIABILITIES AND NET ASSETS		
Current liabilities		
Accounts payable, operating	\$ 111,369	\$ 154,074
Accounts payable, construction	383,982	-
Accrued liabilities	428,512	386,118
Unearned revenue	45,762	10,000
Current portion of notes payable	67,269	65,897
Total current liabilities	1,036,894	616,089
Long-term liabilities		
Notes payable, net of current portion	1,475,925	1,536,087
Refundable advances	1,334,000	1,334,000
Paycheck Protection Program loan	853,500	-
Deferred lease obligation	44,665	71,103
Total long-term liabilities	3,708,090	2,941,190
Total liabilities	4,744,984	3,557,279
Net assets		
Without donor restrictions		
Undesignated	21,359,459	22,182,134
Board designated operating reserve	4,163,576	2,931,943
Total without donor restrictions	25,523,035	25,114,077
With donor restrictions	1,263,394	3,185,624
Total net assets	26,786,429	28,299,701
 Total liabilities and net assets	 \$ 31,531,413	 \$ 31,856,980

The accompanying notes are an integral part of these consolidated financial statements.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Consolidated Statement of Activities
For the Year Ended June 30, 2020
(With Comparative Totals for 2019)

	Without Donor Restrictions	With Donor Restrictions	2020 Total	2019 Total
Support, revenues, and gains				
Support				
Grants and contributions	\$ 3,875,905	\$ 842,946	\$ 4,718,851	\$ 7,946,906
Special events	474,655	-	474,655	547,937
Donated services	194,647	-	194,647	118,771
Donated materials	16,788	-	16,788	59,671
Total support	<u>4,561,995</u>	<u>842,946</u>	<u>5,404,941</u>	<u>8,673,285</u>
ReStore revenue	274,469	-	274,469	1,627,918
Mortgage discount amortization	478,556	-	478,556	471,198
Sale of homes	725,785	-	725,785	1,763,381
NMTC investment income	-	-	-	216,204
Gain on sale of notes receivable	535,035	-	535,035	-
Loss on disposal of property and equipment	(103,318)	-	(103,318)	-
Gain on cancellation of NMTC financing	-	-	-	1,455,650
Other income	43,406	-	43,406	1,075,794
Net assets released from restriction	<u>2,765,176</u>	<u>(2,765,176)</u>	<u>-</u>	<u>-</u>
Total support, revenues, and gains	<u>9,281,104</u>	<u>(1,922,230)</u>	<u>7,358,874</u>	<u>15,283,430</u>
Functional expenses				
Program services				
Housing Development	2,667,277	-	2,667,277	3,756,528
Homeowner Development, Volunteers, Neighborhood Revitalization	2,174,598	-	2,174,598	1,758,679
ReStore	341,841	-	341,841	1,418,269
Total program services	<u>5,183,716</u>	<u>-</u>	<u>5,183,716</u>	<u>6,933,476</u>
Support services				
General and administrative	2,222,069	-	2,222,069	2,380,862
Fundraising	1,466,361	-	1,466,361	1,643,076
Total support services	<u>3,688,430</u>	<u>-</u>	<u>3,688,430</u>	<u>4,023,938</u>
Total functional expenses	<u>8,872,146</u>	<u>-</u>	<u>8,872,146</u>	<u>10,957,414</u>
Change in net assets	408,958	(1,922,230)	(1,513,272)	4,326,016
Net assets, beginning of year	<u>25,114,077</u>	<u>3,185,624</u>	<u>28,299,701</u>	<u>23,973,685</u>
Net assets, end of year	<u>\$ 25,523,035</u>	<u>\$ 1,263,394</u>	<u>\$ 26,786,429</u>	<u>\$ 28,299,701</u>

The accompanying notes are an integral part of these consolidated financial statements.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Consolidated Statement of Functional Expenses
For the Year Ended June 30, 2020
(With Comparative Totals for 2019)

	Housing Development	Homeowner Development, Volunteers, Neighborhood Revitalization	ReStore	Total Program Services	General and Administrative	Fundraising	Total Support Services	2020 Total	2019 Total
Direct housing expenses									
Cost of sales - homes	\$ 739,750	-	-	\$ 739,750	\$ -	-	-	\$ 739,750	\$ 1,514,223
Loss on sale of homes	103,596	-	-	103,596	-	-	-	103,596	250,184
Total direct housing expenses	843,346	-	-	843,346	-	-	-	843,346	1,744,407
Salaries and benefits									
Salaries and wages	597,109	1,309,117	116,191	2,022,417	1,072,076	855,511	1,927,587	3,950,004	3,733,580
Employee benefits	49,177	174,003	12,025	235,203	113,538	90,784	204,322	439,527	416,596
Payroll taxes	41,390	103,226	13,397	158,013	71,726	65,256	136,982	294,995	275,924
Workers' compensation insurance	2,447	6,220	-	8,667	2,561	4,893	7,454	16,121	31,843
Stipend - Vista/AmeriCorp	4,000	500	-	4,500	-	-	-	4,500	23,275
Total salaries and benefits	694,123	1,593,066	141,613	2,428,802	1,259,901	1,016,444	2,276,345	4,705,147	4,481,218
Professional services	371,178	49,827	185	421,190	205,011	87,553	292,564	713,754	520,586
Rent	137,345	95,405	119,642	352,392	99,200	60,504	159,704	512,096	791,000
Special events expenses	-	-	-	-	-	121,388	121,388	121,388	268,581
Donated services and goods	-	-	-	-	74,800	-	74,800	74,800	72,428
Promotions and supplies	1,298	27,814	-	29,112	-	-	29,112	29,112	49,179
Interest	63,941	-	-	63,941	-	-	-	63,941	63,871
NMTC annual fees	-	-	-	-	-	-	-	-	181,121
Tithe	172,000	-	-	172,000	-	-	-	172,000	100,853
Communications	12,619	-	-	37,976	15,858	8,835	24,693	62,669	76,609
Office expenses	23,886	26,610	19,109	69,605	66,889	14,290	81,179	150,784	175,437
Postage and printing	5,167	6,234	87	11,488	36,385	107,932	144,317	155,805	142,040
Depreciation	-	-	-	-	52,637	-	52,637	52,637	122,213
Amortization	-	-	-	-	-	-	-	-	19,018
Bad debt	-	-	-	-	334,512	-	334,512	334,512	325,508
Taxes and licenses	-	-	-	-	3,864	-	3,864	3,864	17,970
Travel and training	-	-	-	-	23,066	-	33,792	55,004	73,846
Neighborhood revitalization project expense	6,816	13,307	1,089	21,212	-	10,726	-	303,738	215,870
Computer software/hardware	2,148	303,738	-	303,738	-	-	-	16,951	13,367
Bank fees	43	6,385	808	9,341	7,610	-	7,610	55,723	59,595
Insurance	19,782	23,911	8,641	9,275	17,162	29,286	46,448	62,773	81,275
Employment	443	357	1,626	2,426	11,729	7,351	19,080	15,416	12,248
Equipment rental and maintenance	208	2,571	536	3,315	1,633	597	2,230	5,545	33,522
Discounted construction	130,319	-	-	130,319	-	-	-	130,319	438,653
Discount on mortgage issued	182,492	-	-	182,492	-	-	-	182,492	797,502
Marketing	123	-	47,930	48,053	95	182	277	48,330	79,614
Other expenses	-	-	-	-	-	-	-	-	83
	\$ 2,667,277	\$ 2,174,598	\$ 341,841	\$ 5,183,716	\$ 2,222,069	\$ 1,466,361	\$ 3,688,430	\$ 8,872,146	\$ 10,957,414

The accompanying notes are an integral part of these consolidated financial statements.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Consolidated Statement of Cash Flows
For the Year Ended June 30, 2020
(With Comparative Totals for 2019)

	2020	2019
Cash flows from operating activities		
Change in net assets	\$ (1,513,272)	\$ 4,326,016
Adjustments to reconcile change in net assets to net cash used in operating activities		
Depreciation and amortization	52,637	141,231
Loss (gain) on disposal of property and equipment	103,318	(20,407)
Gain on sale of mortgage notes receivable	(535,035)	-
Sales of homes recognized through issuance of mortgage notes	(725,785)	(1,763,381)
Amortization of mortgage notes receivable discount	(478,556)	(471,198)
Discount on notes payable issued	-	(1,032,778)
Discount on mortgage notes issued	182,492	797,302
Amortization of notes payable discount	63,941	17,332
Amortization of debt issuance costs	-	91,489
Gain on cancellation of NMTC financing	-	(1,455,650)
Bad debt write off	334,512	325,508
Changes in operating assets and liabilities		
Accounts receivable	(730)	85,765
Grants and contributions receivable	784,522	(2,427,670)
Impounds receivable	-	10,207
Inventory of homes	342,732	1,719,431
Prepaid expenses and other current assets	(2,410)	(11,327)
Construction in progress	(2,864,964)	(438,348)
Deposits	3,822	(15,000)
Accounts payable	(42,704)	(207,475)
Accrued liabilities	15,956	164,565
Unearned revenue	35,762	10,000
Net cash used in operating activities	(4,243,762)	(154,388)
Cash flows from investing activities		
Purchase of property and equipment	(44,773)	(21,525)
Payments received on mortgage notes receivable	1,210,130	1,220,123
Proceeds from mortgage notes receivable sold	1,076,830	-
Investment in new markets tax credit venture	-	(162,392)
Net cash provided by investing activities	2,242,187	1,036,206
Cash flows from financing activities		
Payments on notes payable	(122,731)	(65,566)
Proceeds from issuance of notes payable	853,500	2,010,798
Net cash provided by financing activities	730,769	1,945,232
Net increase (decrease) in cash	(1,270,806)	2,827,050
Cash, cash equivalents and restricted cash, beginning of year	10,650,912	7,823,862
Cash, cash equivalents and restricted cash, end of year	\$ 9,380,106	\$ 10,650,912

The accompanying notes are an integral part of these consolidated financial statements.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Consolidated Statement of Cash Flows
For the Year Ended June 30, 2020
(With Comparative Totals for 2019)

	2020	2019
Cash, cash equivalents and restricted cash consisted of the following:		
Cash	\$ 9,380,106	\$ 10,622,858
Restricted cash	-	28,054
	\$ 9,380,106	\$ 10,650,912
Supplemental disclosure of cash flow information		
Cash paid during the year for interest	\$ -	\$ 54,361
Supplemental schedule of noncash investing and financing activities		
Construction in progress acquired by short term liabilities	\$ 383,982	\$ -
Cancellation of NMTC financing	\$ -	\$ 8,875,195

The accompanying notes are an integral part of these consolidated financial statements.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

1. ORGANIZATION

Habitat for Humanity Greater San Francisco, Inc. and Subsidiary, (the "Organization" or "Habitat"), is a nonprofit public benefit corporation incorporated in California in 1988 (originally as Peninsula Habitat for Humanity). Effective August 1, 2008, Habitat for Humanity San Francisco merged into Peninsula Habitat for Humanity and the combined entities were renamed Habitat for Humanity Greater San Francisco, Inc. The new Organization serves San Francisco, San Mateo, and Marin Counties. The Organization is affiliated with Habitat for Humanity International, Inc..

HFHGSF Funding Company, LLC (the "Company"), a limited liability company incorporated in California in July 2019, is a wholly-owned subsidiary of the Organization. The Company acquired from the Organization all of its rights, title and interest in nine mortgage notes. The Company pledged the nine mortgage notes as collateral to secure a note from the Northern Trust Company (see Note 11).

The Organization partners with working families and the community to develop affordable homes for first-time home ownership. The Organization builds homes by engaging volunteers to work alongside carefully selected candidate families. Over 50% of the construction labor is done by volunteers and the qualified families selected. The candidate families invest approximately 500 hours of "sweat equity" in the home in lieu of a down payment. The Organization provides financing for the homes at zero percent interest.

The following is a brief description of the Organization's program services:

Housing development

- *Land acquisition* - Fosters relationships with Marin, San Francisco and San Mateo Counties and their municipalities; locates and acquires land for home construction; obtains funding from multiple affordable housing sources.
- *Construction* - Builds and rehabilitates homes; trains, organizes and supervises on-site volunteers.
- *Tithe* - Contributes a portion of undesignated donated funds annually to Habitat for Humanity International, Inc. for the construction of homes outside the United States.

Programs

- *Homeowner development* - Selects, qualifies, and mentors candidate families, and provides them financial and home ownership education; manages long-term homeowner relationships.
- *Volunteer services* - Recruits, trains, schedules, and supports volunteers for work at the construction sites, NR projects, in the office, and on committees.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

1. ORGANIZATION (continued)

Programs (continued)

- *Neighborhood revitalization (NR)* - Beautifies parks and community gardens, renovates community assets like schools and community centers and delivers critical home repairs to improve health, safety, and well-being of residents in three focus neighborhoods: the Bayview in San Francisco, Bell Haven in Menlo Park, and East Palo Alto.
- *ReStore* - In September 2012, the Organization opened its first ReStore, a volunteer-driven home improvement resale outlet that accepts and resells new and gently-used building materials, appliances, and furniture to the public at a fraction of their retail price. The Organization closed its doors to the public on September 1, 2019 ahead of the termination of the lease on the store property on September 30, 2019. The store took donations of gently-used furniture, cabinets, applicables and lighting and, in turn, sold them on to customers. The proceeds were used to support the affiliate's mission. The closure plan for the ReStore has ensured that existing customers and potential furniture donors are encouraged to support ReStores operated by other nearby Habitat affiliates, including Habitat East Bay & Silicon Valley.

New Markets Tax Credit Financing

In December 2011, the Organization invested in its second New Markets Tax Credit (NMTC) financing venture, HFHGSF Leverage Lender, LLC, as the sole Habitat affiliate, to take advantage of tax credit equity financing (see Notes 8, 9, and 18). The venture wound down during the fiscal year ended June 30, 2019.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting and financial statement presentation

The Organization's financial statements are presented in accordance with accounting principles generally accepted in the United States of America on an accrual basis. Consequently, revenues and gains are recognized when earned, and expenses and losses are recognized when incurred.

The Organization reports its financial position and operating activities in two classes of net assets:

- *Net assets without donor restrictions* - include those assets that are not subject to donor imposed restrictions and can be used for the general operations of the Organization. The Board of Directors has discretionary control in carrying out the operations of the Organization.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Basis of accounting and financial statement presentation (continued)

- *Net assets with donor restrictions* - include those assets which are subject to donor restriction and for which the applicable restriction was not met as of the year end of the current reporting period. Other donor-imposed restrictions are perpetual in nature, whereby the donor has stipulated the funds be maintained in perpetuity. There are no net assets restricted in perpetuity as of June 30, 2020 and 2019.

Change in accounting principle

In June 2018, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") 2018-08, Not-For-Profit Entities (Topics 958): *Clarifying the Scope and the Accounting Guidance for Contributions Received and Contributions Made*. This ASU clarifies the criteria for evaluating whether a transaction is a contribution or an exchange transaction and whether a contribution is conditional or unconditional. The Organization adopted ASU 2018-08 with a date of the initial application of July 1, 2019 using the modified prospective method. The adoption of ASU 2018-08 did not have a significant impact on the Organization's financial position, result of operations, or cash flows. The Organization has evaluated contributions received and contributions made and has determined that there is no change as a result of the adoption of the standard.

Basis of consolidation

The consolidated financial statements include the accounts of the Organization and its wholly-owned subsidiary - HFHGSF Funding Company, LLC. All significant intercompany balances and transactions have been eliminated.

Use of estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Accordingly, actual results could differ from those estimates.

Cash and cash equivalents

Cash and cash equivalents include highly liquid investments and investments with an original maturity of three months or less, and exclude donor restricted receipts and amounts designated for long-term purposes.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Cash and cash equivalents (continued)

The Organization maintains its cash in bank deposit accounts which, at times, may exceed federally insured limits. The Organization has not experienced any losses in such accounts. Management believes it is not exposed to any significant risk on cash accounts.

Mortgage notes receivable

The Organization records home sale mortgages at the gross amount of payments to be received over the lives of the mortgages. The mortgage notes receivable bear no interest and, accordingly, the notes are discounted to reflect imputed interest over the lives of the mortgages. The discount rates used to impute interest are based on the Freddie Mac 30 year fixed-rate mortgage rates for the years ended June 30, 2020 and 2019. Prior to July 1, 2018, the rates were based on estimated interest rates by Habitat for Humanity International.

Mortgage notes receivable is reported net of unamortized discount. Prior to July 1, 2018, the amortization was calculated using the effective interest method; from July 1, 2018 forward, the straight-line method was used. Management estimates that the difference between amortization calculated using the straight-line method and amortization calculated using the effective interest method is not material. Discount amortization is recognized as revenue on the statement of activities.

Management does not believe an allowance for doubtful accounts is necessary because the mortgage notes receivable is secured by the properties.

Contributions

Contributions are recorded at their fair value and are recognized as revenue when the donor makes an unconditional promise to give to the Organization. Donor-restricted contributions are reported as increases in net assets with donor restrictions depending on the nature of the restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statement of activities as net assets released from restrictions. Contributions that are restricted by the donor are reported as increases in net assets without donor restrictions if the restrictions expire in the same year in which the contributions are recognized. Net assets released from restrictions represent the satisfaction of donor restrictions or the passage of time. Conditional promises to give are not recognized until the conditions on which they depend are substantially met. There were no conditional promises as of June 30, 2020.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Grants and contributions receivable

Grants and contributions receivable that are expected to be collected in more than one year are recorded at fair value, which is measured as the present value of their future cash flows. The discounts on those amounts are computed using risk-adjusted interest rates applicable to the years in which the promises are received. Amortization of the discounts is included in contribution revenue.

The Organization evaluates grants and contributions receivable for collectability based upon economic situation, historical collection information and any relevant factors. Prior to July 1, 2019, no allowance for doubtful accounts was considered necessary because the Organization believed all grants and contributions receivable to be fully collectible. For the year ended June 30, 2020, the Organization reviewed the prior year's bad debt write-off and current year's balances of each grant and contribution receivable and set up a 3% loss reserve based on the total outstanding unconditional promises to give.

Property and equipment

Furniture, equipment, leasehold improvements, and vehicles are carried at cost or, if donated, at their fair value at the date of donation. The Organization capitalizes all acquisitions of property and equipment in excess of \$3,000. Depreciation is provided on a straight-line basis over the estimated useful lives of the respective assets, which range from three to seven years.

Impairment of long-lived assets

The Organization reviews property and equipment for impairment whenever events or changes in circumstances indicate that the carrying value of the property and equipment may not be recoverable. Recoverability is measured by a comparison of the carrying amount of the asset to future net cash flows, undiscounted and without interest, expected to be generated by the asset. If assets are considered to be impaired, the impairment to be recognized is measured by the amount by which the carrying amount of the asset exceeds the fair value of the asset. For the years ended June 30, 2020 and 2019, there were no events or changes in circumstances indicating that the carrying amount of the property and equipment may not be recoverable.

Restricted cash

Restricted cash is comprised of the following:

- *Restricted cash - construction in progress performance deposit* - In lieu of posting a performance bond on active construction projects, the Organization pledges a certificate of deposit. The money is released once the project is completed. The balance of the construction in progress performance deposit totaled \$0 and \$28,054 as of June 30, 2020 and 2019, respectively.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Inventory of homes

The Organization classifies as inventory the following: completed new construction homes; homes purchased for resale program in which rehabilitation is substantially complete; and Habitat built homes that are bought back from the homeowner (resale homes). Completed new construction homes and purchased or repurchased homes are stated at the lower of cost or market using the specific identification method. Habitat resale homes are stated at buy back cost (the original sales price plus appreciation).

Construction in progress

Construction in progress is stated at the lower of cost or market using the specific identification method. Construction in progress consists of new home building projects under construction, purchased or repurchased homes undergoing rehabilitation, and pre-development costs of future projects (see Note 7).

Advertising

The Organization's policy is to expense advertising costs as the costs are incurred. Advertising expenses (included as "Marketing" in the accompanying statement of functional expenses) for the years ended June 30, 2020 and 2019, were \$48,330 and \$79,614, respectively.

Comparative financial statements

The financial statements include certain prior-year summarized comparative information in total but not by net asset class or functional expense categories. Such information does not include sufficient detail to constitute a presentation in conformity with generally accepted accounting principles. Accordingly, such information should be read in conjunction with the Organization's financial statements for the year ended June 30, 2019, from which the summarized information was derived.

Expense allocation

The costs of providing the various programs and other activities have been summarized on a functional basis in the Statement of Functional Expenses and Statement of Activities. Accordingly, certain costs have been allocated among the programs and supporting services benefited based on a time study analysis and other reasonable methods.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Income taxes

The Organization is exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code. In addition, the Organization qualifies for the charitable contribution deduction under Section 170(b)(1)(A) and has been classified as an organization other than a private foundation under Section 509(a)(2). The Organization is also exempt from state income tax under Section 23701(d) of the California Revenue and Taxation Code.

Generally accepted accounting principles provide accounting and disclosure guidance about positions taken by an organization in its tax returns that might be uncertain. Management has considered its tax positions and believes that all of the positions taken by the Organization in its federal and state exempt organization tax returns are more likely than not to be sustained upon examination.

Reclassifications

Certain reclassifications have been made to the financial statements for the year ended June 30, 2019 for comparative purposes to conform with the presentation in the current year financial statements.

Subsequent events

The Organization has evaluated subsequent events through October 30, 2020, the date the financial statements were available to be issued. See Note 22 for subsequent events that have a material impact on the presentation of the Organization's financial statements.

3. MORTGAGE NOTES RECEIVABLE

As of June 30, 2020, the Organization holds 127 mortgage notes receivable, totaling \$17,851,782 at gross value with maturities of 1 to 40 years. The notes are non-interest bearing mortgages, payable in equal monthly installments, and are secured by deeds of trust on the properties. According to an agreement with Habitat for Humanity International, Inc., the collections on these notes receivable are to be used to construct additional homes. The notes have been discounted at a rate of 3.33% for mortgages issued during the year ended June 30, 2020 and at a rate of 3.86% for mortgages issued during the year ended June 30, 2019, and using the straight-line method to amortize unamortized discount (see Note 2) over the lives of the mortgages. Mortgages are reported net of unamortized discount.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

3. MORTGAGE NOTES RECEIVABLE (continued)

Principal payments due on mortgage notes receivable are as follows:

<u>Year ending June 30,</u>		
2021	\$	1,118,564
2022		1,092,506
2023		1,076,560
2024		1,055,230
2025		1,036,152
Thereafter		<u>12,472,770</u>
		17,851,782
Less: unamortized discount		<u>(8,544,660)</u>
		9,307,122
Net present value of mortgage notes		9,307,122
Less current portion		<u>(1,118,564)</u>
	<u>\$</u>	<u>8,188,558</u>

4. GRANTS AND CONTRIBUTIONS RECEIVABLE

Grants and contributions receivable consisted of the following:

	<u>2020</u>	<u>2019</u>
Receivable in less than one year	\$ 1,411,778	\$ 1,621,811
Receivable in one to five years	<u>1,465,576</u>	<u>2,281,300</u>
	<u>2,877,354</u>	<u>3,903,111</u>
Less discounts to net present value (see Note 2)	(104,697)	(97,741)
Less allowance for doubtful accounts	<u>(86,321)</u>	<u>-</u>
	<u>(191,018)</u>	<u>(97,741)</u>
Less current portion	<u>(1,411,778)</u>	<u>(1,621,811)</u>
	<u>\$ 1,274,558</u>	<u>\$ 2,183,559</u>

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

5. INVENTORY OF HOMES

Inventory of homes consisted of the following:

	2020	2019
Habitat resale homes	\$ -	\$ 342,732

6. PROPERTY AND EQUIPMENT

Property and equipment consisted of the following:

	2020	2019
Furniture and equipment	\$ 175,210	\$ 164,432
Vehicles	67,241	151,111
Leasehold improvements	60,512	380,352
	302,963	695,895
Accumulated depreciation	(237,141)	(518,891)
	\$ 65,822	\$ 177,004

Depreciation expense for the years ended June 30, 2020 and 2019, was \$52,637 and \$122,213, respectively.

7. CONSTRUCTION IN PROGRESS

Construction in progress consisted of the following:

	2020	2019
New construction		
Redwood City: Jefferson Ave. (20 homes)	\$ 5,166,009	\$ 3,054,637
Daly City: Geneva (6 Homes)	1,573,951	1,023,225
San Francisco: Amber Dr. (8 Homes)	2,737,479	2,318,603
	9,477,439	6,396,465
Pre-development		
North Bay development	356,817	188,845
	356,817	188,845
	\$ 9,834,256	\$ 6,585,310

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

8. NMTC INVESTMENT

In December 2011, the Organization entered into its second NMTC financing venture, investing in a sole venture (HFHGSF Leverage Lender, LLC). The Organization contributed a combination of cash, construction in progress, and NR inventory homes totaling \$7,922,319 for a 100% ownership stake and securing a loan in the amount of \$10,330,845 payable to Northern California Community Loan Fund NMTC Sub-CDE V, LLC (a community development entity).

In January 2019, HFHGSF Leverage Lender, LLC purchased the ownership interest of the investment as a result of the exercise of the put option on the related loan (see Note 9). The investment in HFHGSF Leverage Lender, LLC was \$0 as of June 30, 2019.

9. LOANS PAYABLE

Loan Payable, NMTC Financing

The Organization recorded a loan payable to Northern California Community Loan Fund NMTC Sub-CDE V, LLC (a NMTC community development entity) dated December 23, 2011 as part of the NMTC financing transaction. It was a 15-year loan bearing interest at 0.767% interest with semi-annual interest-only payments for 7 years from May 5, 2012 until May 5, 2019. Principal payments were scheduled to begin on May 5, 2019. The loan had a put option feature defined by a put option agreement that was exercised in January 2019 between the related parties. Exercise of the option extinguished the Organization's outstanding debt balance of \$10,330,844 and resulted in a gain of \$1,455,650 for the year ended June 30, 2019.

Interest expense on the loan for the years ended June 30, 2020 and 2019 was \$0 and \$46,538. Interest expense includes \$0 and \$5,382 of amortization of the debt issuance costs for the years ended June 30, 2020 and 2019.

10. LINE OF CREDIT

In July 2019, the Organization entered into a revolving line of credit agreement with the Bank of San Francisco. The line of credit is for a maximum amount of \$2,000,000, and is secured by the Organization's assets. The term of the line is for two years from the effective date and is automatically renewed unless the Organization gives prior notice. Interest accrues monthly at an annual variable rate. Interest is due monthly on the fifteenth calendar day of the following month. Any unpaid interest will be added to principal amount due. No line of credit was drawn down as of June 30, 2020.

In July 2019, the Organization entered into a non-revolving line of credit agreement with the Bank of San Francisco. The line of credit is for a maximum amount of \$3,000,000, and is secured by the Organization's assets. The term of the line is for five years from the effective date. Interest accrues monthly at an annual rate of 5.5%. Interest is due monthly on the fifteenth calendar day of the following month. Any unpaid interest will be added to the principal amount due. No line of credit was drawn down as of June 30, 2020.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

11. NOTES PAYABLE

Notes payable are detailed as follows:

	2020	2019
Payable to the County of San Mateo - Home Program federal funds used for site construction costs of two housing units, secured by individual deeds of trust on property located in Brisbane, CA, due in semi-annual non-interest bearing payments of \$698 through June 2037.	\$ 23,260	\$ 24,655
Payable to the County of San Mateo - Home Program federal funds used for site construction costs of five housing units, secured by individual deeds of trust on property located in Brisbane, CA, due in semi-annual non-interest bearing payments of \$2,111 through June 2032.	49,325	53,548
Payable to the County of San Mateo - Home Program federal funds used for site construction of four housing units, secured by individual deeds of trust on property located in South San Francisco, CA, due in semi-annual non-interest bearing payments of \$7,261 through December 2025.	75,739	90,258
Payable to Habitat for Humanity International, Inc. - 0% interest, federal funds used for housing construction costs, payable in 47 monthly installments of \$581.	8,727	13,956
Payable to the Housing Authority of the County of San Mateo, 0% interest, used for the purpose of acquiring the property located at Jefferson Avenue in Redwood City, secured by individual deeds of trust on the property. Should all requirements of the agreement be met, loan is to be forgiven in five equal, \$100,000, installments over the last 5 years of the term of the loan, from July 2042 to June 2047.	500,000	500,000
Payable to the Northern Trust Company, 0% interest, secured by deeds of nine mortgage loans. Due in various monthly installments through July 2047.	1,905,325	2,002,691
	2,562,376	2,685,108
Less discount on notes payable	(1,019,182)	(1,083,124)
	1,543,194	1,601,984
Current portion	(67,269)	(65,897)

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

11. NOTES PAYABLE (continued)

	2020	2019
	\$ 1,475,925	\$ 1,536,087

The discount rates on the notes payable range from 3.86% to 8.4% based on an annual simple average using rates published by Habitat for Humanity International, Inc and the Federal Home Loan Mortgage Corporation. Amortization of these discounts on the notes for the years ended June 30, 2020 and 2019 was \$16,999 and \$17,333, respectively.

The discounted principal payments due on the notes payable are as follows:

<u>Year ending June 30,</u>			
2021		\$	67,269
2022			61,606
2023			62,640
2024			62,097
2025			58,450
Thereafter			1,231,132
			\$ 1,543,194

12. PAYCHECK PROTECTION PROGRAM LOAN

On April 16, 2020, the Organization obtained a Small Business Administration (SBA) Paycheck Protection Program Loan (PPP) through the Bank of San Francisco, in the amount of \$853,500, with interest rate of 1%. No payments are due on the PPP loan for 6 months from the date of first disbursement of the loan. Interest will continue to accrue during the deferment period. The principal amount of the PPP loan is subject to forgiveness to the extent that proceeds are used to pay eligible program expenses including payroll costs, rent obligations, and utility payments. The Organization intends to apply for forgiveness of the PPP loan with respect to these covered expenses (see Note 22).

13. REFUNDABLE ADVANCES

The Organization receives funds from governmental agencies for the purpose of constructing homes, and ultimately lowering the mortgage of the prospective homeowners. There are no payments or interest due by the Organization. At the time of homes sale, the loans are transferred to the buyers and forgiven over varying time periods. The Organization recognizes revenue from the sale of homes upon the transfer of their liabilities to the homeowners. As of June 30, 2020 and 2019 no refundable advances were reconveyed to homebuyers for mortgage funds.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

13. REFUNDABLE ADVANCES (continued)

Refundable advances are detailed as follows:

	2020	2019
Department of Housing and Community Development (CalHome Program) - various projects	\$ 25,000	\$ 25,000
Housing Endowment and Regional Trust of San Mateo County (HEART): used for the acquisition of real property at 612 Jefferson Avenue, Redwood City, CA	500,000	500,000
Daly City Housing Development - Geneva	809,000	809,000
	\$ 1,334,000	\$ 1,334,000

14. NET ASSETS WITH DONOR RESTRICTIONS

Net assets with donor restrictions include those assets which are subject to donor imposed stipulations. Those restrictions may involve purpose (i.e. the donation is restricted to a specific use) or time (i.e. the assets are used in a future period). In some cases, both a time and purpose restriction may apply.

The Organization's net assets with donor restrictions for the year ended June 30, 2020, consisted of the following:

	Balance at June 30, 2019	Contributions	Releases	Balance at June 30, 2020
Contributions from discount on note payable issued	\$ 1,028,173	\$ -	\$ (48,463)	\$ 979,710
Low-income housing acquisition and construction	2,041,304	651,139	(2,506,515)	185,928
Homeowner development and neighborhood revitalization	116,147	191,807	(210,198)	97,756
	\$ 3,185,624	\$ 842,946	\$ (2,765,176)	\$ 1,263,394

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

15. SALE OF HOMES

During the fiscal year ended June 30, 2020 the Organization sold three repurchased homes with a total cost of \$829,381. The sales revenue was \$725,785 and the loss from the sales totaled \$103,596. During the fiscal year ended June 30, 2019 the Organization sold six repurchased homes with a total cost of \$1,533,197. The sales revenue was \$1,763,381 and the loss from the sales totaled \$230,184.

16. DONATED MATERIALS AND SERVICES

Donated materials

The value of donated office supplies and construction materials for the years ended June 30, 2020 and 2019 was \$16,788 and \$59,671, respectively.

Donated services

Donated services which require a specialized skill and which the Organization would have paid for if not donated, are recorded in the financial statements as in-kind contribution revenue at the estimated fair value at the time the services are rendered.

Donated services of a specialized or professional nature consisted of the following:

	2020	2019
Legal services	\$ 178,569	\$ 114,890
Construction services	16,078	-
	\$ 194,647	\$ 114,890

The Organization also receives significant donated services of an unskilled nature, primarily volunteers who work on the construction and rehabilitation of homes, as well as in the office. During the years ended June 30, 2020 and 2019, volunteers donated approximately 10,429 and 24,520 hours, respectively, whose value management has estimated at \$312,831 and \$578,254, respectively. The value of the donated hours were not recorded in the financial statements.

17. RETIREMENT PLAN

The Organization has a 403(b) retirement plan in which the employer matches employee contributions up to 5% of gross salary. The plan covers all employees with one year of service or more and who are at least 21 years of age. Employer contributions to the employee accounts for the years ended June 30, 2020 and 2019, were \$96,185 and \$71,030, respectively.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

18. RELATED PARTY TRANSACTIONS

HFHI Tithe

The Organization donates to Habitat for Humanity International, Inc. (HFHI) annually for the construction of homes outside of the United States, as determined by the Organization's Board of Directors. These funds are used to construct homes in economically depressed areas around the world. For the years ended June 30, 2020 and 2019, the amount contributed was \$172,000 and \$100,853, respectively, and is included in housing development expense under program services in the Statement of Functional Expenses.

Insurance policy

The Organization has a blanket policy for auto, general and builder's risk insurance through Habitat for Humanity International, Inc. For the years ended June 30, 2020 and 2019, the insurance expense was \$62,773 and \$81,275, respectively.

SHOP loans

The Organization has received a SHOP (Self-Help Ownership Program) loan from Habitat for Humanity International, Inc. The balance of the loan as of June 30, 2020 and 2019, was \$8,727, and \$13,956 respectively.

New Markets Tax Credit Investment

As a component of the NMTC financing transaction, the Organization recorded debt of \$10,330,844 (see Note 9) payable to Northern California Community Loan Fund NMTC Sub-CDE, LLC, a community development entity (CDE) and an affiliate of the joint venture. Simultaneous with these transactions, the LLC entered into an option agreement with U.S. Bancorp Community Development Corporation (USBCDC), the federal tax credit investor, who is the sole-member of NCCLF NMTC V Investment Fund, LLC (the "Fund"), an affiliate of the joint venture, and the upstream effective owner of Northern California Community Loan Fund NMTC Sub-CDE, LLC. In January 2019, USBCDC exercised its put option which effectively extinguished the Organization's outstanding debt owed to the Fund. The Organization recognized income on the forgiveness of debt in an amount of \$1,455,650, the difference in the book value of the investment and the debt. The investment and debt have a balance of zero at June 30, 2019. All entities related to the joint venture including HFHI-SA LeverageVI, LLC were dissolved, ending the NMTC structured financing deal.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

19. COMMITMENTS

Right of first purchase

Upon the acquisition of land granted to the Organization for construction, various agreements require the Organization to maintain the properties as affordable housing for a certain period of time. These affordability restrictions vary from 45 to 55 years. A right of first purchase is recorded at the time of sale giving the Organization the right to purchase the property should the homeowner decide to sell. The Organization resells purchased Habitat built homes to newly qualified families at an updated but below market value price, at which time the required affordability term continues.

Office and warehouse leases

The Organization leases commercial office space in the city of San Francisco under a non-cancelable lease expiring in December 2021, and leased retail space under a non-cancelable lease for its ReStore in the city of San Carlos which expired in September 2019.

On October 15, 2019, the Organization signed a three-year lease agreement to rent a warehouse in the city of San Francisco, with a base rent of \$7,669, increasing 3% annually. The Organization has an option to renew the lease for another three-year term when the rent expires on November 30, 2022.

The scheduled minimum lease payments under the lease terms are as follows:

<u>Year ending June 30,</u>	
2021	\$ 431,844
2022	268,055
2023	<u>48,818</u>
	<u>\$ 748,717</u>

The rent expense for the years ended June 30, 2020 and 2019, was \$512,096 and \$791,000, respectively.

20. LIQUIDITY

As part of the Organization's liquidity management, it has a policy to structure its financial assets to be available as its general expenditures, liabilities, and other obligations come due.

To meet liquidity needs, the Organization maintains adequate levels of cash and cash equivalents available. Accounts receivable, current portion of mortgage notes receivable and unrestricted contribution receivables will be collected within one year to support general operations of the Organization.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

20. LIQUIDITY (continued)

The Board requires that the Organization maintains a minimum of six months of operating reserve at all times. As of June 30, 2020, the balance of the reserve was \$4,163,576. However, the Board can undesignate the funds for operational needs at any time.

The following is a quantitative disclosure which describes financial assets that are available as of June 30, 2020 to fund general expenditures and other obligations when they become due for one year:

Financial assets	
Cash and cash equivalents	\$ 9,380,106
Accounts receivable	62,881
Current portion of contributions receivable	1,411,778
Current portion of mortgage notes receivable	<u>1,118,564</u>
	<u>11,973,329</u>
Less: Amounts unavailable for general expenditure within one year:	
Net assets with purpose restrictions	<u>(283,684)</u>
	<u>(283,684)</u>
	<u>\$ 11,689,645</u>

21. COVID-19 IMPACT

In December 2019, an outbreak of a novel strain of coronavirus (COVID-19) originated in Wuhan, China and has since spread to a number of other countries, including the U.S. On March 11, 2020, the World Health Organization characterized COVID-19 as a pandemic. In addition several states in the U.S. including California, where the Organization is located, have declared a state of emergency. In response, the U.S. Government enacted the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which includes significant provisions to provide relief and assistance to affected organizations.

Habitat For Humanity Greater San Francisco, Inc. and Subsidiary
Notes to Consolidated Financial Statements
June 30, 2020
(With Comparative Totals for 2019)

21. COVID-19 IMPACT (continued)

COVID-19 could adversely affect the economics and financial markets of many countries, including the United States, resulting in an economic downturn that could affect the Organization in a variety of ways. The Organization cannot anticipate all of the ways in which COVID-19 could adversely impact the Organization's operations. There are few aspects of the Organization's work that have been unaffected by COVID-19. When the Stay at Home orders were first issued in March 2020, in-person fundraising events were postponed or canceled, and many private and institutional donors focused their efforts on causes more directly aligned with healthcare - all of which negatively impacted the Organization level of financial support from the community. Government funding sources stayed intact, but receipts of reimbursement funding and building permits were delayed due to the disruption of work at government agencies. While construction crews were largely able to continue essential work on build sites unabated, home repairs and any volunteer-supported projects were suspended for several months. Through the CARES Act Paycheck Protection Program, the Organization was able to retain staff without furloughs through the end of the year. The Organization also initiated a remote work protocol for the majority of its in-office staff and expects to maintain a low level of office occupancy throughout early 2021.

22. SUBSEQUENT EVENTS

In April 2020, the Organization was awarded \$853,500 from the Paycheck Protection Program from the SBA (see Note 12). The SBA will forgive loans if all employee retention criteria were met and the funds were used for eligible expenses. The Organization believes this to be the case and has started the process of applying for forgiveness.

In July 2020, the Organization received \$1,545,277 in subsidies for its project at 612 Jefferson Street in Redwood City. This transaction was recorded as a refundable advance from the Department of Housing County of San Mateo.

In August 2020, the Organization sold 15 mortgage notes to The Northern Trust Company through a securitization loan at a 0% discount for gross cash proceeds of \$2,433,804.

In September 2020, one homeowner gave notice to the Organization of her intent to sell her home back to Habitat. The Organization expects this transaction to close by the end of November 2020.

**HABITAT FOR HUMANITY GREATER SAN FRANCISCO
BOARD OF DIRECTORS CONTACT LIST
Fiscal Year 2022: July 2021– June 2022**

<u>NAME</u>	<u>COMPANY/ORG</u>	<u>CITY</u>
Hilary Billings, Board Chair <i>Executive Committee (Chair)</i> <i>Governance Committee</i> <i>Comp Committee</i> July 2016-June 2022	Brand Strategist Advisor, Billings Brand Development, Inc.	San Francisco
Sam Allen <i>Comp Committee (Chair)</i> <i>Executive Committee</i> <i>Governance Committee</i> <i>Fund Development</i> July 2019 – June 2022	COO Salesforce.org	Redwood City
Heidi Hansen <i>Executive Committee</i> <i>Programs Committee</i> July 2019 – June 2022	Principal Heidi Hansen Architect	San Francisco
Rob Hollister <i>RED-Finance Committee(Chair)</i> <i>Fund Development Committee</i> July 2016 – June 2022	President of Real Estate, The Sobrato Organization	Woodside
Karen Jackson <i>Programs Committee</i> <i>RED Finance Committee</i> July 2020 – June 2023	Vice President – Customer Experience, Prologis	Tiburon
David Kremer <i>Governance Committee (Chair)</i> <i>Executive Committee</i> <i>Programs Committee</i> <i>Comp Committee</i> July 2018 – June 2021	Partner, Shartsis Friese, LLP	San Francisco

**HABITAT FOR HUMANITY GREATER SAN FRANCISCO
BOARD OF DIRECTORS CONTACT LIST
Fiscal Year 2022: July 2021– June 2022**

<u>NAME</u>	<u>COMPANY/ORG</u>	<u>CITY</u>
Jeffrey Lee <i>Fund Development Committee</i> <i>Audit Committee</i> July 2020 – June 2023	Managing Director Northern Light Venture Capital	Atherton
Jacob Moss <i>RED-Finance Committee</i> <i>Programs Committee</i> July 2020 – June 2023	VP In-house Counsel, Plant Construction Company	Lafayette
Dameon Philpotts <u>Board Treasurer</u> <i>RED-Finance Committee(Chair)</i> <i>Executive Committee</i> July 2017- June 2023	Director, Credit Risk, First Republic Bank	San Francisco
Tamsen Plume <i>RED-Finance Committee</i> <i>Programs Committee</i> July 2017- June 2023	Partner, Holland & Knight LLP	San Francisco
Ken Preston <i>Programs Committee (Chair)</i> <i>Audit Committee</i> June 2018- June 2021	Partner Bregante + Company LLP <i>(retired)</i>	Mill Valley
Nick Raby <u>Board Secretary</u> <i>Executive Committee</i> <i>Fund Development Committee</i> July 2017- June 2023	Director of Corporate Real Estate, North America, Facebook	Menlo Park

**HABITAT FOR HUMANITY GREATER SAN FRANCISCO
BOARD OF DIRECTORS CONTACT LIST
Fiscal Year 2022: July 2021– June 2022**

<u>NAME</u>	<u>COMPANY/ORG</u>	<u>CITY</u>
Carl Shannon <i>RED-Finance Committee</i> <i>Audit Committee</i> July 2016 – June 2022	Senior Managing Director, Tishman Speyer	San Anselmo
Mark J. Tortorich <i>Fund Development Committee</i> <i>(Chair)</i> <i>RED-Finance Committee</i> July 2018 – June 2021	Vice President National Facilities Services (NFS) Kaiser Permanente	Half Moon Bay
Nancy Turner <i>RED Finance Committee</i> <i>Fund Development Committee</i> July 2020 – June 2023	Vice President Jordan Park	Mill Valley
Vanessa Washington <i>Audit Committee (Chair)</i> <i>Governance Committee</i> <i>Comp Committee</i> July 2018 – June 2021	Senior Executive Vice President, Bank of the West	Piedmont

CONFIDENTIAL



Help build it!

April 13, 2018

HFH Greater San Francisco
500 Washington Street, Suite 250
San Francisco, CA 94111

RE: 501(c)(3) Letter for HFH Greater San Francisco, Partner ID# 0380-8133

Dear Affiliate Leader:

This letter will confirm that HFH Greater San Francisco, with employer identification number 94-3088881, is considered a subordinate under the group tax exemption umbrella of Habitat for Humanity International, Inc. ("HFHI") under Section 501(c)(3) of the Internal Revenue Code.

The group exemption number assigned to HFHI by the IRS is 8545. This number may be provided to prospective donors, foundations and other grant organizations as they request it and is required on certain IRS forms.

Enclosed is a copy of the determination letter dated February 23, 2018, provided by the IRS as evidence of HFHI's tax exempt status as well as its group exemption. The determination letter, together with this letter, confirms HFH Greater San Francisco's subordinate status and provides evidence of its tax exempt status under Section 501(c)(3) of the Code.

In partnership,

Beverly Huffman

Director, US/Canadian Support Services Center
Habitat for Humanity International 877-434-4435

USSupportCenter@habitat.org · habitat.org | **Habitat. We build.**

Enclosure

Internal Revenue Service
P. O. Box 2508
Cincinnati, OH 45201

Department of the Treasury

Date: February 23, 2018

Person to Contact: #0196814
Ms. Benjamin
Employer Identification Number:
91-1914868
Group Exemption Number:
8545

HABITAT FOR HUMANITY INTERNATIONAL INC.
HABITAT FOR HUMANITY INTRNL PARENT
% MICHAEL E CARSCADDON
270 PEACHTREE ST NW STE 1300
ATLANTA, GA 30303

Dear Sir or Madam:

This is in response to your request dated January 10, 2018 for information about your tax-exempt status.

Our records indicate we issued a determination letter to you in January 1987, and that you're currently exempt under Internal Revenue Code (IRC) Section 501(c)(3).

We also recognized the subordinates on the list you submitted as exempt from federal income tax under IRC Section 501(c)(3).

For federal income tax purposes, donors can deduct contributions they make to you as provided in IRC Section 170. You're also qualified to receive tax deductible bequests, legacies, devises, transfers, or gifts under IRC Sections 2055, 2106 and 2522.

Because IRC Section 170(c) describes your subordinate organizations, donors can deduct contributions they make to them.


Please refer to www.irs.gov/charities for information about filing requirements. Specifically, IRC Section 6033(j) provides that, if you don't file a required return or notice for three consecutive years, your exempt status will be automatically revoked on the filing due date of the third required return or notice.

In addition, each subordinate organization is subject to automatic revocation if it doesn't file a required return or notice for three consecutive years. Subordinate organizations can file required returns or notices individually or as part of a group return.

For tax forms, instructions, and publications, visit www.irs.gov or call 1-800-TAX-FORM (1-800-829-3676).

If you have questions, call 1-877-829-5500 between 8 a.m. and 5 p.m., local time, Monday through Friday (Alaska and Hawaii follow Pacific Time).

Sincerely yours,



Stephen A. Martin
Director, Exempt Organizations
Rulings and Agreements

Documentation of Site Control

The property at Habitat Redwood Blvd is on track to be donated to Habitat for Humanity Greater San Francisco (HGSF) by the current landowner in 2022. HGSF first entered a Memorandum of Understanding (MOU) and Nondisclosure Agreement (NDA) with the current landowner in 2018. Since that time, our team has been working diligently through the feasibility and schematic design process and collaborating with the City of Novato on our planning approvals. A formal planning application was submitted in November of 2020, beginning the environmental review process. The project's entitlement package, including the CEQA environmental review, was unanimously approved by the Novato Planning Commission (October 2021), Marin County Airport Land Use Commission (November 2021), and the Novato City Council (January 2022). This final approval means our team can now move forward with the land transfer process, which will happen in the Spring of 2022.

Board Resolution - Habitat Redwood Blvd

On September 22, 2021, the Board of Directors of Habitat for Humanity Greater San Francisco passed and adopted a resolution to pursue entitlements for the Redwood Blvd Novato project. The attached Board Resolution is CONFIDENTIAL.

The next Board of Directors meeting is scheduled for March 16, 2022. Following this meeting, HGSF will be able to share a resolution authorizing our application for Marin County Housing Trust Funds.



RESOLUTION NO. 2022-007

THE BOARD OF DIRECTORS OF
HABITAT FOR HUMANITY GREATER SAN FRANCISCO, INC. (HHGSF)

CORPORATE RESOLUTION TO PURSUE ENTITLEMENTS FOR THE REDWOOD BLVD,
NOVATO PROJECT.

WHEREAS, Habitat is an experienced housing developer that constructs for-sale affordable housing developments; and

WHEREAS, Redwood Blvd, the Project referred to is located at 8161 Redwood Blvd. in the City of Novato in the County of Marin, State of California; and

WHEREAS, HHGSF has entered into a Memorandum of Understanding with the Pacific Gas & Electric Company for the donation of a surplus 13.5 acre surplus parcel at 8161 Redwood Blvd; and,

WHEREAS, HHGSF staff has completed an initial Due Diligence investigation and submitted an initial project application to the City of Novato; and,

WHEREAS, HHGSF staff has received a unanimous recommendation for design approval from the Novato Design Review Committee to the Planning Commission; and,

WHEREAS, HHGSF staff has been awarded \$1M in grant funding to pursue Project design & entitlements; and,

WHEREAS, Habitat is seeking to pursue entitlements for the Property and finalize the Donation Agreement with PG&E,

NOW, THEREFORE, BE IT:

RESOLVED, that the Board of Directors of Habitat for Humanity Greater San Francisco authorizes the Chief Executive Officer and/or the Chief Financial Officer, in the name of Habitat, to execute documents and expend entitlement funds relating to the completion of design and CEQA studies, negotiation of a Donation Agreement, and the attainment of entitlements of the Project located at 8161 Redwood Blvd, Novato, for the sole purpose of construction of affordable first-time homeownership housing for low-to-moderate income households;

PASSED AND ADOPTED THIS 22nd DAY of SEPTEMBER 2021 by the following vote:

Ayes: 13 Abstain: 0
Nays: 0 Absent: 5

DocuSigned by:

D92767E99C6D444 Hilary Billings, Board Chair

Affirmative Marketing Plan

Habitat for Humanity Greater San Francisco (HHGSF) is committed to affirmatively furthering fair housing. HHGSF uses its advertising, public relations, e-communications, website and social media channels to maximize outreach to qualified potential candidate households for each of our developments. Emphasis is placed on recruiting households from diverse backgrounds and populations through targeted outreach activities and specialized media outlets. Materials are provided in several languages.

HHGSF intends to include the following key components in its marketing plan to promote and ensure a successful fair housing compliant sales process:

- 1) Create a community-based outreach, marketing, and sales plan. This plan will include the number and location of **community meetings**, also referred to as Application Information Sessions; an explanation of the Habitat model and selection criteria for future homeowners.
- 2) Continue to emphasize **contacts with community groups, faith-based institutions, and social service agencies**, taking advantage of the existing partnerships HHGSF has established in Marin. HHGSF staff and volunteers will also make presentations at faith-based agencies, community organizations and other public spaces to promote its homeownership program. Application Information Sessions will be held at well-known and accessible community spaces.
- 3) Provide and **widely distribute marketing material in diverse languages** that reflect the communities being served. HHGSF will offer translation services to assist applicants and potential applicants from non-English speaking households.
- 4) Undertake **extensive advertising** through several channels, which can include but is not limited to local and community-based newspapers, radio stations, and other related media outlets. HHGSF will reach out to contacts in our Salesforce database, which include potential applicants, schools, churches, neighborhood associations and community organizations that serve low income communities. Our plan will take advantage of the extensive depth of HHGSF's work experience within the community to ensure the distribution of material reaches all targeted populations.

- 5) Mail **post cards** to all renters in and around the development area using a radius pull.
- 6) Distribute **flyers** to libraries, schools, community centers and businesses near the development.
- 7) Prepare and distribute **press releases** and public service announcements.
- 8) Publish **detailed application information** and an event calendar on the HHGF website.
- 9) Post information about the development regularly to HHGSF **social media** followers.
- 10) Display the **Equal Housing Opportunity and Equal Access logos** across all advertising materials.
- 11) Hold HHGSF **homeownership orientations** prior to application deadlines at various community centers on different days and times.
- 12) Display **all required material and information** in the HHGSF office in all appropriate languages per city, state and federal government requirements.



With respect to the treatment of applicants, Habitat Greater San Francisco will not discriminate against any individual or family because of race, color, national origin, religion, sex, disability, familial status, or presence of children in a household.

Reasonable accommodations shall be offered to all disabled persons who request accommodations due to disability at any time during the application and homeowner selection process. The Equal Housing Opportunity and Equal Access logo and clause will be included in all advertisements, printed materials, applications and our website.

###

Memorandum of Understanding

The property at Habitat Redwood Blvd is on track to be donated to Habitat for Humanity Greater San Francisco (HGSF) by the current landowner in 2022. HGSF first entered a Memorandum of Understanding (MOU) and Nondisclosure Agreement (NDA) with the current landowner in 2018. Since that time, our team has been working diligently through the feasibility and schematic design process and collaborating with the City of Novato on our planning approvals. A formal planning application was submitted in November of 2020, beginning the environmental review process. The project's entitlement package, including the CEQA environmental review, was unanimously approved by the Novato Planning Commission (October 2021), Marin County Airport Land Use Commission (November 2021), and the Novato City Council (January 2022). This final approval means our team can now move forward with the land transfer process, which will happen in the Spring of 2022.

Mt. Burdell Homeowner Demographics

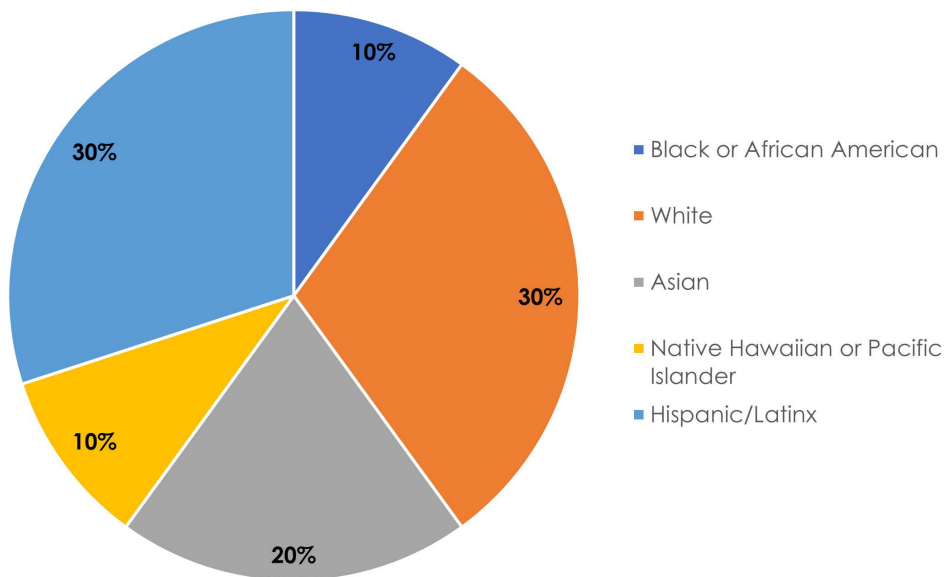
Habitat for Humanity Greater San Francisco (HGSF) completed the Mt. Burdell Place project in 2017. These 10 affordable single-family homes are located in the Novato Planning Area, centrally located just two blocks from Grant Avenue, and serve a similar population to that of future Habitat Redwood Blvd homeowners.

See below for demographic information on the Mt. Burdell Place homeowners.

Household Size

- **30%** of households reported **three** family members
- **40%** of households reported **four** family members
- **30%** of households reported **five** family members

Race/Ethnicity

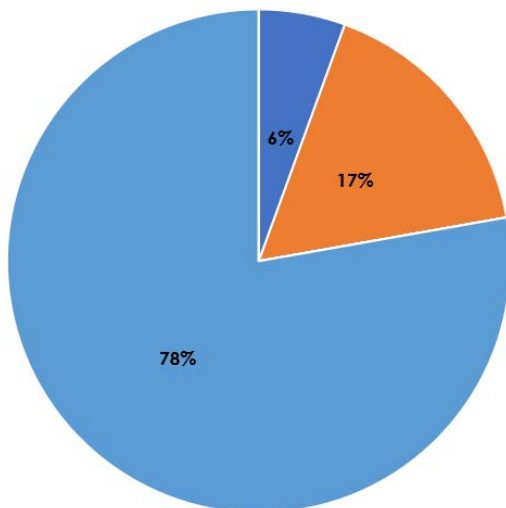


HGSF Staff & Board of Directors Demographics

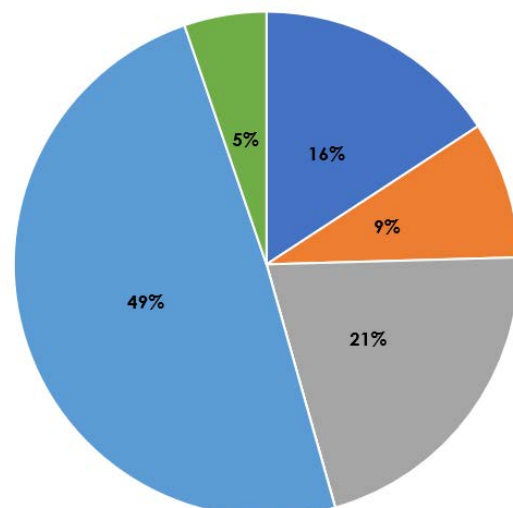
At Habitat for Humanity Greater San Francisco (HGSF), diversity, equity, and inclusion are a lens we use to amplify the impact of work, whether it be the quality, affordable homeownership opportunities we provide, or the organizational culture and climate that supports our important work and dedicated staff.

In the delivery of our mission in the community, we as an organization are cultivating a deeper understanding of the community or communities that we serve and bringing their perspectives, needs, feedback, and priorities into our staff and boardroom discussions. See below for demographic information on our staff and Board of Directors.

Board of Directors



HGSF Staff



■ Asian, Asian American, Pacific Islander

■ Hispanic, Latinx

■ White, Caucasian, European

■ Black, African American, African

■ Native American, Indigenous

■ Multi-Racial or Multi-Ethnic (2 or more)



Appraisal

Habitat for Humanity Greater San Francisco (HGSF) received an appraisal for the site at Habitat Redwood Blvd (8161 Redwood Boulevard, Novato, CA 94945) which found the estimated market value as of November 13, 2021 to be **\$2,950,000**.

HGSF first entered a Memorandum of Understanding (MOU) and Nondisclosure Agreement (NDA) with the current landowner in 2018 and the property at Habitat Redwood Blvd is on track to be donated to HGSF by the current landowner in 2022. Once HGSF has been released from the NDA, we can provide the full appraisal report upon request.

Preliminary Title Report

The property at Habitat Redwood Blvd is on track to be donated to Habitat for Humanity Greater San Francisco (HGSF) by the current landowner in 2022. HGSF first entered a Memorandum of Understanding (MOU) and Nondisclosure Agreement (NDA) with the current landowner in 2018. Since that time, our team has been working diligently through the feasibility and schematic design process and collaborating with the City of Novato on our planning approvals. A formal planning application was submitted in November of 2020, beginning the environmental review process. The project's entitlement package, including the CEQA environmental review, was unanimously approved by the Novato Planning Commission (October 2021), Marin County Airport Land Use Commission (November 2021), and the Novato City Council (January 2022). This final approval means our team can now move forward with the land transfer process, which will happen in the Spring of 2022.

The attached Preliminary Title Report is CONFIDENTIAL. HGSF can share an updated Preliminary Title Report once the donation and property transfer are complete.

EXHIBIT A

The land referred to is situated in the County of Marin, City of Novato, State of California, and is described as follows:

PARCEL ONE:

Beginning at the most Northerly corner of the parcel of land described and designated Parcel One in the Deed from Robert D. Carrow and wife to State of California dated November 30, 1972 and recorded in [Book 2650 of Official Records at Page 621](#), Marin County Records, said most Northerly corner being a point in the Westerly boundary line of the parcel of land described and designated Parcel Two in the Deed from Julia C. Bodkin to State of California dated July 21, 1952 and recorded in [Book 772 of Official Records at Page 275](#), Marin County Records; thence running along the general Northwesterly boundary line of said parcel of land designated Parcel One.

- (1) South 86° 34' 00" West 30.00 feet,
- (2) South 52° 53' 00" West 36.06 feet,
- (3) South 0° 09' 00" West 87.63 feet and
- (4) South 39° 04' 00" West 213.07 feet

To the most Westerly corner of said parcel of land designated Parcel One; thence leaving said general Northwesterly boundary line and running along the Westerly boundary line of said parcel of land designated Parcel One and along the Westerly boundary line of the parcel of land described and designated Parcel Two in said Deed dated November 30, 1972

- (5) South 3° 26' 00" East 74.01 feet;

Thence leaving said last mentioned Westerly boundary line and running along the Northwesterly boundary line of said last mentioned parcel of land designated Parcel Two and along the Northwesterly boundary line of the parcel of land described in the Trustee's Deed from Sonoma Title Guaranty Company to Oliver Kullberg recorded April 23, 1968 in [Book 2206 of Official Records at Page 188](#), Marin County Records,

- (6) South 39° 04' 00" West 337.79 feet

To the most Westerly corner of the parcel of land described in said Trustee's Deed recorded April 23, 1968, said most Westerly corner being the most Northerly corner of the parcel of land described and designated Parcel Five in the Decree Settling Ninth and Final Account of Testamentary Trustee and of Final Distribution dated July 12, 1963 and recorded in [Book 1706 of Official Records at Page 164](#), Marin County Records; thence leaving said last mentioned Northwesterly boundary line and running along the Westerly boundary line of the parcel of land described in said Trustee's Deed recorded April 23, 1968

(7) South 11° 33' 00" East 229.52 feet and

(8) South 7° 28' 40" East 55.00 feet

To the most Northerly corner of the parcel of land described and designated Parcel Six in said Final Decree dated July 12, 1963; thence leaving said last mentioned Westerly boundary line and running along the Southwesterly boundary line of the parcel of land described in said Trustee's Deed recorded April 23, 1968, said Southwesterly boundary line being the Northeasterly boundary line of said parcel of land designated Parcel Six

(9) South 43° 18' 20" East 392.07 feet

To the most Westerly corner of the parcel of land described in the Deed from State of California to Alyce Pashburg and others dated December 21, 1970 and recorded in [Book 2427 of Official Records at Page 495](#), Marin County Records; thence leaving said Southwesterly boundary line and running along the Northerly boundary line of the parcel of land described in said Deed dated December 21, 1970

(10) North 86° 34' 00" East 21.20 feet

To the most Easterly corner of the parcel of land described in said Deed dated December 21, 1970; thence leaving said Northerly boundary line and running along the Easterly boundary line of the parcel of land described in said Deed dated December 21, 1970 and along the Westerly boundary line of the parcel of land described in the Deed from Alyce Pashburg and others to State of California recorded August 6, 1970 in [Book 2393 of Official Records at Page 92](#), Marin County Records,

(11) South 2° 35' 16" West 85.15 feet;

Thence leaving said last mentioned Westerly boundary line

(12) North 61° 04' 38" West 1133.63 feet

To a set standard Pacific Gas and Electric Company bronze monument; thence

(13) North 42° 04' 30" East 370.99 feet

To a set 5/8 inch reinforcing rod with aluminum cap marked L.S. 3322; thence

(14) North 17° 20' 50" East 259.43 feet

To a point in the general Southerly boundary line of the parcel of land described in the Deed from Alyce Pashburg and others to McGraw-Hill, Inc., dated May 8, 1964 and recorded in [Book 1813 of Official Records at Page 17](#), Marin County Records; thence running along said general Southerly boundary line

(15) North 69° 06' 00" East 727.12 feet and

(16) North 39° 04' 00" East 66.71 feet

To a point in the Westerly boundary line of the parcel of land described and designated Parcel Two in said Deed dated July 21, 1952; thence leaving said general Southerly boundary line and running along said last mentioned Westerly boundary line

(17) South 3° 26' 00" East 121.40 feet, more or less, to the point of beginning, and being a portion of Rancho Olompali.

EXCEPTING THEREFROM, that portion conveyed in the Deed from Pacific Gas and Electric Company, a California corporation, to the State of California, recorded September 27, 1974 in [Book 2834 of Official Records, Page 302](#), Marin County Records.

PARCEL TWO:

A portion of "Parcel One" and of "Parcel Two", as said parcels are described in the State Deed No. 37872 to the State of California, recorded January 23, 1973, in [Volume 2650, at Page 621](#), Official Records of Marin County, said portion being described as a whole as follows:

Commencing at the Northerly terminus of that certain course described as "N. 2° 06' 56" W., 285.66 feet" in State Deed No. 28422 to the State of California, recorded October 21, 1969, in [Volume 2334, at Page 297](#), Official Records of Marin County; thence along the Northerly prolongation of said course North 2° 06' 56" West 310.34 feet to the Northwesterly line of said Parcel One; thence along last said line, the Westerly line of last said parcel and the general Northwesterly line and the Southerly line of said Parcel Two, South 40° 22' 46" West 189.30 feet, South 2° 07' 14" East 74.01 feet, South 40° 22' 46" West 131.25 feet and North 87° 52' 46" East 216.54 feet to the point of commencement.

APN: 125-180-49



OLD REPUBLIC
TITLE COMPANY

275 Battery Street, Suite 1500
San Francisco, CA 94111
(415) 397-0500 Fax: (415) 397-0199

PRELIMINARY REPORT

Third Update

HABITAT FOR HUMANITY GREATER SAN
FRANCISCO
500 Washington Street Suite 250
San Francisco, CA 94111

Our Order Number 0227021231-SH

When Replying Please Contact:

Susan Hanna
shanna@ortc.com
(415) 397-0500

Buyer:

Habitat for Humanity Greater San Francisco

Property Address:

8161 Redwood Boulevard, Novato, CA 94945

In response to the above referenced application for a policy of title insurance, OLD REPUBLIC TITLE COMPANY, as issuing Agent of Old Republic National Title Insurance Company, hereby reports that it is prepared to issue, or cause to be issued, as of the date hereof, a Policy or Policies of Title Insurance describing the land and the estate or interest therein hereinafter set forth, insuring against loss which may be sustained by reason of any defect, lien or encumbrance not shown or referred to as an Exception below or not excluded from coverage pursuant to the printed Schedules, Conditions and Stipulations of said policy forms.

The printed Exceptions and Exclusions from the coverage and Limitations on Covered Risks of said Policy or Policies are set forth in Exhibit I attached. The policy to be issued may contain an arbitration clause. When the Amount of Insurance is less than that set forth in the arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. Limitations on Covered Risks applicable to the Homeowner's Policy of Title Insurance which establish a Deductible Amount and a Maximum Dollar Limit of Liability for certain coverages are also set forth in Exhibit I. Copies of the Policy forms should be read. They are available from the office which issued this report.

Please read the exceptions shown or referred to below and the exceptions and exclusions set forth in Exhibit I of this report carefully. The exceptions and exclusions are meant to provide you with notice of matters which are not covered under the terms of the title insurance policy and should be carefully considered.

It is important to note that this preliminary report is not a written representation as to the condition of title and may not list all liens, defects, and encumbrances affecting title to the land.

This report (and any supplements or amendments hereto) is issued solely for the purpose of facilitating the issuance of a policy of title insurance and no liability is assumed hereby. If it is desired that liability be assumed prior to the issuance of a policy of title insurance, a Binder or Commitment should be requested.

Dated as of October 29, 2021, at 7:30 AM

OLD REPUBLIC TITLE COMPANY
For Exceptions Shown or Referred to, See Attached

OLD REPUBLIC TITLE COMPANY
ORDER NO. 0227021231-SH
Third Update

The form of policy of title insurance contemplated by this report is:

CLTA Standard Coverage Policy -1990; AND ALTA Loan Policy - 2006. A specific request should be made if another form or additional coverage is desired.

The estate or interest in the land hereinafter described or referred or covered by this Report is:

Fee

Title to said estate or interest at the date hereof is vested in:

Pacific Gas and Electric Company, a California corporation

The land referred to in this Report is situated in the County of Marin, City of Novato, State of California, and is described as follows:

PARCEL ONE:

Beginning at the most Northerly corner of the parcel of land described and designated Parcel One in the Deed from Robert D. Carrow and wife to State of California dated November 30, 1972 and recorded in [Book 2650 of Official Records at Page 621](#), Marin County Records, said most Northerly corner being a point in the Westerly boundary line of the parcel of land described and designated Parcel Two in the Deed from Julia C. Bodkin to State of California dated July 21, 1952 and recorded in [Book 772 of Official Records at Page 275](#), Marin County Records; thence running along the general Northwesterly boundary line of said parcel of land designated Parcel One.

- (1) South 86° 34' 00" West 30.00 feet,
- (2) South 52° 53' 00" West 36.06 feet,
- (3) South 0° 09' 00" West 87.63 feet and
- (4) South 39° 04' 00" West 213.07 feet

To the most Westerly corner of said parcel of land designated Parcel One; thence leaving said general Northwesterly boundary line and running along the Westerly boundary line of said parcel of land designated Parcel One and along the Westerly boundary line of the parcel of land described and designated Parcel Two in said Deed dated November 30, 1972

- (5) South 3° 26' 00" East 74.01 feet;

Thence leaving said last mentioned Westerly boundary line and running along the Northwesterly boundary line of said last mentioned parcel of land designated Parcel Two and along the Northwesterly boundary line of the parcel of land described in the Trustee's Deed from Sonoma Title Guaranty Company to Oliver Kullberg recorded April 23, 1968 in [Book 2206 of Official Records at Page 188](#), Marin County Records,

- (6) South 39° 04' 00" West 337.79 feet

To the most Westerly corner of the parcel of land described in said Trustee's Deed recorded April 23, 1968, said most Westerly corner being the most Northerly corner of the parcel of land described and designated

OLD REPUBLIC TITLE COMPANY
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Parcel Five in the Decree Settling Ninth and Final Account of Testamentary Trustee and of Final Distribution dated July 12, 1963 and recorded in [Book 1706 of Official Records at Page 164](#), Marin County Records; thence leaving said last mentioned Northwesternly boundary line and running along the Westerly boundary line of the parcel of land described in said Trustee's Deed recorded April 23, 1968

(7) South 11° 33' 00" East 229.52 feet and

(8) South 7° 28' 40" East 55.00 feet

To the most Northerly corner of the parcel of land described and designated Parcel Six in said Final Decree dated July 12, 1963; thence leaving said last mentioned Westerly boundary line and running along the Southwesterly boundary line of the parcel of land described in said Trustee's Deed recorded April 23, 1968, said Southwesterly boundary line being the Northeasterly boundary line of said parcel of land designated Parcel Six

(9) South 43° 18' 20" East 392.07 feet

To the most Westerly corner of the parcel of land described in the Deed from State of California to Alyce Pashburg and others dated December 21, 1970 and recorded in [Book 2427 of Official Records at Page 495](#), Marin County Records; thence leaving said Southwesterly boundary line and running along the Northerly boundary line of the parcel of land described in said Deed dated December 21, 1970

(10) North 86° 34' 00" East 21.20 feet

To the most Easterly corner of the parcel of land described in said Deed dated December 21, 1970; thence leaving said Northerly boundary line and running along the Easterly boundary line of the parcel of land described in said Deed dated December 21, 1970 and along the Westerly boundary line of the parcel of land described in the Deed from Alyce Pashburg and others to State of California recorded August 6, 1970 in [Book 2393 of Official Records at Page 92](#), Marin County Records,

(11) South 2° 35' 16" West 85.15 feet;

Thence leaving said last mentioned Westerly boundary line

(12) North 61° 04' 38" West 1133.63 feet

To a set standard Pacific Gas and Electric Company bronze monument; thence

(13) North 42° 04' 30" East 370.99 feet

To a set 5/8 inch reinforcing rod with aluminum cap marked L.S. 3322; thence

(14) North 17° 20' 50" East 259.43 feet

To a point in the general Southerly boundary line of the parcel of land described in the Deed from Alyce Pashburg and others to McGraw-Hill, Inc., dated May 8, 1964 and recorded in [Book 1813 of Official Records at Page 17](#), Marin County Records; thence running along said general Southerly boundary line

(15) North 69° 06' 00" East 727.12 feet and

OLD REPUBLIC TITLE COMPANY
ORDER NO. 0227021231-SH
Third Update

(16) North 39° 04' 00" East 66.71 feet

To a point in the Westerly boundary line of the parcel of land described and designated Parcel Two in said Deed dated July 21, 1952; thence leaving said general Southerly boundary line and running along said last mentioned Westerly boundary line

(17) South 3° 26' 00" East 121.40 feet, more or less, to the point of beginning, and being a portion of Rancho Olompali.

EXCEPTING THEREFROM, that portion conveyed in the Deed from Pacific Gas and Electric Company, a California corporation, to the State of California, recorded September 27, 1974 in [Book 2834 of Official Records, Page 302](#), Marin County Records.

PARCEL TWO:

A portion of "Parcel One" and of "Parcel Two", as said parcels are described in the State Deed No. 37872 to the State of California, recorded January 23, 1973, in [Volume 2650, at Page 621](#), Official Records of Marin County, said portion being described as a whole as follows:

Commencing at the Northerly terminus of that certain course described as "N. 2° 06' 56" W., 285.66 feet" in State Deed No. 28422 to the State of California, recorded October 21, 1969, in [Volume 2334, at Page 297](#), Official Records of Marin County; thence along the Northerly prolongation of said course North 2° 06' 56" West 310.34 feet to the Northwesterly line of said Parcel One; thence along last said line, the Westerly line of last said parcel and the general Northwesterly line and the Southerly line of said Parcel Two, South 40° 22' 46" West 189.30 feet, South 2° 07' 14" East 74.01 feet, South 40° 22' 46" West 131.25 feet and North 87° 52' 46" East 216.54 feet to the point of commencement.

APN: 125-180-49

At the date hereof exceptions to coverage in addition to the Exceptions and Exclusions in said policy form would be as follows:

1. Taxes and assessments, general and special, are currently not assessed because of a statutory exemption. Should the statutory exemption change, taxes may be levied against the land.
2. The lien of supplemental taxes, if any, assessed pursuant to the provisions of Section 75, et seq., of the Revenue and Taxation Code of the State of California.

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3. The herein described property lying within the proposed boundaries of a Community Facilities District, as follows:

District No : 2014-1
For : Clean Energy
Disclosed By : Assessment Map Book 2015, Page 124
Recorded : August 28, 2015 in Official Records under Recorder's Serial Number 2015-0041880

4. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

Granted To : Pacific Gas and Electric Company, a California corporation
For : Pipelines
Recorded : [February 4, 1931 in Book 209 of Official Records, Page 141](#)
Affects : A portion of said land

NOTE: The above easement has merged with the fee title.

5. Release and relinquishment of abutter's or access rights to and from street or highway, upon which premises abuts, as follows:

Instrument : Grant Deed
To : State of California
Recorded : [October 30, 1952 in Book 772 of Official Records, Page 275](#)

6. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

Granted To : Pacific Telephone and Telegraph Company
For : Private road
Recorded : [August 26, 1957 in Book 1137 of Official Records, Page 50](#)
Affects : As described therein

Upon the terms and conditions contained therein.

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7. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

Granted To : Pacific Gas and Electric Company, a California corporation
For : Pipelines
Recorded : [May 12, 1958 in Book 1188 of Official Records, Page 617](#)
Affects : A portion of said land

Upon the terms and conditions contained therein.

NOTE: The above easement has merged with the fee title.

8. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

Granted To : Pacific Gas and Electric Company, a California corporation
For : Conveying gas and underground main or pipeline
Recorded : [May 18, 1962 in Book 1571 of Official Records, Page 450](#)
Affects : A portion of said land

Upon the terms and conditions contained therein.

NOTE: The above easement has merged with the fee title.

9. Release and relinquishment of abutter's or access rights to and from street or state highway, upon which premises abuts, as follows:

Instrument : Director's Deed
To : Pacific Gas and Electric Company
Recorded : [February 13, 1974 in Book 2764 of Official Records, Page 165](#)

10. Release and relinquishment of abutter's or access rights to and from street or highway, upon which premises abuts, as follows:

Instrument : Grant Deed
To : State of California
Recorded : [September 27, 1974 in Book 2834 of Official Records, Page 302](#)

11. An easement affecting that portion of said land and for the purposes stated herein and incidental purposes as provided in the following

Granted To : State of California
For : Drainage, ingress and egress
Recorded : [September 27, 1974 in Book 2834 of Official Records, Page 302](#)
Affects : The Northeasterly portion of said land

12. Easements for roadway and utility purposes over that portion of the herein described property lying within the boundaries of existing roadways.

13. Rights of the public, County and/or City, in and to that portion of said land lying within the lines of Redwood Boulevard.

14. Water rights, claims or title to water, whether or not shown by the public records.

15. Deed of Trust to secure the performance of an obligation and any other terms,

Trustor : Pacific Gas and Electric Company, a corporation duly organized and existing under the laws of the State of California
Trustee : The Bank of New York Mellon Trust Company, N.A., a national banking association
Beneficiary : The Bank of New York Mellon Trust Company, N.A., a national banking association
Dated : June 19, 2020
Recorded : [July 7, 2020 in Official Records under Recorder's Serial Number 2020-0028741](#)

Affects this and other property.

Memorandum of Supplemental First Mortgage Indentures, pertaining to said Deed of Trust executed by Pacific Gas and Electric Company and The Bank of New York Mellon Trust Company, N. A..

Dated : August 12, 2020
Recorded : [August 19, 2020 in Official Records under Recorder's Serial Number 2020-0037600](#)

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Memorandum of Seventh Supplemental Indenture, pertaining to said Deed of Trust executed by Pacific Gas and Electric Company.

Dated : November 16, 2020
Recorded : [February 24, 2021 in Official Records under Recorder's Serial Number 2021-0013112](#)

Memorandum of Supplemental First Mortgage Indentures, pertaining to said Deed of Trust executed by Pacific Gas and Electric Company and The Bank of New York Mellon Trust Company, N.A..

Dated : August 31, 2021
Recorded : [September 10, 2021 in Official Records under Recorder's Serial Number 2021-0056705](#)

Affects this and other property.

16. Terms and provisions as contained in an instrument,

Entitled : Indenture of Mortgage
Executed By : Pacific Gas and Electric Company and The Bank of New York Mellon Trust Company, N.A.
Dated : June 19, 2020
Recorded : [July 7, 2020 in Official Records under Recorder's Serial Number 2020-0028741](#)

Affects this and other property.

Note: Reference is made to said instrument for full particulars.

17. Note: It appears that Old Republic National Title Insurance may be asked to insure against the rights of Mechanics Lien claimants. The Company may require the following:

- A. Signed indemnities by all parties.
- B. A copy of the construction cost breakdown.
- C. Appropriate financial statements from all Indemnitors.

18. The requirement it be shown the Public Utilities Commission authorized the proposed conveyance, encumbrance or leasing of the Land, or other satisfactory evidence that said property is "non-operative property" and is not necessary or useful in the performance of its duties to the public, the Land is not subject to federal and state statutes regarding rails to trails and other uses, and there are no unreleased blanket encumbrances and or security instruments.
19. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
20. Any unrecorded and subsisting leases.
21. The requirement that the Company be provided with a copy of the "rent roll" and "tenant estoppel certificates" for its review.

The Company may have different and/or additional requirements after its review.
22. The requirement that this Company be provided with a suitable Owner's Declaration (form ORT 174). The Company reserves the right to make additional exceptions and/or requirements upon review of the Owner's Declaration.

----- **Informational Notes** -----

- A. The applicable rate(s) for the policy(s) being offered by this report or commitment appears to be section(s) 1.1 and 2.1.

OLD REPUBLIC TITLE COMPANY
ORDER NO. 0227021231-SH
Third Update

- B. The above numbered report (including any supplements or amendments thereto) is hereby modified and/or supplemented to reflect the following additional items relating to the issuance of an American Land Title Association loan form policy:

NONE

NOTE: Our investigation has been completed and said land is unimproved. Said vacant land is known as: 8161 Redwood Boulevard, Novato, CA 94945

The ALTA loan policy, when issued, will contain the CLTA Modified 100 (TIM-52) and Modified 116 (TIM-58) endorsements. The referenced modifications to both endorsements delete only non-applicable coverage relating to improvements located upon said land.

Unless shown elsewhere in the body of this report, there appears of record no transfers or agreements to transfer the land described herein within the last three years prior to the date hereof, except as follows:

NONE

- C. NOTE: The last recorded transfer or agreement to transfer the land described herein is as follows:

Instrument

Entitled : Grant Deed
By/From : Francis Edward Allison, Sr., as executor of the will of Evelyn Marie Allison, aka Evelyn M. Allison, aka Evelyn Allison, deceased
To : Pacific Gas and Electric Company, a California corporation
Recorded : [July 12, 1973 in Book 2764 of Official Records, Page 599](#)

Grant Deed executed by Alyce Pashburg, Patricia Youngs, who acquired title as Patricia Martineau, Frank Tanforan, Roger Tanforan, Harold Tanforan and Carol Bridgeman, who acquired title as Carol Warwick to Pacific Gas and Electric Company, a California corporation recorded [July 12, 1973 in Book 2764 of Official Records, Page 602](#).

Grant Deed executed by Alyce Pashburg, Patricia Youngs, who acquired title as Patricia Martineau, Frank Tanforan, Roger Tanforan, Harold Tanforan and Carol Bridgeman, who acquired title as Carol Warwick to Pacific Gas and Electric Company, a California corporation recorded [July 12, 1973 in Book 2764 of Official Records, Page 606](#).

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Grant Deed executed by Alyce Pashburg, Patricia Youngs, who acquired title as Patricia Martineau, Frank Tanforan, Roger Tanforan, Harold Tanforan and Carol Bridgeman, who acquired title as Carol Warwick to Pacific Gas and Electric Company, a California corporation recorded [July 12, 1973 in Book 2764 of Official Records, Page 610.](#)

Grant Deed executed by Alyce Pashburg, Patricia Youngs, who acquired title as Patricia Martineau, Frank Tanforan, Roger Tanforan, Harold Tanforan and Carol Bridgeman, who acquired title as Carol Warwick to Pacific Gas and Electric Company, a California corporation recorded [July 12, 1973 in Book 2764 of Official Records, Page 614.](#)

Grant Deed executed by Alyce Pashburg, Patricia Youngs, who acquired title as Patricia Martineau, Frank Tanforan, Roger Tanforan, Harold Tanforan and Carol Bridgeman, who acquired title as Carol Warwick to Pacific Gas and Electric Company, a California corporation recorded [July 12, 1973 in Book 2764 of Official Records, Page 618.](#)

Grant Deed executed by Alyce Pashburg, Patricia Youngs, who acquired title as Patricia Martineau, Frank Tanforan, Roger Tanforan, Harold Tanforan and Carol Bridgeman, who acquired title as Carol Warwick to Pacific Gas and Electric Company, a California corporation recorded [July 12, 1973 in Book 2764 of Official Records, Page 622.](#)

Grant Deed executed by Bank of America National Trust and Savings Association, a national banking association, as Trustee under the Will of Lee Ross Tanforan, deceased to Pacific Gas and Electric Company, a California corporation recorded [July 12, 1973 in Book 2764 of Official Records, Page 626.](#)

D. September 29, 2020 The above First Updated Preliminary Report, has been modified for the following :

1. Plant Date
2. Add MTG (20-28741), add MOD MTG (20-37600)

O.N.

OLD REPUBLIC TITLE COMPANY
ORDER NO. 0227021231-SH
Third Update

E. June 4, 2021 The above Second Updated Preliminary Report, has been modified for the following :

- x Plant Date
- x added MOD MTG 2021-13112

JMR/jmr

F. November 15, 2021 The above Third Updated Preliminary Report, has been modified for the following :

- x Plant Date

CONFIDENTIAL

CALIFORNIA LAND TITLE ASSOCIATION STANDARD COVERAGE POLICY - 1990 (11/09/18)

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses which arise by reason of:

1. (a) Any law, ordinance, or governmental regulation (including but not limited to building or zoning laws, ordinances, or regulations) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the land;
 - (ii) the character, dimensions, or location of any improvement now or hereafter erected on the land;
 - (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or
 - (iv) environmental protection; or the effect of any violation of these laws, ordinances, or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien, or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
- (b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims, or other matters:
 - (a) whether or not recorded in the public records at Date of Policy, but created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy; or
 - (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the insured mortgage or for the estate or interest insured by this policy.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable doing-business laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any claim, which arises out of the transaction vesting in the insured the estate of interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

EXCEPTIONS FROM COVERAGE

SCHEDULE B - PART I

This policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees, or expenses which arise by reason of:

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.

Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.
6. Any lien or right to a lien for services, labor or material unless such lien is shown by the public records at Date of Policy.

AMERICAN LAND TITLE ASSOCIATION LOAN POLICY OF TITLE INSURANCE (06/17/06)

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy, and the Company will not pay loss or damage, costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Any law, ordinance, permit, or governmental regulation (including those relating to building and zoning) restricting, regulating, prohibiting, or relating to
 - (i) the occupancy, use, or enjoyment of the Land;
 - (ii) the character, dimensions, or location of any improvement erected on the Land;
 - (iii) the subdivision of land; or
 - (iv) environmental protection; or the effect of any violation of these laws, ordinances, or governmental regulations. This Exclusion 1(a) does not modify or limit the coverage provided under Covered Risk 5.
- (b) Any governmental police power. This Exclusion 1(b) does not modify or limit the coverage provided under Covered Risk 6.
2. Rights of eminent domain. This Exclusion does not modify or limit the coverage provided under Covered Risk 7 or 8.
3. Defects, liens, encumbrances, adverse claims, or other matters
 - (a) created, suffered, assumed, or agreed to by the Insured Claimant;
 - (b) not Known to the Company, not recorded in the Public Records at Date of Policy, but Known to the Insured Claimant and not disclosed in writing to the Company by the Insured Claimant prior to the date the Insured Claimant became an Insured under this policy;
 - (c) resulting in no loss or damage to the Insured Claimant;
 - (d) attaching or created subsequent to Date of Policy (however, this does not modify or limit the coverage provided under Covered Risk 11, 13, or 14); or
 - (e) resulting in loss or damage that would not have been sustained if the Insured Claimant had paid value for the Insured Mortgage.
4. Unenforceability of the lien of the Insured Mortgage because of the inability or failure of an Insured to comply with applicable doing-business laws of the state where the Land is situated.
5. Invalidity or unenforceability in whole or in part of the lien of the Insured Mortgage that arises out of the transaction evidenced by the Insured Mortgage and is based upon usury or any consumer credit protection or truth-in-lending law.
6. Any claim, by reason of the operation of federal bankruptcy, state insolvency, or similar creditors' rights laws, that the transaction creating the lien of the Insured Mortgage, is
 - (a) a fraudulent conveyance or fraudulent transfer, or
 - (b) a preferential transfer for any reason not stated in Covered Risk 13(b) of this policy.
7. Any lien on the Title for real estate taxes or assessments imposed by governmental authority and created or attaching between Date of Policy and the date of recording of the Insured Mortgage in the Public Records. This Exclusion does not modify or limit the coverage provided under Covered Risk 11(b).

The above policy form may be issued to afford either Standard Coverage or Extended Coverage. In addition to the above Exclusions from Coverage, the Exceptions from Coverage in a Standard Coverage policy will also include the following Exceptions from Coverage:

EXCEPTIONS FROM COVERAGE

SCHEDULE B - PART I

Except as provided in Schedule B - Part II, this policy does not insure against loss or damage, and the Company will not pay costs, attorneys' fees, or expenses that arise by reason of:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien or right to a lien for services, labor or material unless such lien is shown by the Public Records at Date of Policy.



OLD REPUBLIC TITLE

FACTS

WHAT DOES OLD REPUBLIC TITLE DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and employment information • Mortgage rates and payments and account balances • Checking account information and wire transfer instructions <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Old Republic Title chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old Republic Title share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Go to www.oldrepublictitle.com (Contact Us)

Who we are	
Who is providing this notice?	Companies with an Old Republic Title name and other affiliates. Please see below for a list of affiliates.

What we do	
How does Old Republic Title protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. For more information, visit https://www.oldrepublictitle.com/privacy-policy
How does Old Republic Title collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Give us your contact information or show your driver's license • Show your government-issued ID or provide your mortgage information • Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See the State Privacy Rights section location at https://www.oldrepublictitle.com/privacy-policy for your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with an Old Republic Title name, and financial companies such as Attorneys' Title Fund Services, LLC, Lex Terrae National Title Services, Inc., Mississippi Valley Title Services Company, and The Title Company of North Carolina.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • Old Republic Title does not share with non-affiliates so they can market to you
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Old Republic Title doesn't jointly market.

Affiliates Who May be Delivering This Notice				
American First Title & Trust Company	American Guaranty Title Insurance Company	Attorneys' Title Fund Services, LLC	Compass Abstract, Inc.	eRecording Partners Network, LLC
Genesis Abstract, LLC	Guardian Consumer Services, Inc.	iMarc, Inc.	Kansas City Management Group, LLC	L.T. Service Corp.
Lenders Inspection Company	Lex Terrae National Title Services, Inc.	Lex Terrae, Ltd.	Mississippi Valley Title Services Company	National Title Agent's Services Company
Old Republic Branch Information Services, Inc.	Old Republic Diversified Services, Inc.	Old Republic Escrow of Vancouver, Inc.	Old Republic Exchange Company	Old Republic National Ancillary Services, Inc.
Old Republic National Commercial Title Services, Inc.	Old Republic Title and Escrow of Hawaii, Ltd.	Old Republic National Title Insurance Company	Old Republic Title Company	Old Republic Title Companies, Inc.
Old Republic Title Company of Conroe	Old Republic Title Company of Indiana	Old Republic Title Company of Nevada	Old Republic Title Company of Oklahoma	Old Republic Title Company of Oregon
Old Republic Title Company of St. Louis	Old Republic Title Company of Tennessee	Old Republic Title Information Concepts	Old Republic Title Insurance Agency, Inc.	Old Republic Title, Ltd.
RamQuest Software, Inc.	Republic Abstract & Settlement, LLC	Sentry Abstract Company	Surety Title Agency, Inc.	The Title Company of North Carolina
Trident Land Transfer Company, LLC				

Updated: January 1, 2020

Privacy Notice for California Consumers

This Privacy Notice for California Consumers supplements the information contained in the Master Privacy Notice for Old Republic Title and applies to consumers that reside in the State of California. The terms used in this Privacy Notice have the same meaning as the terms defined in the California Consumer Privacy Act (“CCPA”).

What Personal Information We Collect

In accordance with the CCPA, personal information is information that identifies, relates to, describes, is capable of being associated with, or could reasonably be linked, directly or indirectly, with a particular consumer or household. Personal information does not include:

Information outside the scope of the CCPA such as:

- Health or medical information covered by the Health Insurance Portability Act of 1996 (HIPAA) and the California Confidentiality of Medical Information Act (CMIA).
- Personal Information covered by the Gramm-Leach-Bliley Act (GLBA), the Fair Credit Reporting Act (FCRA), the California Financial Information Privacy Act (FIPA), and the Driver’s Privacy Protection Act of 1994,
- Publicly available information that is available from federal, state, or local government records, and
- De-identified or aggregated consumer information.

Please see the chart below to learn what categories of personal information we may have collected about California consumers within the preceding twelve months, the sources of and business purposes for that collection and the third parties with whom the information is shared, if any.

Category	Examples	Collected	Sources	Business Purpose for Collection	Categories of Third Parties with Whom Information is Shared
Identifiers	Real name, alias, postal address, unique personal identifier, online identifier, Internet protocol address, email address, account name, social security number, driver’s license number, passport number or other similar identifiers	Yes	Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents associated with the transaction	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious,	Service providers associated with the transaction for a business purpose

				deceptive, fraudulent, or illegal activity. Other audit or operational purposes.	
Personal information described in California Customer Records statute (Cal. Civ. Code § 1798.80(e))	Name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. "Personal information" does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records.	Yes	Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents associated with the transaction	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.	Service providers associated with the transaction for a business purpose
Characteristics of protected classifications under California or federal law	Age (40 years or older), race, color, ancestry, national origin, citizenship, religions or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related	Yes	Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents associated with the transaction	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints. Other audit or operational purposes.	Service providers associated with the transaction for a business purpose

	medical conditions), sexual orientation, veteran or military status, or genetic information (including familial genetic information).				
Internet or other electronic network activity	Browsing history, search history, information about a consumer's interaction with a website, application, or advertisement.	Yes	Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents associated with the transaction	To provide access to certain online services. To understand the interests of visitors to our online services, to support certain features of our site, for navigation and to display certain features more effectively. Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.	Not Disclosed
Geolocation data	Geographic tracking data, physical location and movements	Yes	Consumers, Lenders, Brokers, Attorneys, Real Estate Agents, and Title Agents associated with the transaction	To provide access to certain online services. To understand the interests of visitors to our online services, to support certain features of our site, for navigation and to display certain features more effectively. Other audit or operational purposes.	Not Disclosed

What Personal Information We Share and Why We Share It

The CCPA requires us to tell you what categories of personal information we “sell” or “disclose.” We do not sell and will not sell your personal information as that term is commonly understood. We also do not sell and will not sell your personal information, including the personal information of persons under 16 years of age, as that term is defined by the CCPA. When it is necessary for a business purpose, we share or disclose your personal information with a service provider, and we enter a contract with the service provider that limits how the information may be used and requires the service provider to protect the confidentiality of the information.

In the preceding twelve months, we have disclosed the following categories of personal information for the following business purposes. Where the personal information is shared with third parties, as that term is defined in the CCPA, the category of the third party is indicated.

Category	Examples	Business Purpose for Disclosure	Categories of Third Parties with Whom Information is Shared
Identifiers	Real name, alias, postal address, unique personal identifier, online identifier, internet protocol address, email address, account name, social security number, driver’s license number, passport number or other similar identifiers	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.	Service providers associated with the transaction for a business purpose
Personal information described in California Customer Records statute (Cal. Civ. Code § 1798.80(e))	Name, signature, social security number, physical characteristics or description, address, telephone number, passport number, driver’s license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information. “Personal information” does not include publicly available information that is lawfully made available to the general public from federal, state, or local government records.	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints, detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.	Service providers associated with the transaction for a business purpose

Characteristics of protected classifications under California or federal law	Age (40 years or older), race, color, ancestry, national origin, citizenship, religions or creed, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), sexual orientation, veteran or military status, or genetic information (including familial genetic information).	Underwriting or providing other products or services, responding to policyholder/consumer claims, inquiries or complaints. Other audit or operational purposes.	Service providers associated with the transaction for a business purpose
Internet or other electronic network activity	Browsing history, search history, information about a consumer's interaction with a website, application, or advertisement.	To provide access to certain online services. To understand the interests of visitors to our online services, to support certain features of our site, for navigation and to display certain features more effectively. Detecting security incidents, protecting against malicious, deceptive, fraudulent, or illegal activity. Other audit or operational purposes.	Not Disclosed
Geolocation data	Geographic tracking data, physical location and movements	To provide access to certain online services. To understand the interests of visitors to our online services, to support certain features of our site, for navigation and to display certain features more effectively. Other audit or operational purposes.	Not Disclosed

We may also transfer to a third party the personal information of a consumer as an asset that is part of a merger, acquisition, bankruptcy, or other transaction in which the third party assumes control of all or part of the business.

Your Rights and Choices

The CCPA provides California consumers with certain rights regarding their personal information. This chart describes those rights and certain limitations to those rights.

Right	What This Means
Notice	At or before the time your personal information is collected, you will be given written notice of the categories of personal information to be collected and the purposes for which the categories of personal information will be used.
Access	At your verifiable request, but no more than twice in a twelve month period, we shall disclose to you: 1) the categories of personal information we have collected about you, 2) the

	<p>categories of sources for the personal information we collected about you, 3) our business and commercial purpose for collecting or selling your personal information, 4) the categories of third parties with whom we share your personal information, 5) The specific pieces of information we have collected about you, 6) the categories of personal information disclosed for a business purpose, and</p> <p>7) If we sold personal information, the categories of personal information sold and the categories of third parties to whom it was sold.</p>
<p>Deletion</p>	<p>You have the right to request that we delete any of your personal information that we collected from you, subject to certain exceptions. Once we receive and verify your request, we will delete (and direct our service providers to delete) your personal information from our records unless an exception applies. We may deny your request if retention of the information is necessary for us or our service providers to:</p> <ul style="list-style-type: none"> • Complete the transaction for which we collected the personal information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you. • Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities. • Debug products to identify and repair errors that impair existing intended functionality. • Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law. • Comply with the California Electronic Communications Privacy Act (Cal. Penal Code §1546 et seq.) • Engage in public or peer reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information’s deletion may likely render impossible or seriously impair the research’s achievement, if you previously provided informed consent. • Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us. • Comply with a legal obligation. • Make other internal and lawful uses of that information that are compatible with the context in which you provided it. • Or if it is the type of personal information that falls outside the scope of the CCPA, (HIPAA, CIMA, GLBA, or publicly available information)
<p>Opt-Out of Sale</p>	<p>With some limitations, you may direct a business that sells personal information to third parties not to sell the personal information to these third parties.</p> <p>A business may not sell the personal information of persons less than sixteen years of age without their affirmative consent, and in the case of those less than thirteen years of age, the consent must come from a parent.</p>
<p>Opt-In to Sale</p> <p>Non-Discrimination</p>	<p>We will not discriminate against you for exercising your rights under the CCPA. Unless otherwise permitted by the CCPA we will not:</p> <ul style="list-style-type: none"> • Deny you goods or service • Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties • Provide a different level or quality of goods or services • Suggest that you will receive a different price or rate for goods or services or a different level or quality of goods or services

To Exercise Your Rights

To Opt-out of the Sale of Your Personal Information

The CCPA gives consumers the right to direct a business that sells personal information about the consumer to third parties not to sell the consumer's personal information. We do not sell and will not sell your personal information as that term is commonly understood. We also do not sell and will not sell your personal information, as that term is defined by the CCPA.

To Request Access to or Deletion of Your Personal Information

To exercise your access or deletion rights described above, please submit a verifiable consumer request to us by either: Calling us at 1-855-557-8437 or contacting us through our website [CCPA Consumer Request](#).

Only you or your representative that you authorize to act on your behalf (Authorized Agent) can make a verifiable consumer request for your personal information. You may also make a request for your minor child. The verifiable request must provide enough information that allows us to reasonably verify you are the person about whom we collected personal information. We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and to confirm the personal information relates to you.

We work to respond to a verifiable consumer request within 45 days of its receipt. If we require additional time, we will inform you of the extension period (up to an additional 45 days), and the reason for the extension in writing. If you have an account with us, we will deliver our response to that account. If you do not have an account with us, we will deliver our response by mail or electronically, depending on your preference. The response we provide will also explain any reasons why we cannot comply with a request.

You may only make a consumer request for access twice within a twelve-month period. Any disclosures we provide will apply to the twelve-month period preceding the consumer request's receipt.

Contact Us

If you have any questions regarding our Privacy Notice or practices, please contact us via phone at 1-855-557-8437 or send your written request to: CCPA@oldrepublictitle.com, or Old Republic Title c/o CCPA Consumer Request Group, 275 Battery Street, Suite 1500, San Francisco, CA 94111-3334.

POR. RANCHO DE NOVATO, POR. RANCHO OLOMPALI

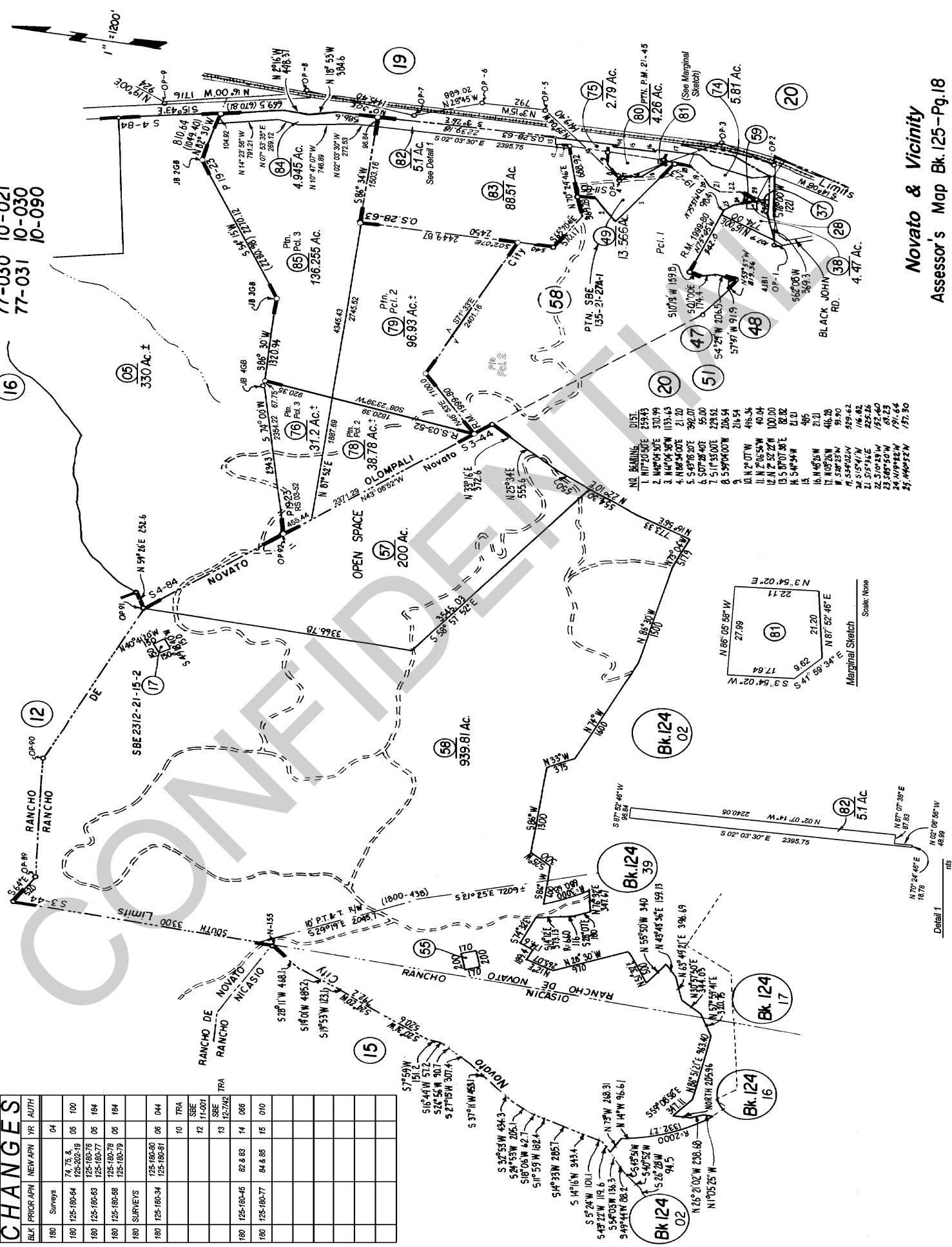
125-18

Tax Rate Area

77-008	10-014
77-030	10-021
77-031	10-030
10-090	

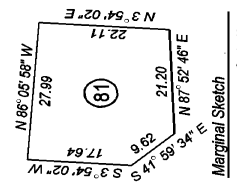
CHANGES

BLK	PRIOR APN	NEW APN	YR	AUTH
180	Surveys		04	
180	125-180-64	125-180-64	05	100
180	125-180-63	125-180-63	05	184
180	125-180-68	125-180-68	05	184
180	125-180-34	125-180-34	06	044
180	125-180-45	125-180-45	10	TRA
180	125-180-45	125-180-45	12	SBE
180	125-180-45	125-180-45	13	SBE
180	125-180-45	125-180-45	14	066
180	125-180-77	125-180-77	15	010



DIST

1	N 107°20'S 05'E	234.75
2	N 107°04'30"E	310.99
3	N 104°04'30"W	113.43
4	N 108°34'00"E	21.20
5	S 54°47'30"E	396.07
6	S 07°28'40"E	55.00
7	S 11°33'00"E	279.52
8	S 59°04'00"W	206.54
9	N 12°21'00"W	416.36
10	N 2°06'58"W	40.04
11	N 2°52'22"W	100.00
12	S 55°07'30"E	82.82
13	S 54°47'30"E	21.21
14	N 14°42'26"N	21.21
15	N 08°25'26"W	46.78
16	N 08°25'26"W	94.90
17	S 28°23'30"W	429.62
18	S 53°02'24"W	166.82
19	S 15°54'14"W	225.36
20	S 10°23'19"W	152.40
21	S 58°51'50"W	68.23
22	N 19°18'22"W	191.64
23	N 19°18'22"W	191.64
24	N 19°18'22"W	191.64
25	N 19°18'22"W	191.64



Novato & Vicinity
 Assessor's Map Bk. 125-Pg. 18
 County of Marin, Calif.

NOTE - Assessor's Parcel Numbers Shown in Circles

Detail 1

THIS MAP WAS PREPARED FOR ASSESSMENT PURPOSES ONLY. NO LIABILITY IS ASSUMED FOR THE ACCURACY OF THE DATA SHOWN. ASSESSOR'S PARCELS MAY NOT COMPLY WITH LOCAL SUBDIVISION OR BUILDING ORDINANCES.

Capital Needs Assessment

N/A. There are no existing structures on the Habitat Redwood Blvd project site parcel except for the existing gas and electric transmission lines. Once the new affordable housing units are built they will undergo a full inspection.

Habitat Redwood Blvd - Architectural Renderings and Plan Set



HABITAT REDWOOD BOULEVARD

Dorman Associates
 CHRIS DORMAN, AIA
 229 FLAMINGO RD
 MILL VALLEY, CA 94941
 415.380.7914
 415.380.7915 FAX
 CD@DORMANASSOCIATES.COM



ARCHITECTURAL INDEX	
SHEET	DRAWING
A1	COVER SHEET / PROJECT DATA
A2	PROPOSED SITE PLAN
A3	SITE SECTIONS
A4	CODE ANALYSIS & ACCESSIBILITY NOTES
A5	EXISTING SITE W/ CONSTRAINTS
A5.1	WRA BIOLOGICAL COMMUNITIES IMPACTS & MITIGATION
A6	EXISTING SITE VIEWS
A7	SITE SLOPE/ALLOWABLE RESIDENTIAL DENSITY
A8	PROPOSED SITE PLAN W/ FIRE HOSE REACH
A9	PROPOSED SITE RENDERS
A10	BUILDING 1 - FLOOR PLANS
A11	BUILDING 1 - ELEVATIONS & SECTIONS
A12	BUILDING 1 - MATERIALS
A13	BUILDING 2 - FLOOR PLANS
A14	BUILDING 2 - ELEVATIONS & SECTIONS
A15	BUILDING 2 - MATERIALS
A16	BUILDING 3 - MAIN FLOOR PLAN
A17	BUILDING 3 - ELEVATIONS & SECTIONS
A18	BUILDING 3 - MATERIALS
A19	BUILDING 4 - MAIN FLOOR PLAN
A20	BUILDING 4 - ELEVATIONS & SECTIONS
A21	BUILDING 4 - MATERIALS
A22	BUILDING 5 - FLOOR PLANS
A23	BUILDING 5 - MATERIALS
A24	OFFICE BUILDING - FLOOR PLANS
A25	OFFICE BUILDING - ELEVATIONS & SECTIONS
A26	OFFICE BUILDINGS - MATERIALS
A27	COLOR SCHEMES
A28	TRASH ENCLOSURE
A29	UNIT PLANS - A1, A2, A3 & B1
A30	UNIT PLANS - C1, C2 & C3
A31	UNIT PLANS - D1 & D2
A32	UNIT PLANS - D4 & D5
A33	ADA ADAPTABLE UNIT PLANS
A34	ADA ADAPTABLE UNIT PLANS

LANDSCAPE SHEETS	
SHEET #	DRAWING
L-1.00	LANDSCAPE SITE PLAN
L-2.00	PLANTING PALETTE & NOTES
L-3.00	LANDSCAPE PRECEDENTS
L-4.00	VEGETATION MANAGEMENT PLAN
L-5.00	LIGHTING DETAILS

CIVIL SHEETS	
SHEET #	DRAWING
T1	SITE LAYOUT, LEGEND, AND NOTES
T2	NOTES
T3	EXISTING CONDITIONS EXHIBIT
T4	OVERALL SITE PLAN
T5	SITE PLAN - PHASE I
T6	SITE PLAN - PHASE II
T7	PRELIMINARY GRADING AND DRAINAGE PLAN
T8	PRELIMINARY GRADING AND DRAINAGE PLAN
T9	PRELIMINARY GRADING AND DRAINAGE PLAN
T10	PRELIMINARY GRADING AND DRAINAGE PLAN
T11	ROADWAY PLAN AND PROFILE
T12	PRELIMINARY UTILITY PLAN - SOUTH
T13	PRELIMINARY UTILITY PLAN - NORTH
T14	DETAILS
T15	DETAILS
T16	SLOPE CONSTRAINTS ANALYSIS
T17	EASEMENT EXHIBIT - NORTH
T18	EASEMENT EXHIBIT - SOUTH
T19	STRIPING AND PATH OF TRAVEL PLAN
T20	TENTATIVE PARCEL MAP

JOINT TRENCH DESIGN	
SHEET #	DRAWING
JTC-1	JOINT TRENCH TITLE SHEET
JTC-2	OVERALL
JTC-3	JOINT TRENCH INTENT
JTC-4	JOINT TRENCH INTENT



2 SITE CONTEXT



1 SITE VICINITY

PROJECT DESCRIPTION 38°08'01.4"N 122°33'57.1"W

ADDRESS: 8161 REDWOOD BLVD
 NOVATO, CA 94945
 APN: 125-180-49

GENERAL PLAN LAND USE DESIGNATION: BUSINESS AND PROFESSIONAL OFFICE (BPO)

EXISTING ZONING: PLANNED DEVELOPMENT (PD)

PROPOSED GP LAND USE DESIGNATION: MEDIUM DENSITY MULTI-FAMILY RESIDENTIAL (R10)

COMMERCIAL BUILDING PARCEL TO REMAIN BUSINESS AND PROFESSIONAL OFFICE (BPO)

CONSTRUCTION TYPE: VB, SPRINKLERED

PROJECT DETAILS

- PROJECT PROPOSES 80 UNIT MULTI-FAMILY AFFORDABLE HOUSING DEVELOPMENT COMPRISED OF 23 BUILDINGS, ASSOCIATED PORCHES, DECKS AND SITE DEVELOPMENTS. ALSO, A COMMERCIAL BUILDING.
- THE PROJECT SITE IS CONSTRAINED BY SEVERAL PG&E GAS LINE EASEMENTS, PROTECTED VEGETATION SPECIES, SEASONAL STREAMS, AND SOME HILLSIDES STEEPER THAN 25%.
- THE GENERAL PLAN CURRENTLY DESIGNATES PARCEL AS BPO. PROJECT PROPOSES A GENERAL PLAN AMENDMENT TO R-10 FOR RESIDENTIAL AREAS ON THE PARCEL. OFFICE BUILDING PARCEL TO REMAIN BPO. PLEASE REFER TO SUPPORTING DOCUMENTATION FOR FURTHER DESCRIPTION OF PROPOSED GENERAL PLAN AMENDMENT.

PROJECT IS DESIGNED AS IF LOCATED IN A WILDLAND-URBAN INTERFACE FIRE AREA 1 AND SUBJECT TO ALL THE REQUIREMENTS OF 2019 CRC R337 FOR ANY NEW CONSTRUCTION OR INSTALLED MATERIALS IN REMODELS AND/OR ADDITIONS.

APPLICABLE CODES

- 2019 CALIFORNIA RESIDENTIAL CODE (CRC)
- 2019 CALIFORNIA BUILDING CODE (CBC)
- 2019 CALIFORNIA MECHANICAL CODE (CMC)
- 2019 CALIFORNIA PLUMBING CODE (CPC)
- 2019 CALIFORNIA ELECTRICAL CODE (CEC)
- 2019 CALIFORNIA GREEN BUILDING STANDARDS (CGBS)
- 2019 CALIFORNIA FIRE CODE (CFC)
- 2019 CALIFORNIA ENERGY CODE

PROJECT DATA

SITE SUMMARY	
(E) GROSS LOT AREA	(13.56 ACRES) 590,963 S.F.
AVERAGE LOT SLOPE	9.81%

SITE SUMMARY (RESIDENTIAL - R-10)	
RESIDENTIAL R-10 LOT AREA	(12.99 ACRES) 565,756 S.F.
FRONT SETBACK R-10	20'
SIDE SETBACKS R-10	10'
REAR SETBACK R-10	15'

BUILDING & UNIT SUMMARY (RESIDENTIAL - R-10)	
BUILDINGS ON SITE	23 RESIDENTIAL
RESIDENTIAL UNITS ON SITE	80
ALLOWABLE DEVELOPABLE SITE AREA PER R-10	(7.91 ACRES) 344,811 S.F.
RESIDENTIAL BUILDING SQF ON SITE	107,497 S.F.
RESIDENTIAL BUILDING LOT COVERAGE	61,427 S.F.

SITE SUMMARY (BUSINESS & PROFESSIONAL OFFICE - BPO)

BUSINESS & PROFESSIONAL OFFICE LOT AREA	(0.54 ACRES) 23,625 S.F.
BUILDING & UNIT SUMMARY (BUSINESS & PROFESSIONAL OFFICE - BPO)	
BUILDINGS ON SITE	1 OFFICE BUILDING
ALLOWABLE DEVELOPABLE SITE AREA PER BPO	(0.54 ACRES) 23,625 S.F.
OFFICE BUILDING SQF ON SITE	2,154 S.F.
BPO BUILDING LOT COVERAGE	2,154 S.F.

PARKING SUMMARY (SEE SHT. A4 FOR DETAILED PARKING INFO)

RESIDENTIAL PARKING	TYPE	LOCATION
160	RESIDENT	ON-SITE PARKING
2	GUEST	ON-SITE PARKING

162 TOTAL

BPO PARKING	TYPE	LOCATION
23	OFFICE PROFESSIONAL	OFFICE BUILDING

PROJECT TOTAL
 185 PARKING SPACES

PROJECT DIRECTORY

CLIENT: HABITAT FOR HUMANITY GREATER SAN FRANCISCO
 CONTACT: PETER DUNNE
 500 WASHINGTON STREET, SUITE 250
 SAN FRANCISCO, CA 94111
 P: 415.625.1042

ARCHITECT: DORMAN ASSOCIATES, INC.
 CHRIS DORMAN, AIA
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 MILL VALLEY, CA 94941
 P: 415.380.7914
 F: 415.380.7915

LANDSCAPE ARCHITECT: CATHY GARRETT
 PGA DESIGN
 444 17TH ST, OAKLAND, CA 94612
 P: 510.465.1284

CIVIL ENGINEER: DAN HUGHES
 DVC GROUP
 513 CENTER ST
 HEALDSBURG, CA 95448
 P: 707.775.8986

LAND PLANNING: JANE SEDONAEN
 INTEGRATED DESIGN STUDIO, INC.
 227 FLAMINGO ROAD, SUITE B
 MILL VALLEY, CA 94941
 P: 415.381.9500 X 701

ENVIRONMENTAL CONSULTANT: GREGORY SPROULL
 WRA, INC.
 2169-G EAST FRANCISCO BLVD
 SAN RAFAEL, CA, 94901
 P: 415.454.8868

GEOTECH: SCOTT STEPHENS
 MILLER PACIFIC ENGINEERING GROUP
 504 REDWOOD BLVD., SUITE 220
 NOVATO, CA, 94947
 P: 415.382.3444

JOINT TRENCH DESIGN: CHRIS HEFFRAN
 RADIUS DESIGN LLC
 1460 MARIA LANE #420
 WALNUT CREEK, CA 94596
 P: 925-269-4575

HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD

8161 REDWOOD BLVD
 NOVATO, CA 94945
 APN: 125-180-49

PLANNING APPLICATION
 RESUBMITTAL #2

COVER SHEET /
 PROJECT DATA

REVISIONS

DATE: 4/2/21

SHEET

A1



BUILDING 1 4 UNITS • C1 • C2 • D1 • D2	SHEET A9-A11	FOOTPRINT 3,917 SF.
BUILDING 2 6 UNITS • A1 • A1 O.H. • C1 O.H. • C2 • C3 • D2	SHEET A12-A14	FOOTPRINT 4,103 SF.
BUILDING 3 4 UNITS • A2 • B1 • B1 • D4	SHEET A15-A17	FOOTPRINT 2,446 SF.
BUILDING 4 4 UNITS • A2 • A2 • B1 • B1	SHEET A18-A20	FOOTPRINT 2,440 SF.
BUILDING 5 1 UNITS • D5	SHEET A21-A22	FOOTPRINT 1,012 SF.
OFFICE BUILDING	SHEET A23-A25	FOOTPRINT 2,154 SF.

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 garrett@pgadesign.com

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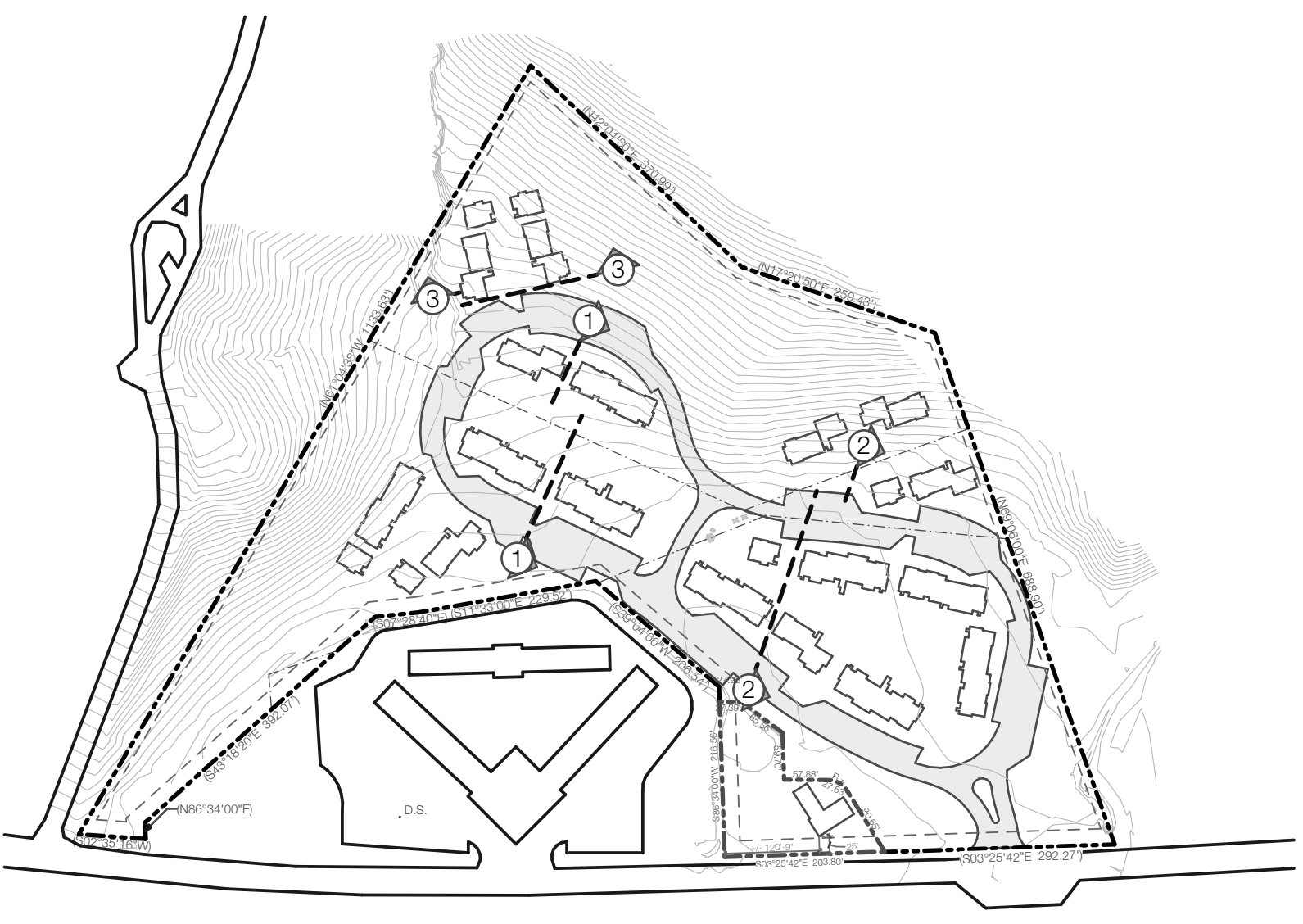
PLANNING APPLICATION
 RESUBMITTAL #2

PROPOSED SITE
 PLAN

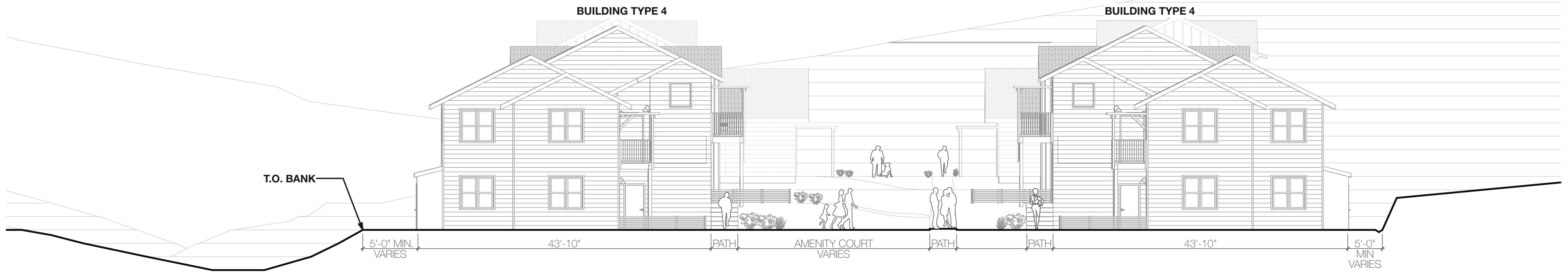
REVISIONS

DATE: 4/2/21
 SHEET

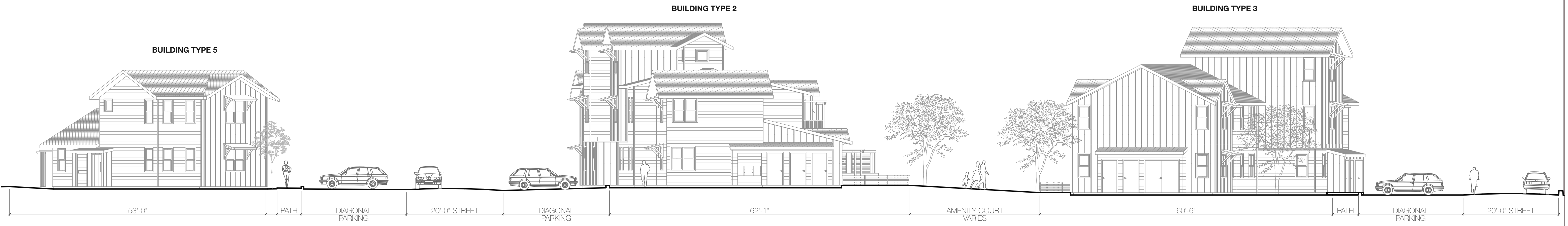
A2



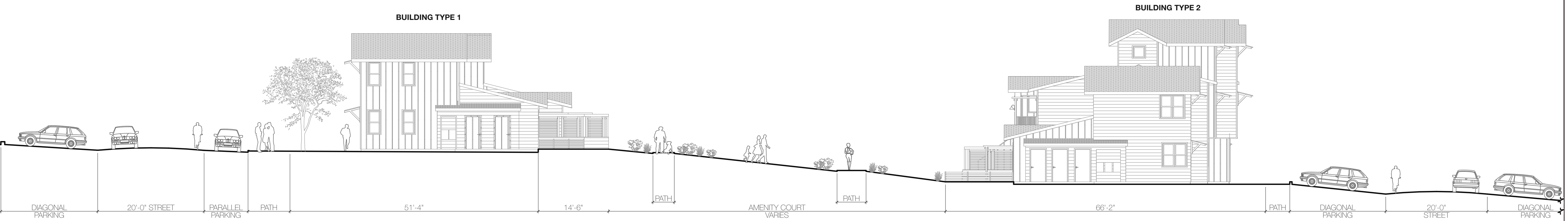
SITE SECTION LEGEND



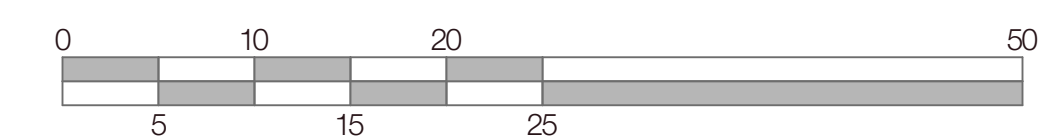
3 SITE SECTION 3
SCALE: 1" = 10'



2 SITE SECTION 2
SCALE: 1" = 10'



1 SITE SECTION 1
SCALE: 1" = 10'



HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD
8161 REDWOOD BLVD
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PLANNING APPLICATION
RESUBMITTAL #2

SITE SECTIONS

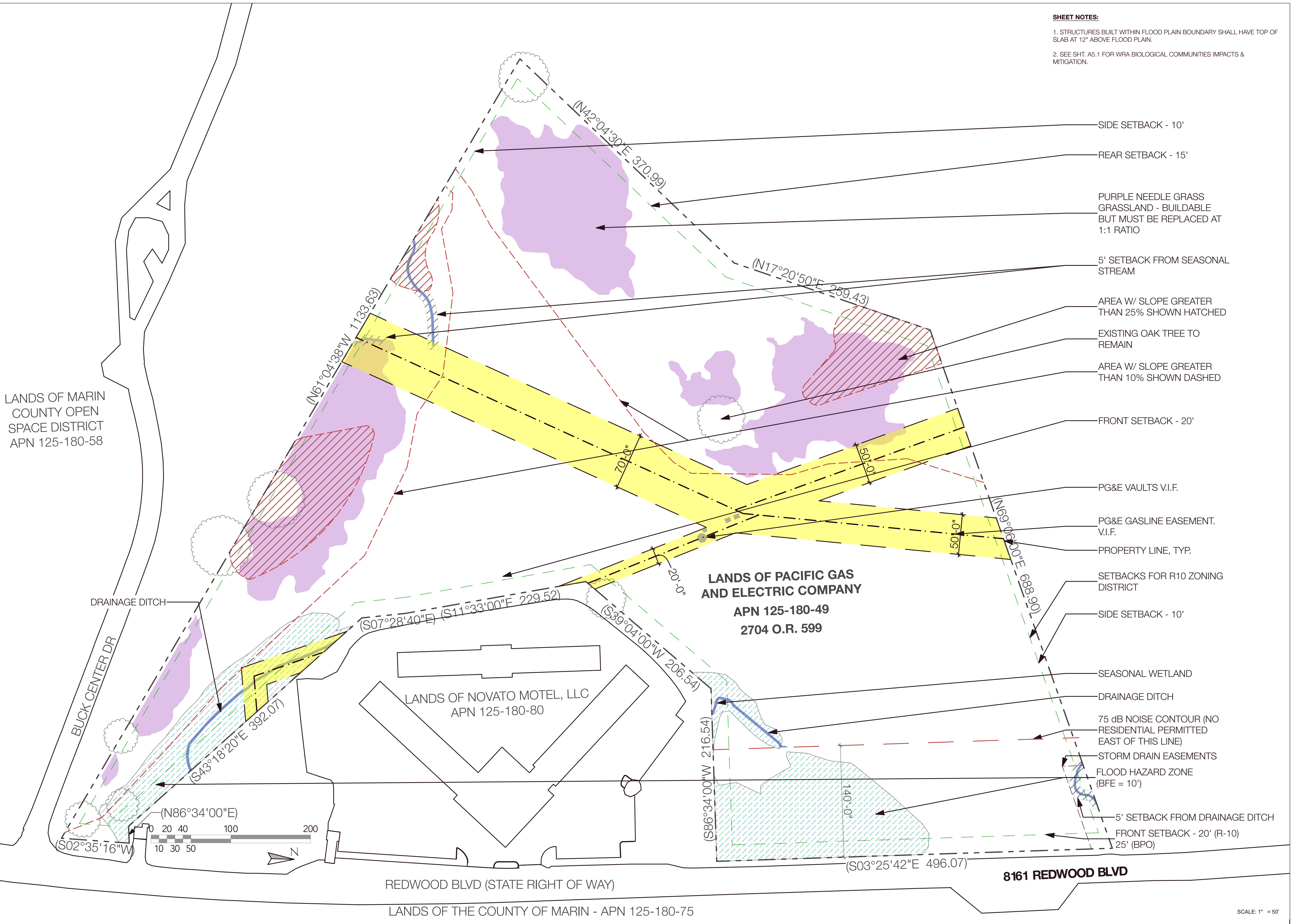
REVISIONS

DATE: 4/2/21

SHEET

A3

SHEET NOTES:
 1. STRUCTURES BUILT WITHIN FLOOD PLAIN BOUNDARY SHALL HAVE TOP OF SLAB AT 12" ABOVE FLOOD PLAIN.
 2. SEE SHT. A5.1 FOR WRA BIOLOGICAL COMMUNITIES IMPACTS & MITIGATION.



- SIDE SETBACK - 10'
- REAR SETBACK - 15'
- PURPLE NEEDLE GRASS GRASSLAND - BUILDABLE BUT MUST BE REPLACED AT 1:1 RATIO
- 5' SETBACK FROM SEASONAL STREAM
- AREA W/ SLOPE GREATER THAN 25% SHOWN HATCHED
- EXISTING OAK TREE TO REMAIN
- AREA W/ SLOPE GREATER THAN 10% SHOWN DASHED
- FRONT SETBACK - 20'
- PG&E VAULTS V.I.F.
- PG&E GASLINE EASEMENT V.I.F.
- PROPERTY LINE, TYP.
- SETBACKS FOR R10 ZONING DISTRICT
- SIDE SETBACK - 10'
- SEASONAL WETLAND
- DRAINAGE DITCH
- 75 dB NOISE CONTOUR (NO RESIDENTIAL PERMITTED EAST OF THIS LINE)
- STORM DRAIN EASEMENTS
- FLOOD HAZARD ZONE (BFE = 10')
- 5' SETBACK FROM DRAINAGE DITCH
- FRONT SETBACK - 20' (R-10)
- 25' (BPO)

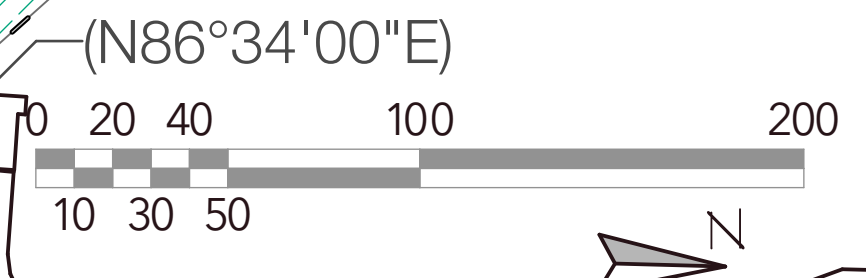
LANDS OF MARIN COUNTY OPEN SPACE DISTRICT
 APN 125-180-58

LANDS OF PACIFIC GAS AND ELECTRIC COMPANY
 APN 125-180-49
 2704 O.R. 599

LANDS OF NOVATO MOTEL, LLC
 APN 125-180-80

REDWOOD BLVD (STATE RIGHT OF WAY)

LANDS OF THE COUNTY OF MARIN - APN 125-180-75



HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD
 8161 REDWOOD BLVD
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PLANNING APPLICATION RESUBMITTAL #2

EXISTING SITE W/ CONSTRAINTS

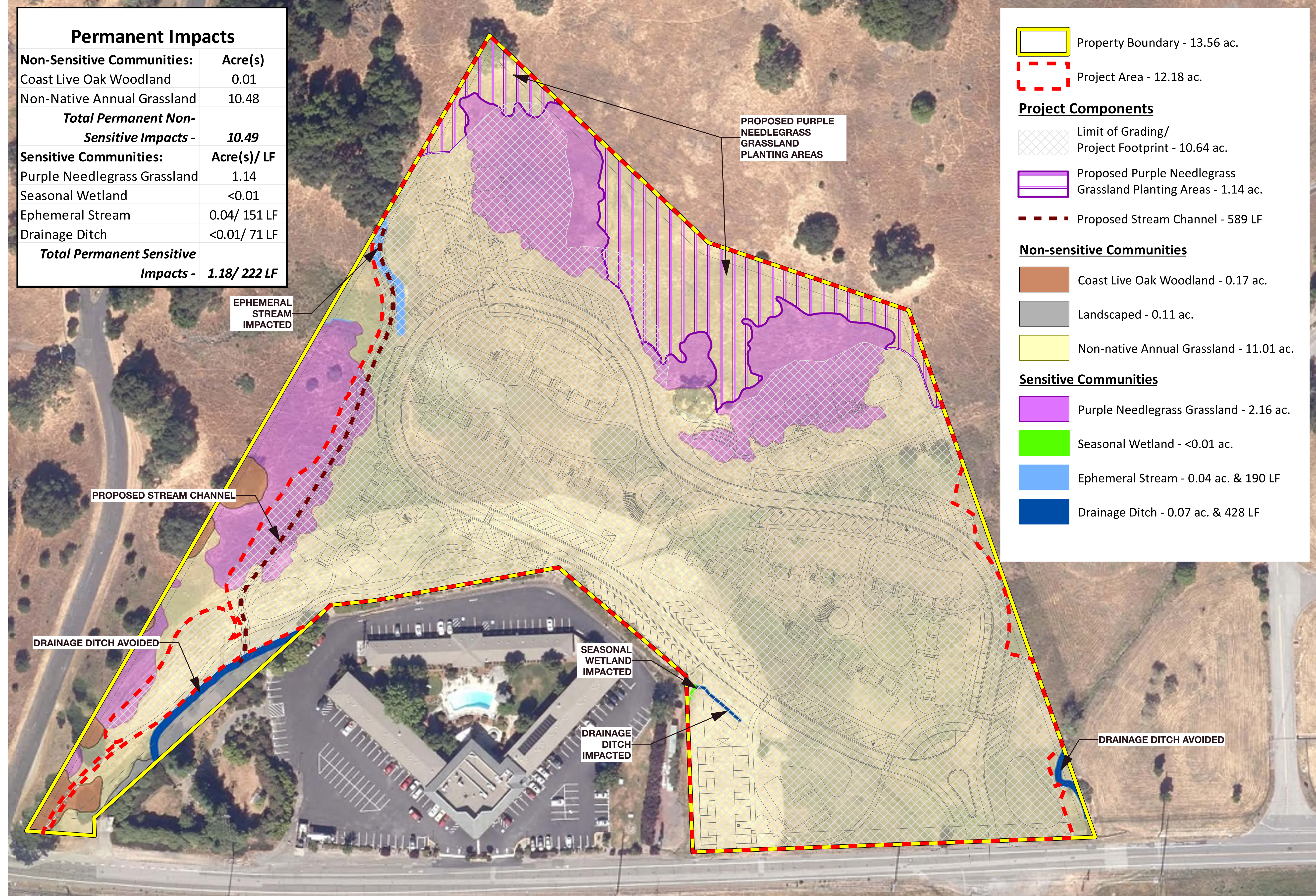
REVISIONS

DATE: 4/2/21
 SHEET

A5

SCALE: 1" = 50'

Path: F:\Acad 2000 Files\28000\28139\GIS\ArcMap\Impacts.mxd



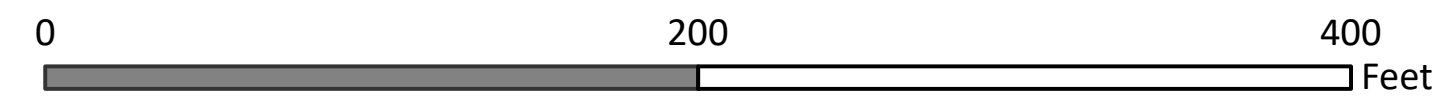
Permanent Impacts	
Non-Sensitive Communities:	Acre(s)
Coast Live Oak Woodland	0.01
Non-Native Annual Grassland	10.48
Total Permanent Non-Sensitive Impacts -	10.49
Sensitive Communities:	Acre(s)/ LF
Purple Needlegrass Grassland	1.14
Seasonal Wetland	<0.01
Ephemeral Stream	0.04/ 151 LF
Drainage Ditch	<0.01/ 71 LF
Total Permanent Sensitive Impacts -	1.18/ 222 LF

- Property Boundary - 13.56 ac.
 - Project Area - 12.18 ac.
- Project Components**
- Limit of Grading/ Project Footprint - 10.64 ac.
 - Proposed Purple Needlegrass Grassland Planting Areas - 1.14 ac.
 - Proposed Stream Channel - 589 LF
- Non-sensitive Communities**
- Coast Live Oak Woodland - 0.17 ac.
 - Landscaped - 0.11 ac.
 - Non-native Annual Grassland - 11.01 ac.
- Sensitive Communities**
- Purple Needlegrass Grassland - 2.16 ac.
 - Seasonal Wetland - <0.01 ac.
 - Ephemeral Stream - 0.04 ac. & 190 LF
 - Drainage Ditch - 0.07 ac. & 428 LF

Sources: 2018 Marin County Aerial, SF Bay LiDAR, WRA | Prepared By: mrochelle, 10/21/2020

Figure 7. Biological Communities Impacts within the Project Area

8161 Redwood Boulevard
 Novato, California



HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD

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PLANNING APPLICATION
 RESUBMITTAL #2

WRA
 BIOLOGICAL
 COMMUNITIES
 IMPACTS &
 MITIGATION

REVISIONS

DATE: 4/2/21
 SHEET

A5.1



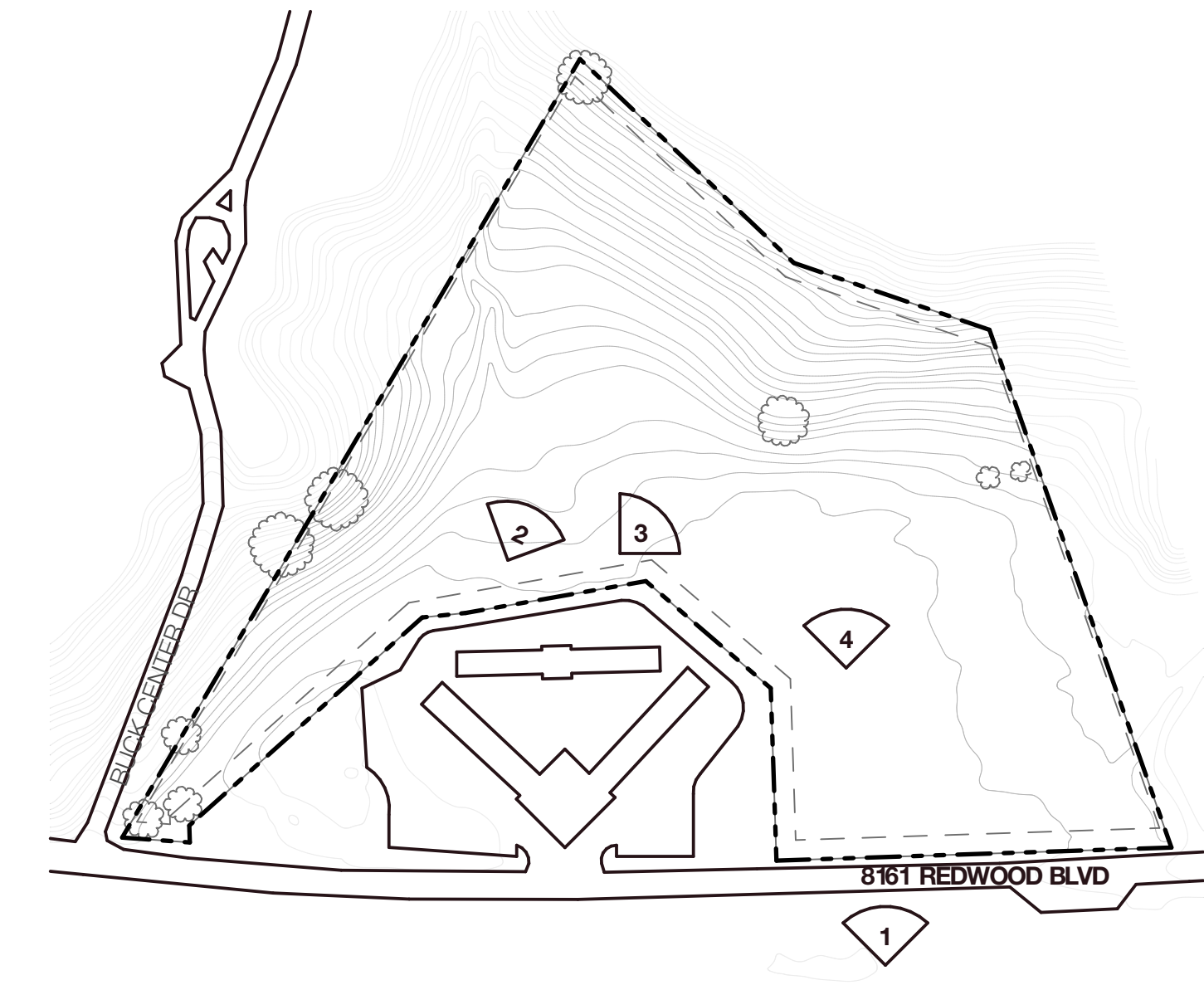
VIEW 2



VIEW 3

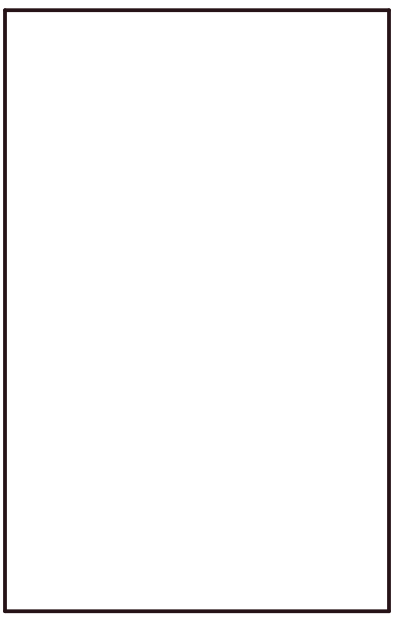


VIEW 4



VIEW 1

Dorman Associates
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PLANNING APPLICATION
 RESUBMITTAL #2

EXISTING SITE
 VIEWS

REVISIONS

DATE: 4/2/21
 SHEET

A6

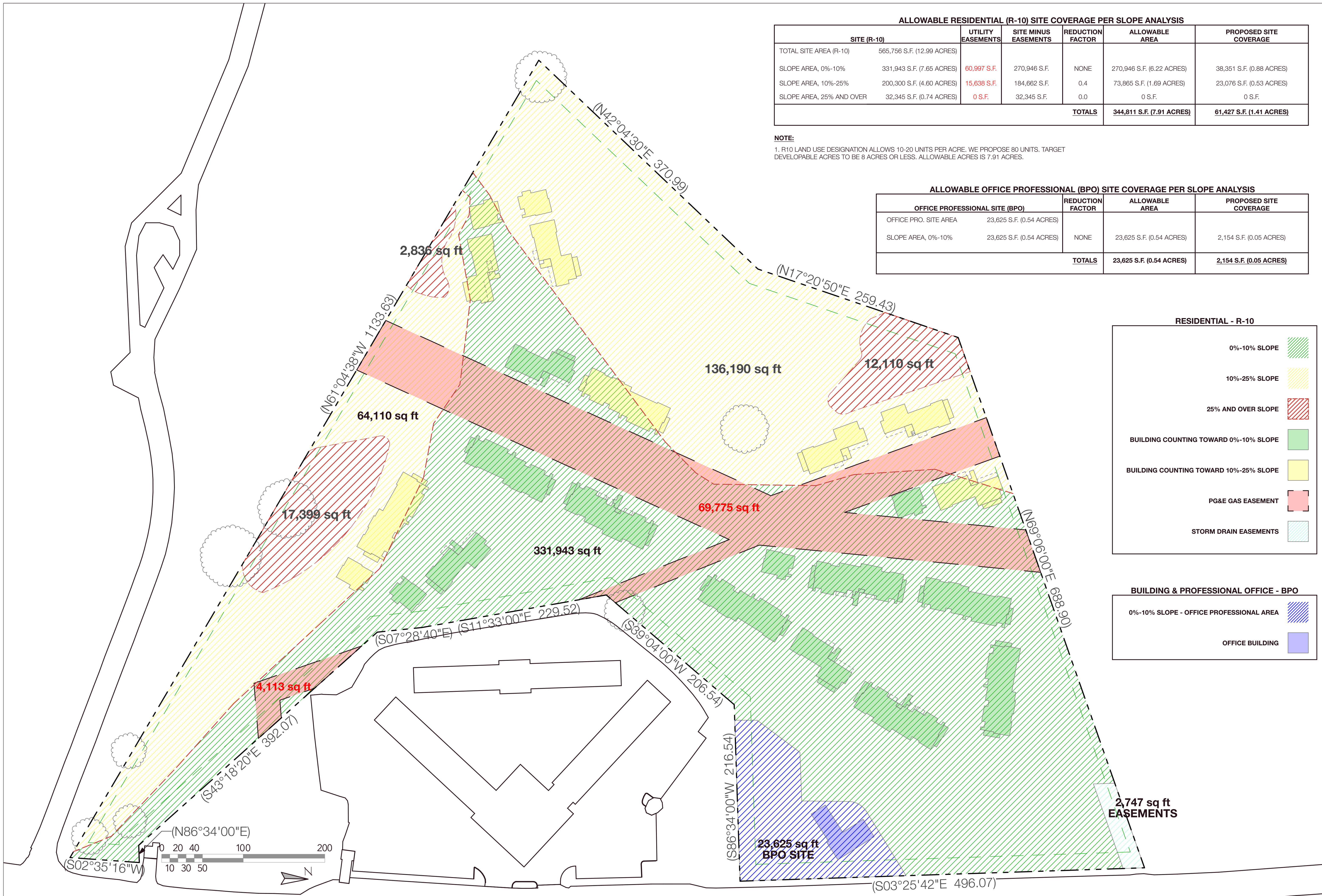
ALLOWABLE RESIDENTIAL (R-10) SITE COVERAGE PER SLOPE ANALYSIS

SITE (R-10)	UTILITY EASEMENTS	SITE MINUS EASEMENTS	REDUCTION FACTOR	ALLOWABLE AREA	PROPOSED SITE COVERAGE
TOTAL SITE AREA (R-10)	565,756 S.F. (12.99 ACRES)				
SLOPE AREA, 0%-10%	331,943 S.F. (7.65 ACRES)	60,997 S.F.	270,946 S.F.	NONE	270,946 S.F. (6.22 ACRES)
SLOPE AREA, 10%-25%	200,300 S.F. (4.60 ACRES)	15,638 S.F.	184,662 S.F.	0.4	73,865 S.F. (1.69 ACRES)
SLOPE AREA, 25% AND OVER	32,345 S.F. (0.74 ACRES)	0 S.F.	32,345 S.F.	0.0	0 S.F.
TOTALS				344,811 S.F. (7.91 ACRES)	61,427 S.F. (1.41 ACRES)

NOTE:
1. R10 LAND USE DESIGNATION ALLOWS 10-20 UNITS PER ACRE. WE PROPOSE 80 UNITS. TARGET DEVELOPABLE ACRES TO BE 8 ACRES OR LESS. ALLOWABLE ACRES IS 7.91 ACRES.

ALLOWABLE OFFICE PROFESSIONAL (BPO) SITE COVERAGE PER SLOPE ANALYSIS

OFFICE PROFESSIONAL SITE (BPO)	REDUCTION FACTOR	ALLOWABLE AREA	PROPOSED SITE COVERAGE
OFFICE PRO. SITE AREA	23,625 S.F. (0.54 ACRES)		
SLOPE AREA, 0%-10%	23,625 S.F. (0.54 ACRES)	NONE	23,625 S.F. (0.54 ACRES)
TOTALS		23,625 S.F. (0.54 ACRES)	2,154 S.F. (0.05 ACRES)

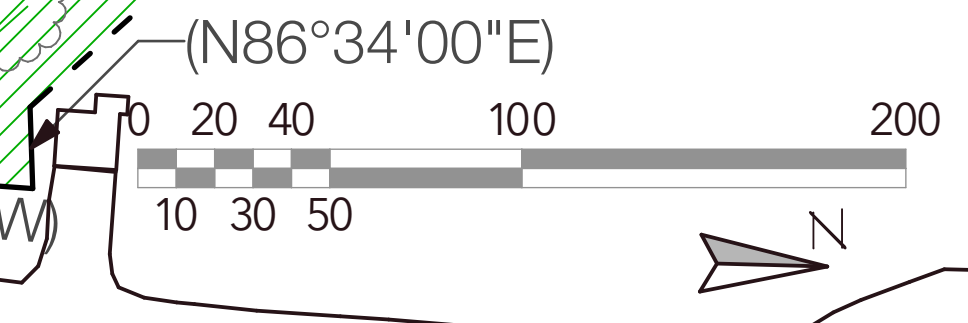


RESIDENTIAL - R-10

- 0%-10% SLOPE
- 10%-25% SLOPE
- 25% AND OVER SLOPE
- BUILDING COUNTING TOWARD 0%-10% SLOPE
- BUILDING COUNTING TOWARD 10%-25% SLOPE
- PG&E GAS EASEMENT
- STORM DRAIN EASEMENTS

BUILDING & PROFESSIONAL OFFICE - BPO

- 0%-10% SLOPE - OFFICE PROFESSIONAL AREA
- OFFICE BUILDING



FIRE TRUCK █
 150' FIRE HOSE REACH ---
 ADDITIONAL HOSE NEEDED - - - -

SHEET NOTES
 1. FOR BUILDINGS WHERE HOSE REACH IS NOT SHOWN, MAX. HOSE REACH IS LESS THAN 150'
 2. FOR BUILDINGS WHERE ADDITIONAL HOSE LENGTH IS NEEDED, PROJECT PROPOSES ENHANCED SPRINKLER SYSTEMS IN THOSE STRUCTURES.
 3. THREE-STORY BUILDINGS IDENTIFIED BY AN ASTERISK (★).

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HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD
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PLANNING APPLICATION
 RESUBMITTAL #2

PROPOSED SITE
 PLAN W/ FIRE
 HOSE REACH

REVISIONS

DATE: 4/2/21
 SHEET

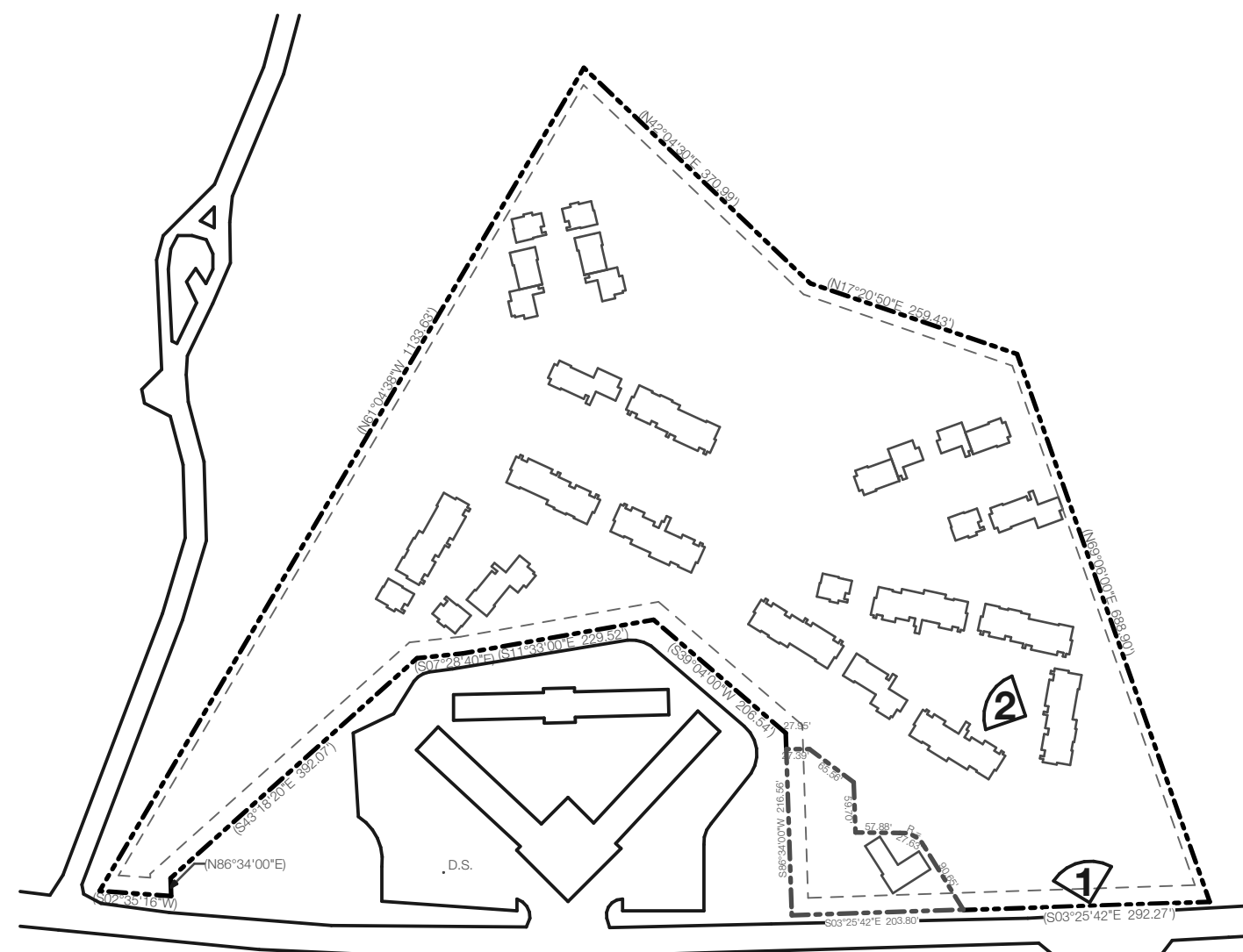
A8

SCALE: 1" = 50'



FOR LANDSCAPE
 SITE DESIGN,
 S.L.D.

FOR BPO SITE
 BOUNDARY
 MARKERS,
 S.C.D.



3D VIEWS LEGEND

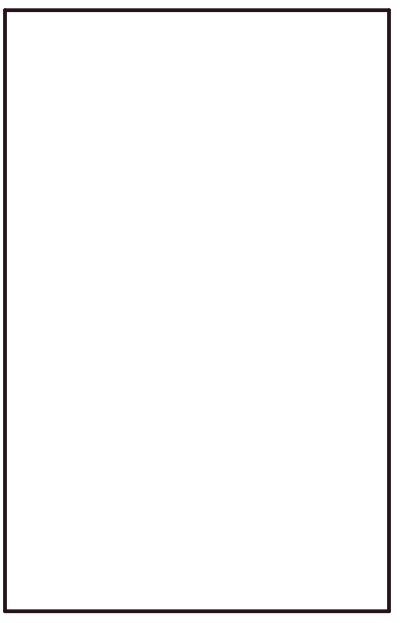


SITE VIEW 2



SITE VIEW 1

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 8161 REDWOOD BLVD
 NOVATO, CA 94945
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PLANNING APPLICATION
 RESUBMITTAL #2

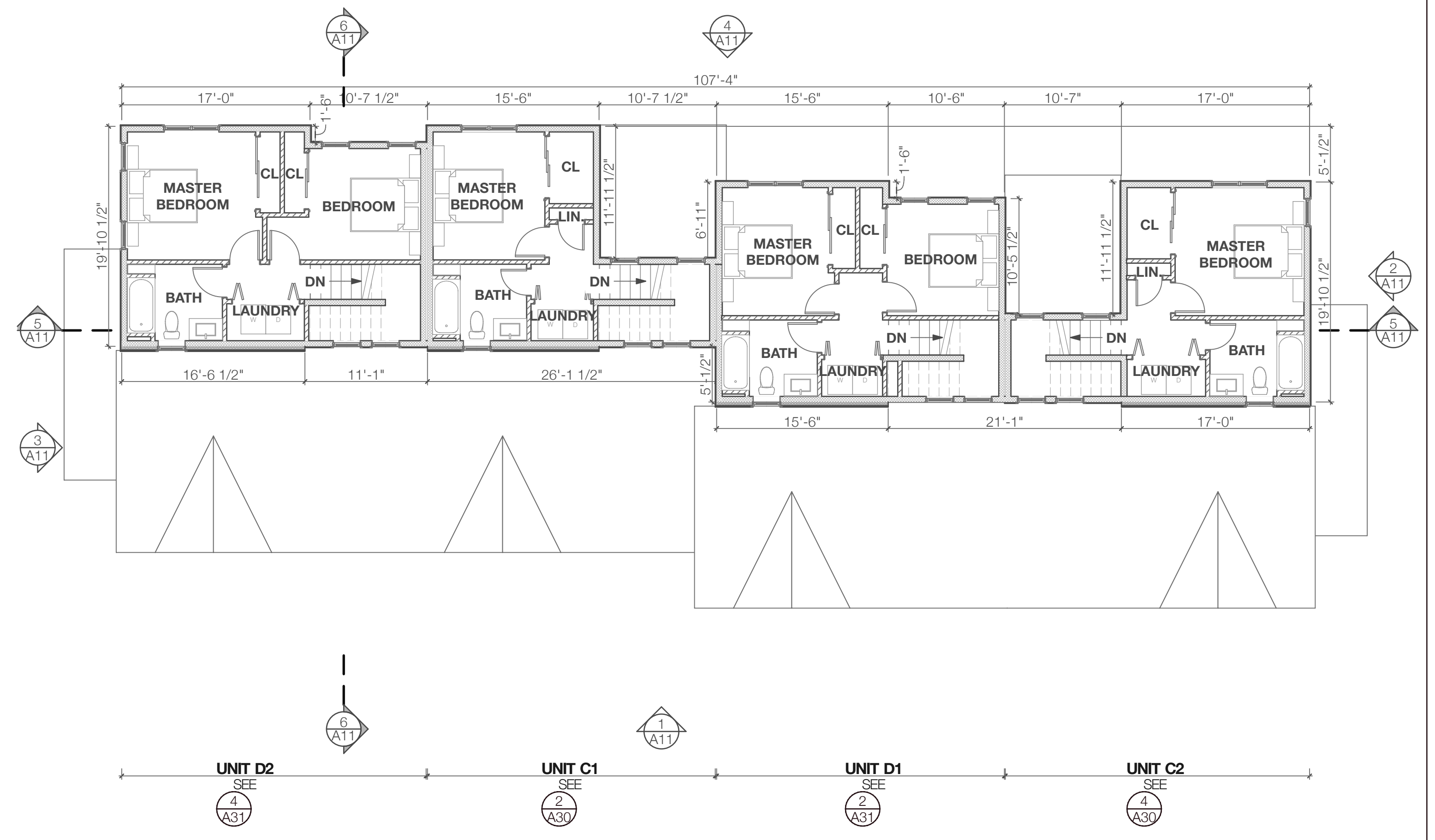
PROPOSED SITE
 RENDERS

REVISIONS

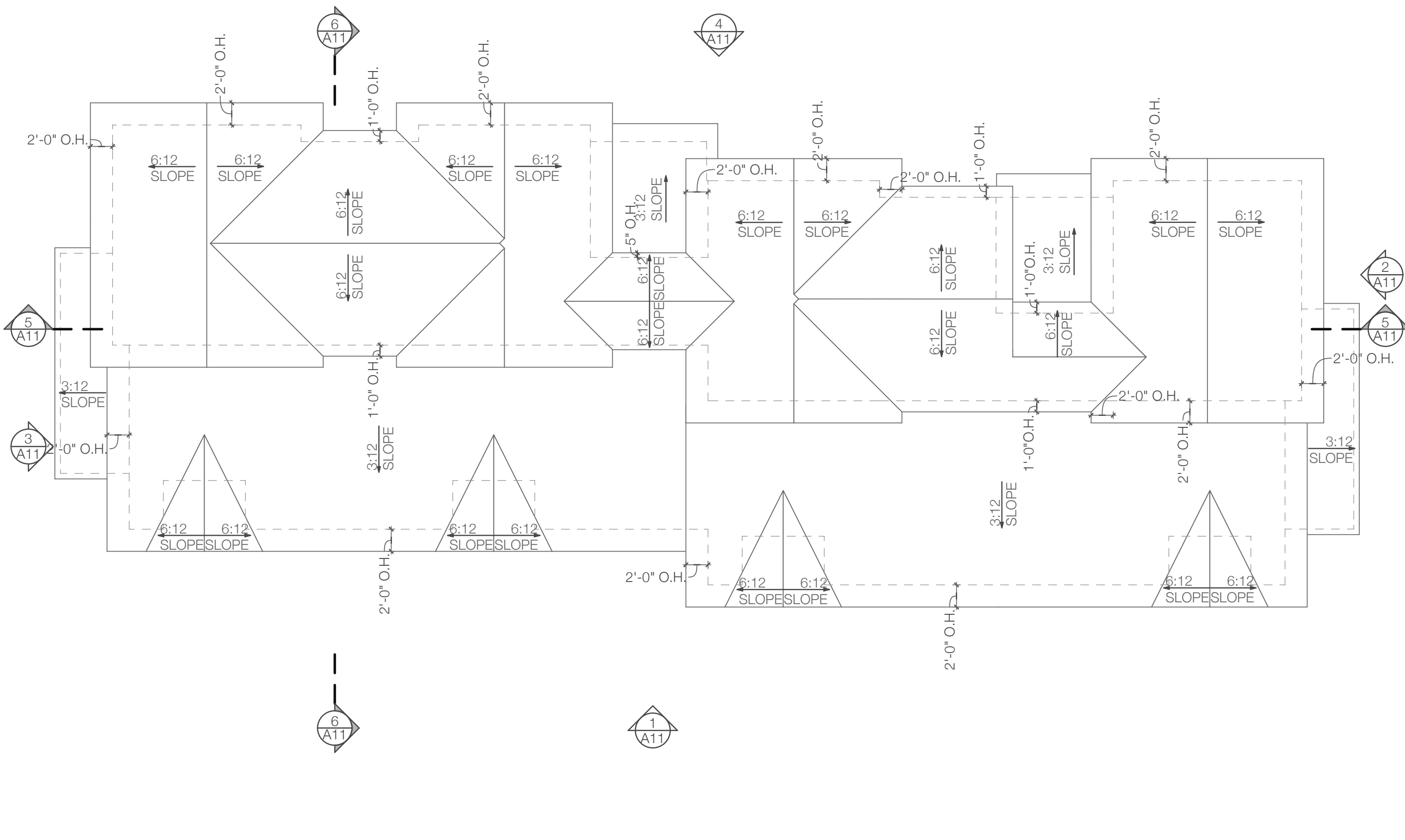
DATE: 4/2/21
 SHEET

A9

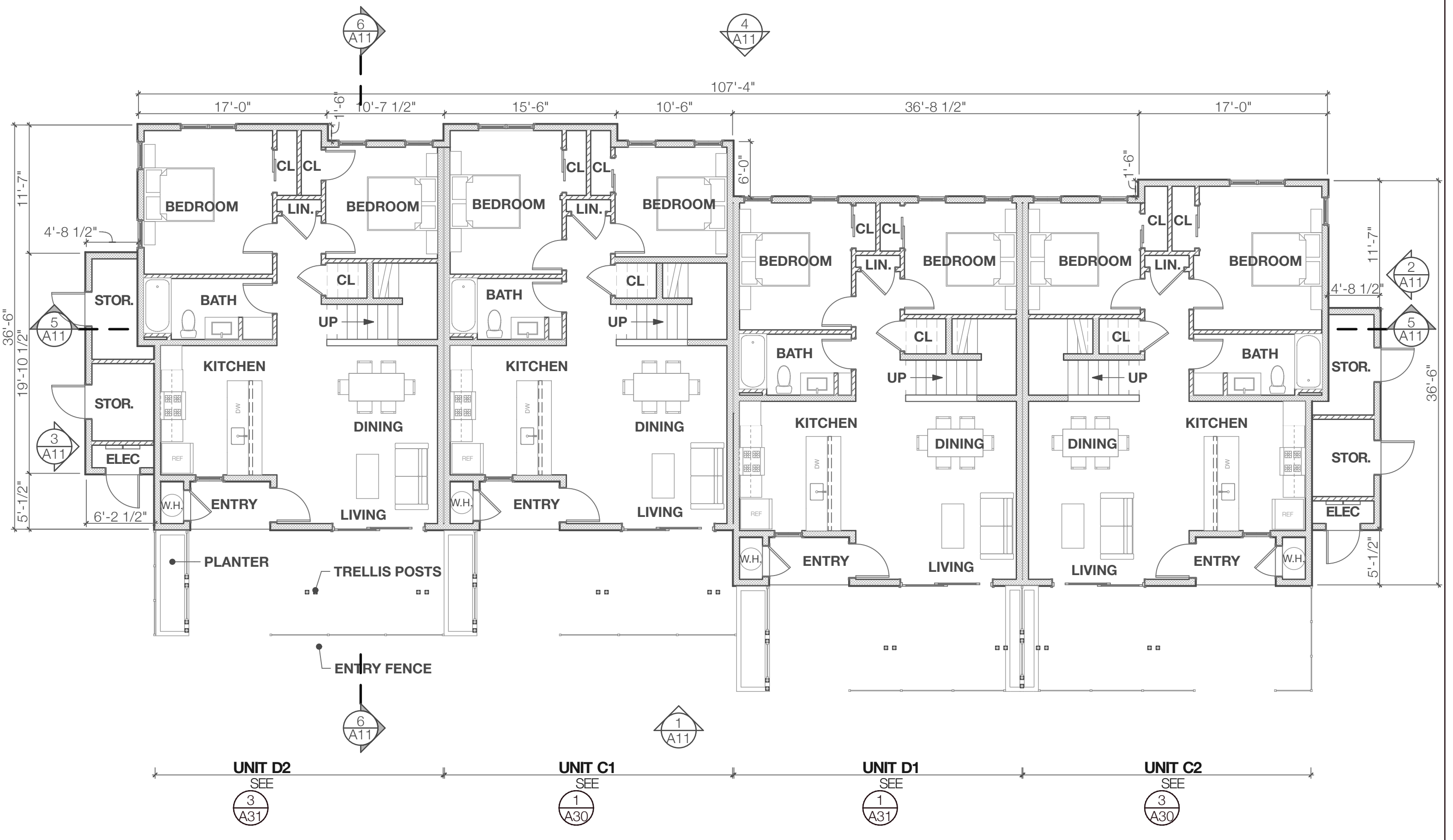
WALL LEGEND
 [Symbol] NEW EXTERIOR WALL, 2X6
 [Symbol] NEW PARTITION WALL 2X4



2 BUILDING 1 - SECOND FLOOR PLAN
 SCALE: 1/8" = 1'-0"



3 BUILDING 1 - ROOF PLAN
 SCALE: 1/8" = 1'-0"



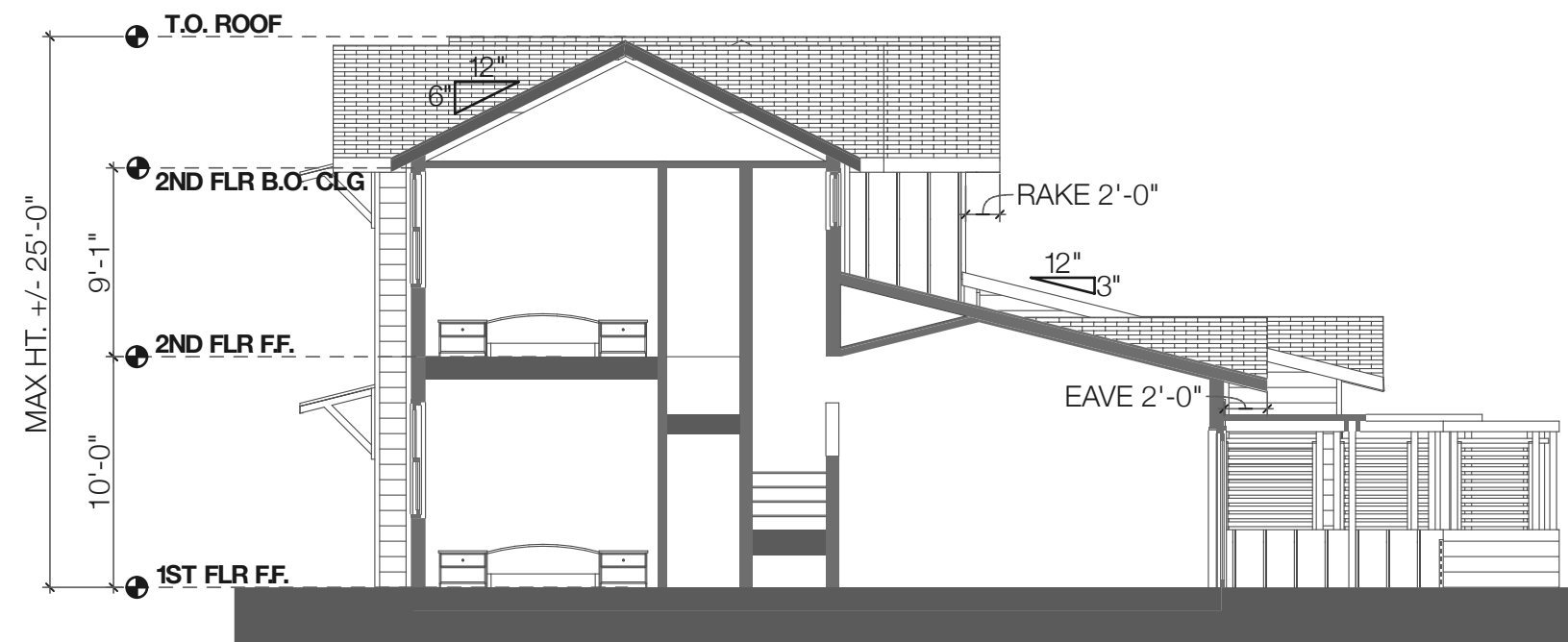
1 BUILDING 1 - FIRST FLOOR PLAN
 SCALE: 1/8" = 1'-0"



7 3D VIEW
SCALE: 1/83.83



4 NORTH ELEVATION
SCALE: 1/8" = 1'-0"



6 BUILDING SECTION 1
SCALE: 1/8" = 1'-0"



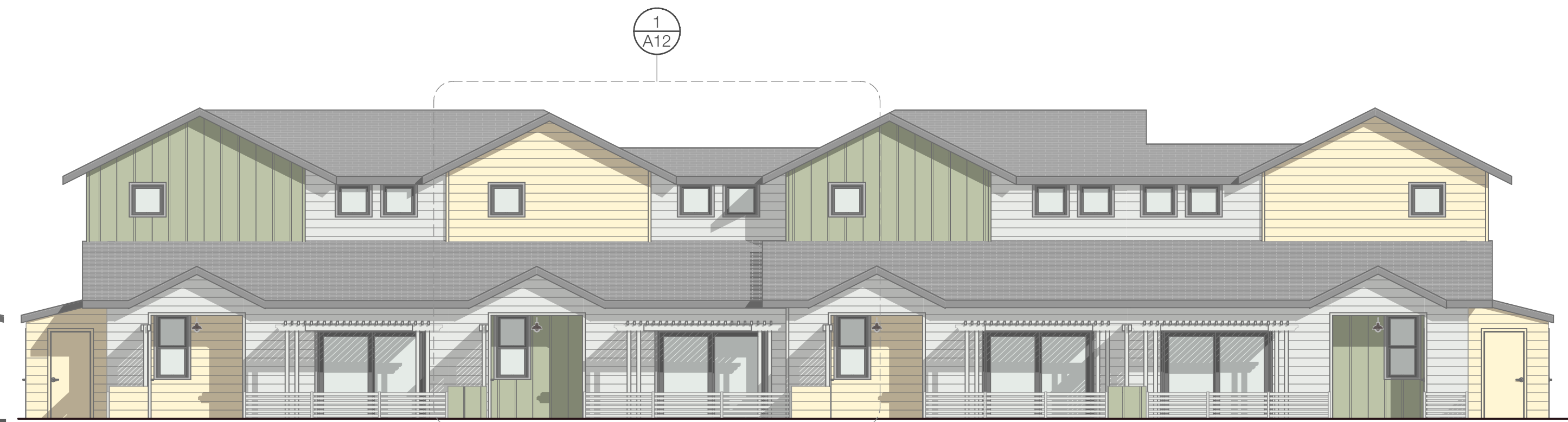
3 WEST ELEVATION
SCALE: 1/8" = 1'-0"



2 EAST ELEVATION
SCALE: 1/8" = 1'-0"



5 BUILDING SECTION 2
SCALE: 1/8" = 1'-0"



1 SOUTH ELEVATION
SCALE: 1/8" = 1'-0"

WINDOW LEGEND
★ EGRESS WINDOW

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HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD

8161 REDWOOD BLVD.
NOVATO, CA 94945
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PLANNING APPLICATION
RESUBMITTAL #2

BUILDING 1 -
ELEVATIONS &
SECTIONS

REVISIONS

DATE: 4/2/21
SHEET

A11



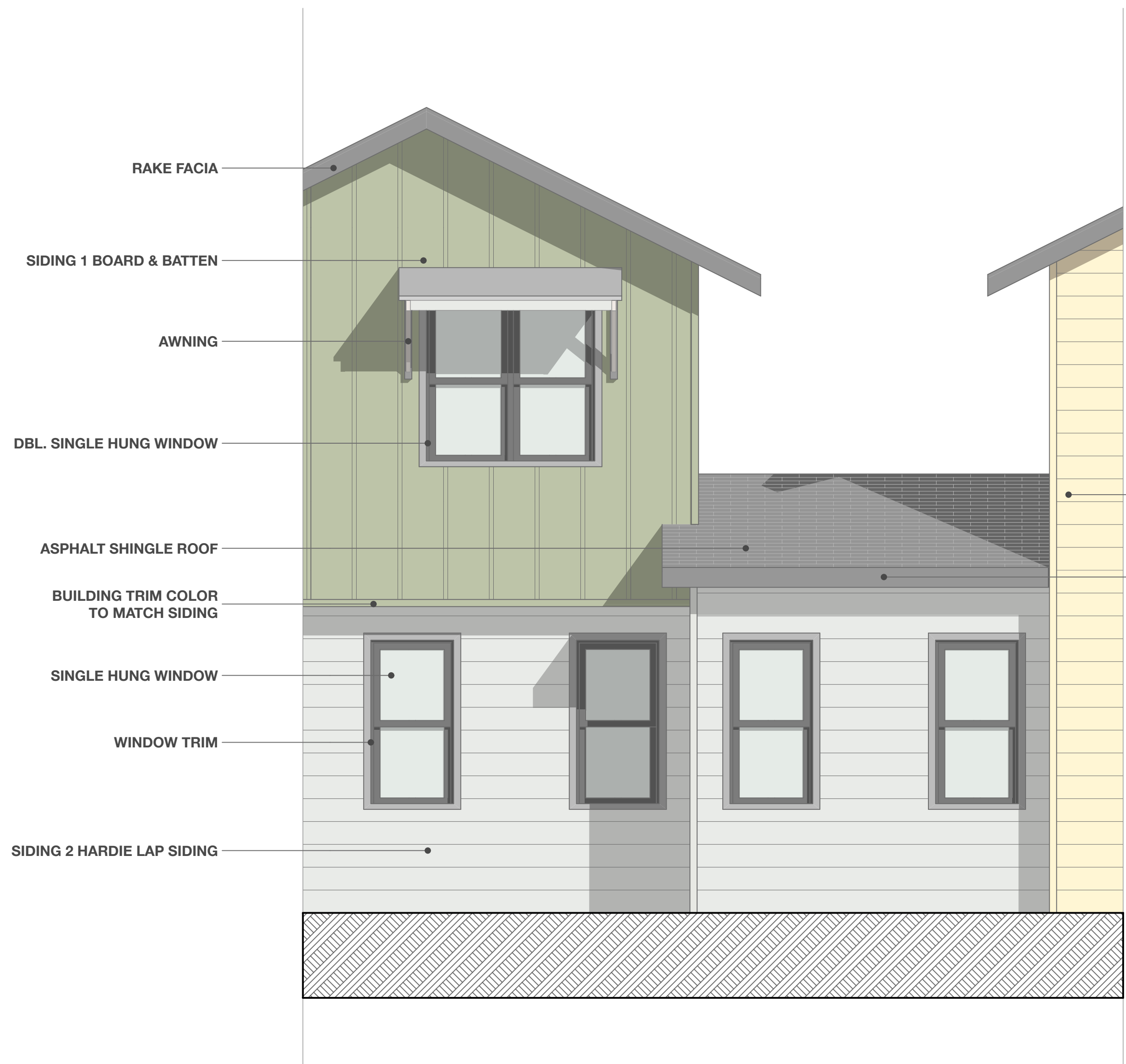
OUTDOOR LIGHTING FIXTURE:
HAMPTON BAY
BRONZE OUTDOOR LED WALL LANTERN SCONCE

PRODUCT SPEC:
DEPTH:12.56 IN
HEIGHT: 9.61
WIDTH:10.75

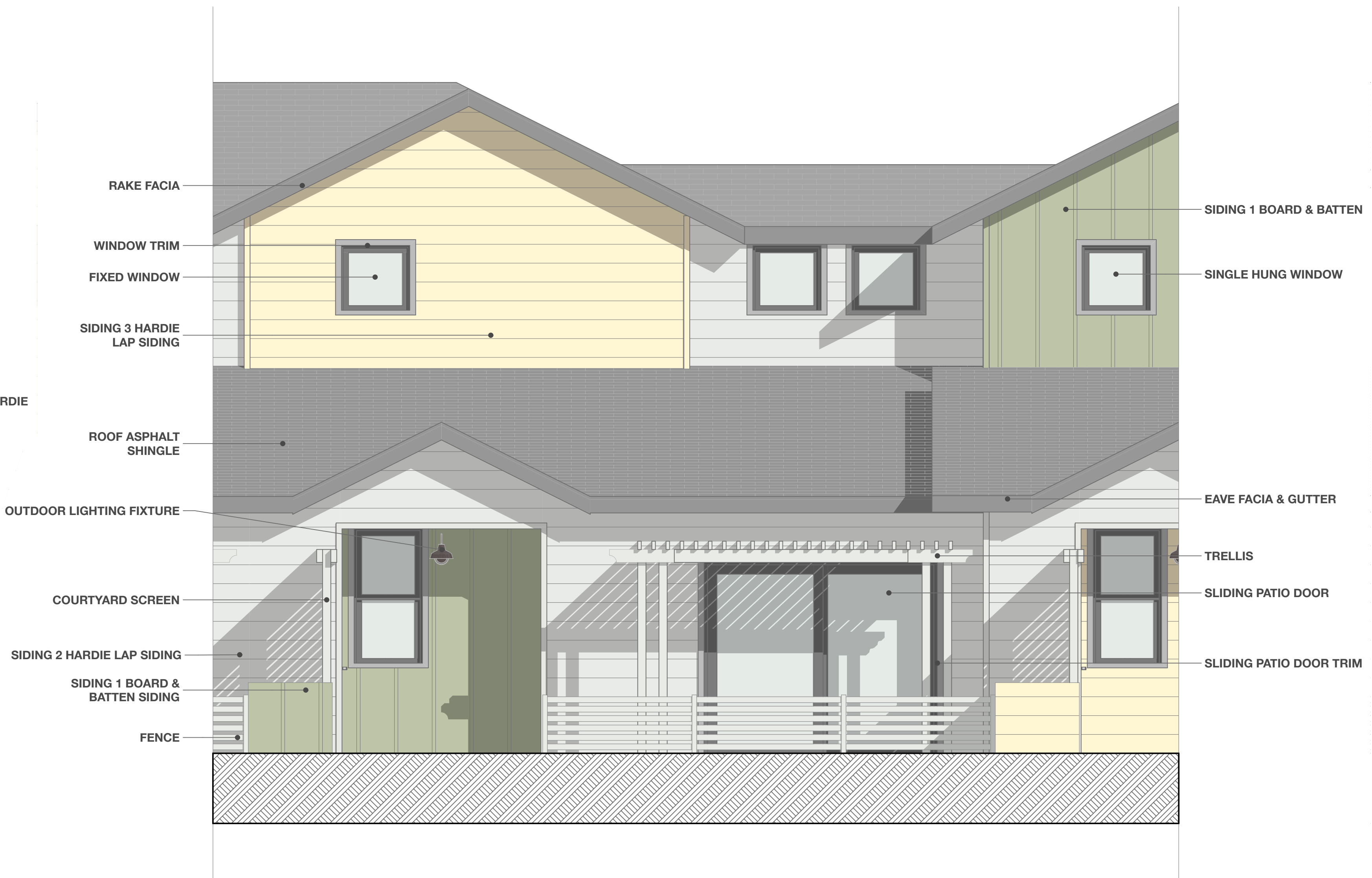


OUTDOOR MAILBOX
GIBRALTAR MAILBOXES
ELITE MEDIUM GALVANIZED STEEL POST-MOUNT MAILBOX IN BRONZE

ONE MAILBOX PER UNIT MOUNTED ON FENCE POSTS IN FRONT OF UNIT ENTRIES:
AT MULTI-UNIT BUILDINGS, MAILBOXES LOCATED ON FENCE IN A ROW.



2 BLDG. 1 W/ COLOR SCHEME 1 @ BACK
SCALE: 3/8" = 1'-0"



COLOR SCHEME 1 SEE SHEET A27

1 BLDG. 1 W/ COLOR SCHEME 1 @ FRONT
SCALE: 3/8" = 1'-0"

HABITAT FOR HUMANITY GREATER SAN
FRANCISCO - HABITAT REDWOOD BOULEVARD
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PLANNING APPLICATION
RESUBMITTAL #2

BUILDING 1 -
MATERIALS

REVISIONS

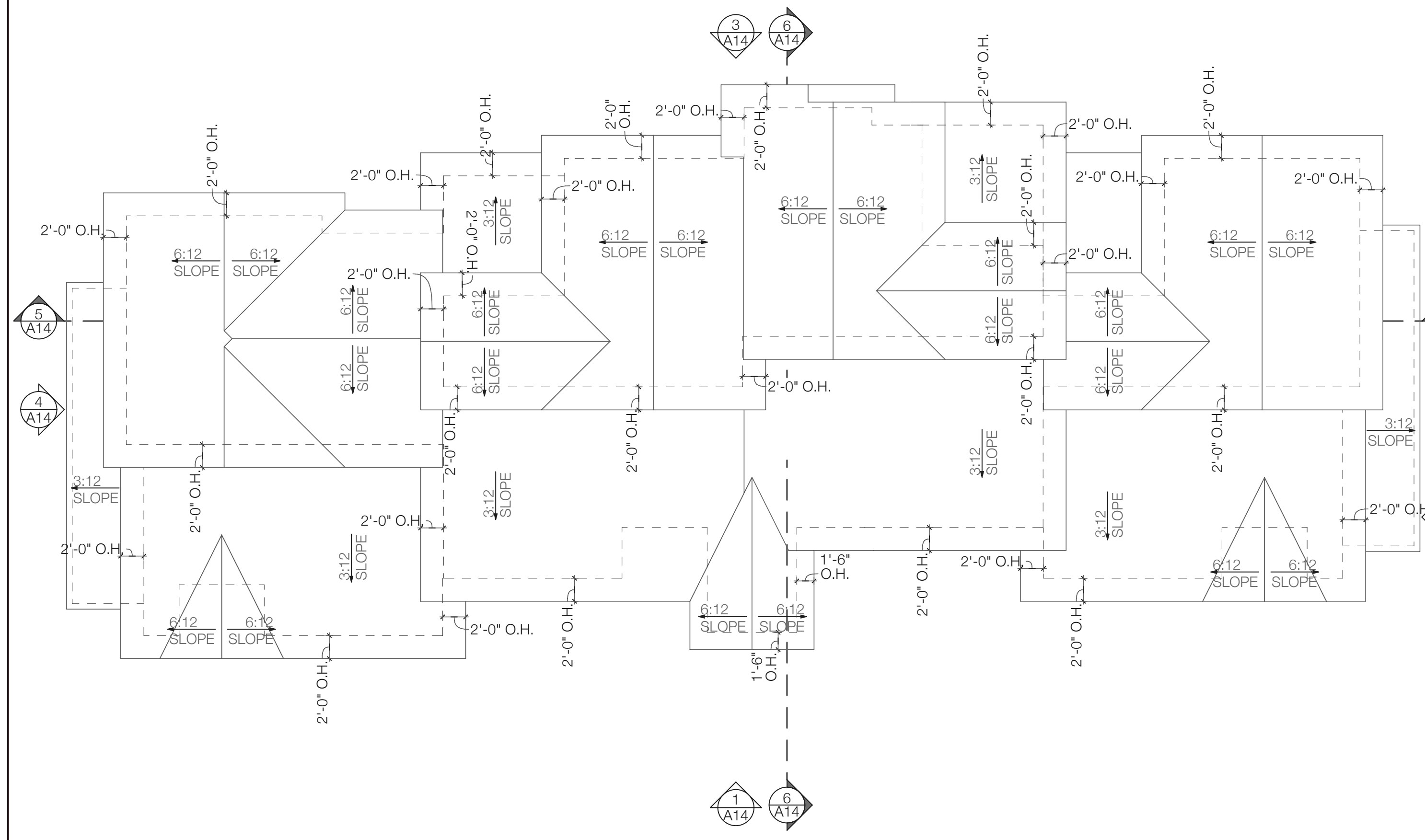
DATE: 4/2/21
SHEET

A12

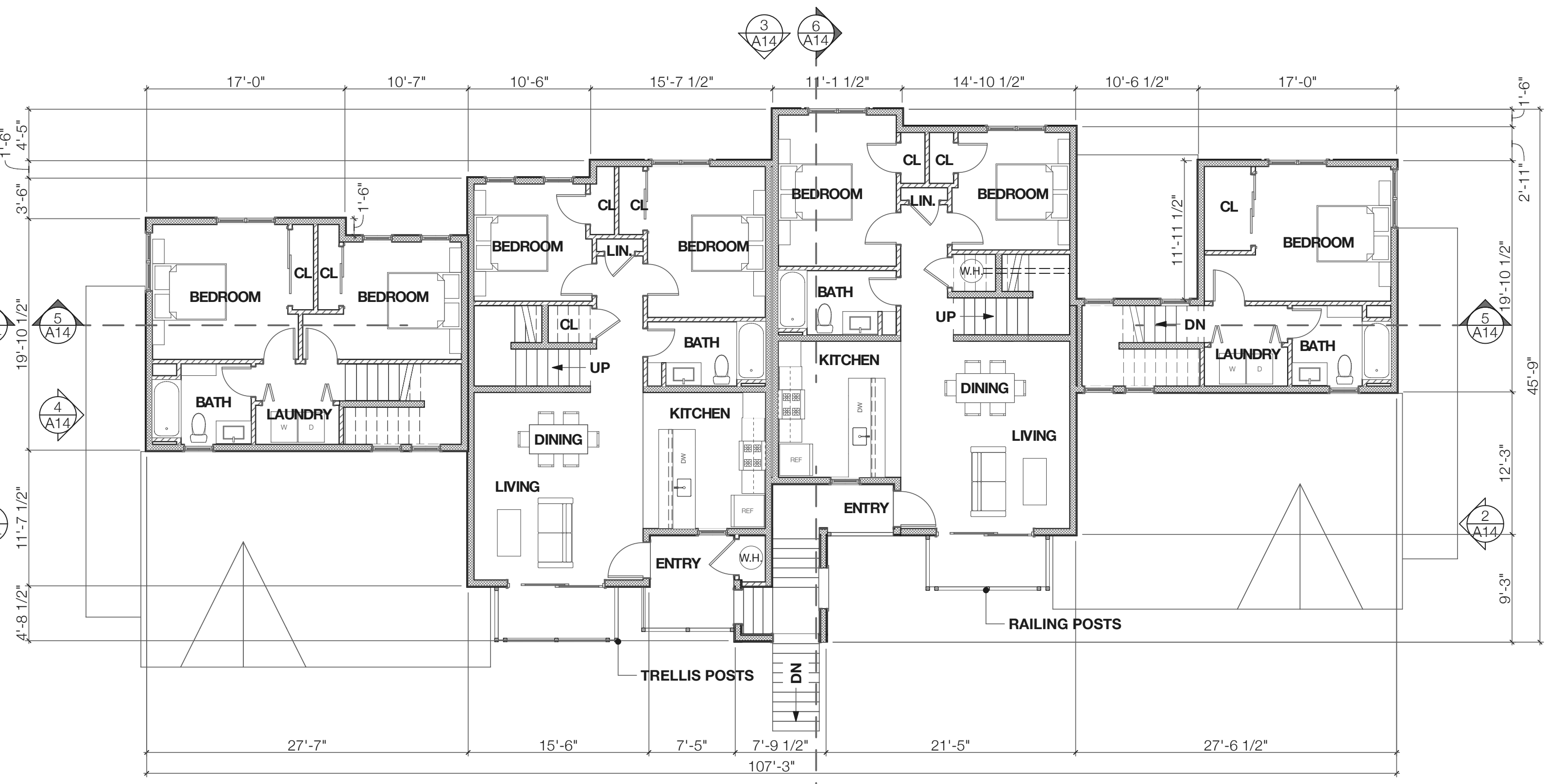
WALL LEGEND

NEW EXTERIOR WALL, 2X6

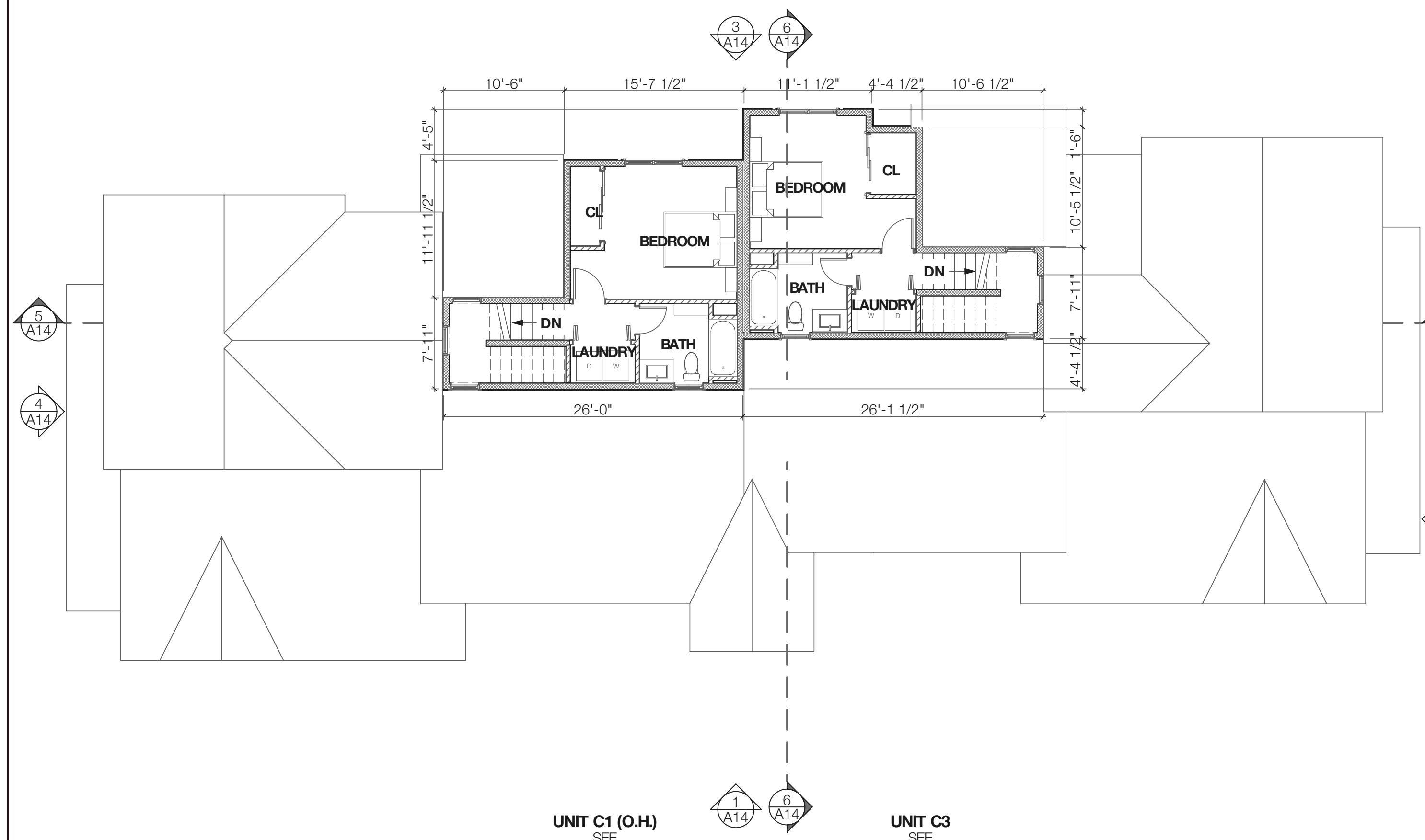
NEW PARTITION WALL 2X4



4 BUILDING 2 - ROOF PLAN
 SCALE: 1/8" = 1'-0"



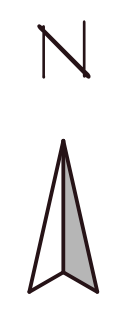
2 BUILDING 2 - SECOND FLOOR PLAN
 SCALE: 1/8" = 1'-0"

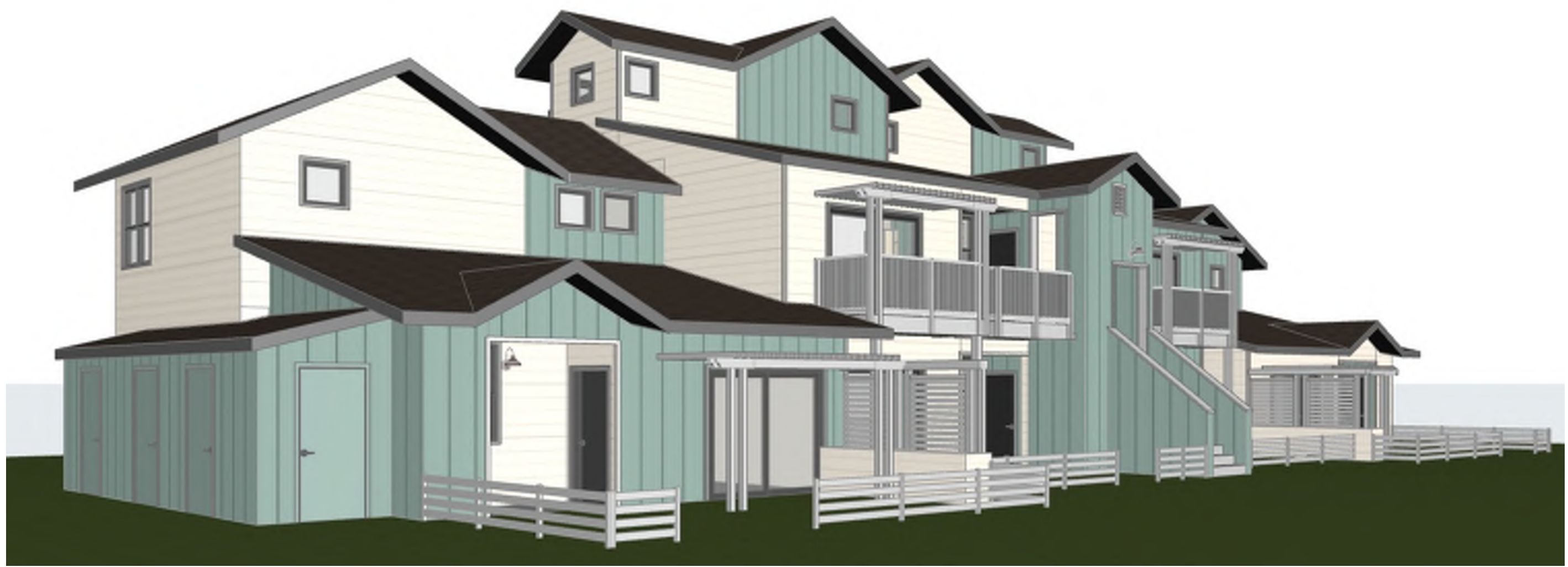


3 BUILDING 2 - THIRD FLOOR PLAN
 SCALE: 1/8" = 1'-0"



1 BUILDING 2 - FIRST FLOOR PLAN
 SCALE: 1/8" = 1'-0"



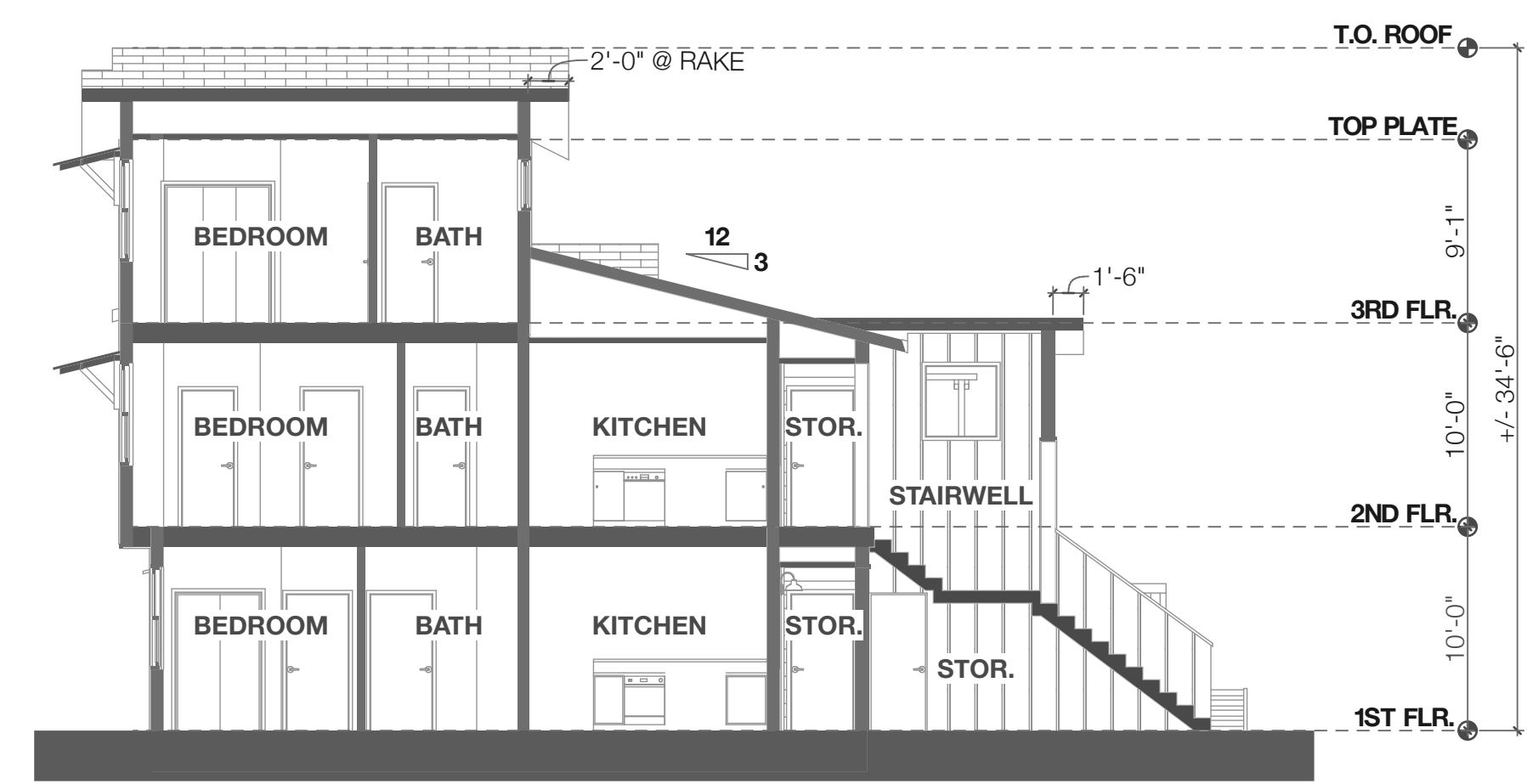


7 3D VIEW
SCALE: 1:68.57

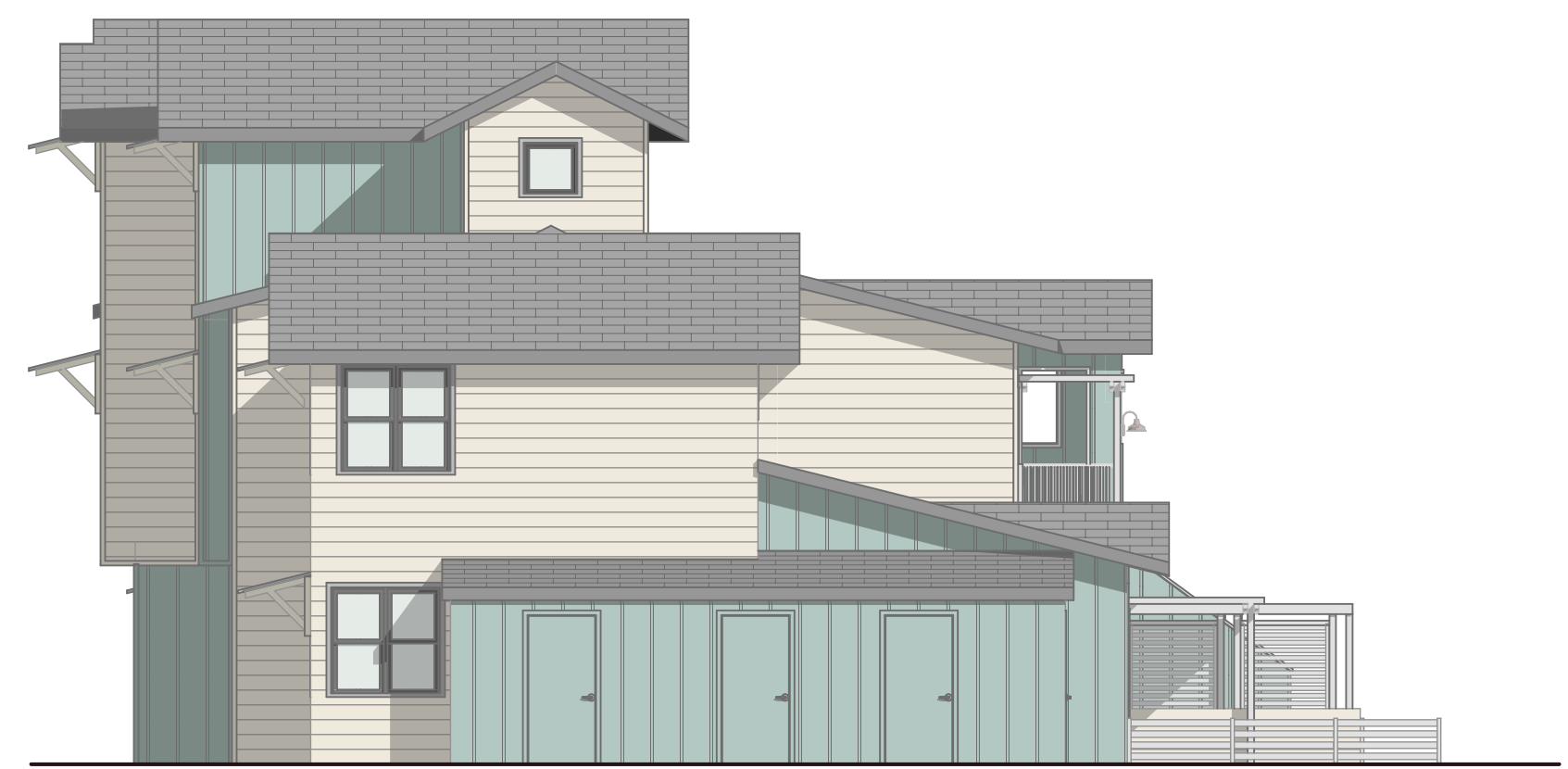


3 NORTH ELEVATION
SCALE: 1/8" = 1'-0"

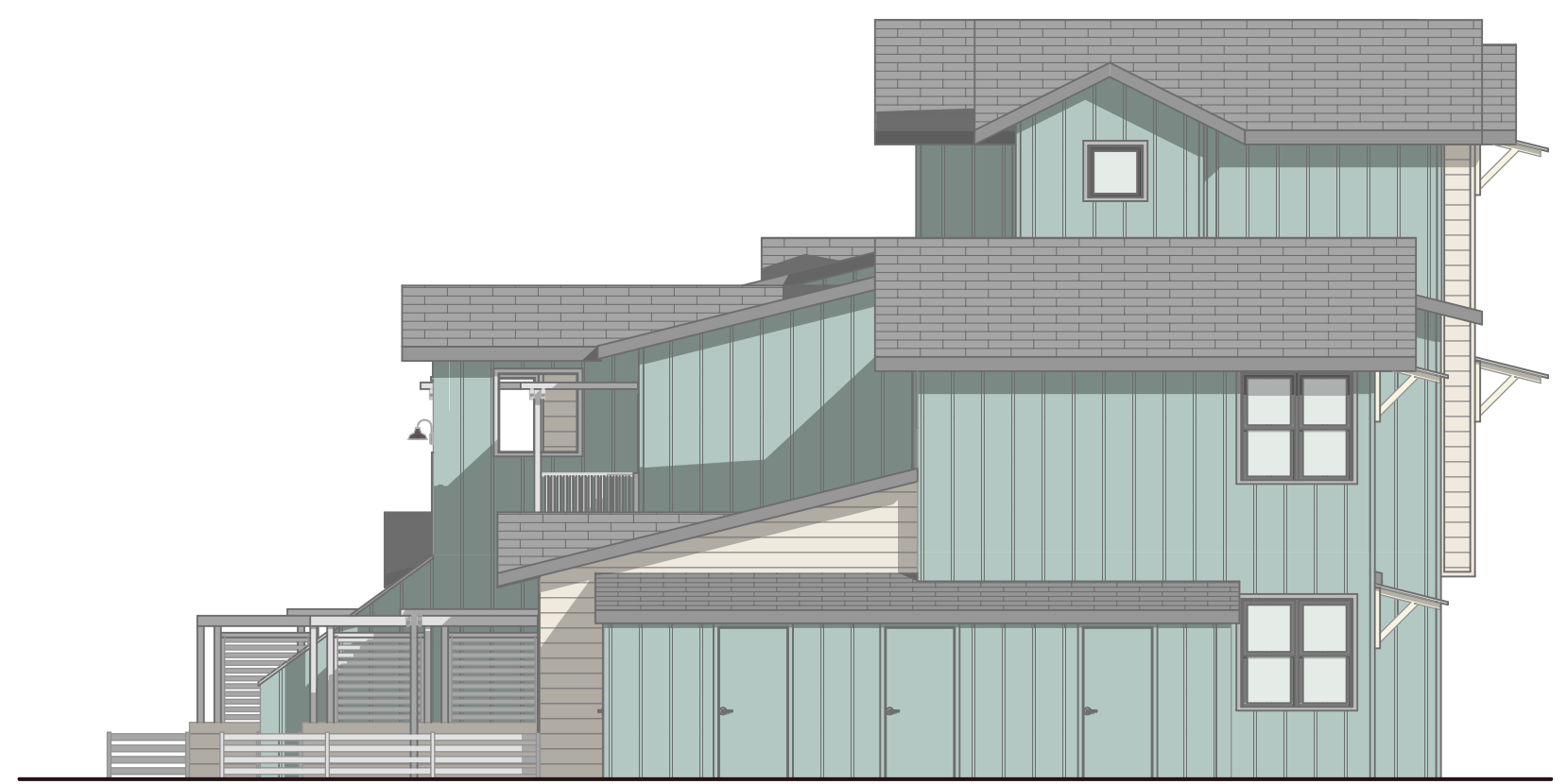
WINDOW LEGEND
★ EGRESS WINDOW



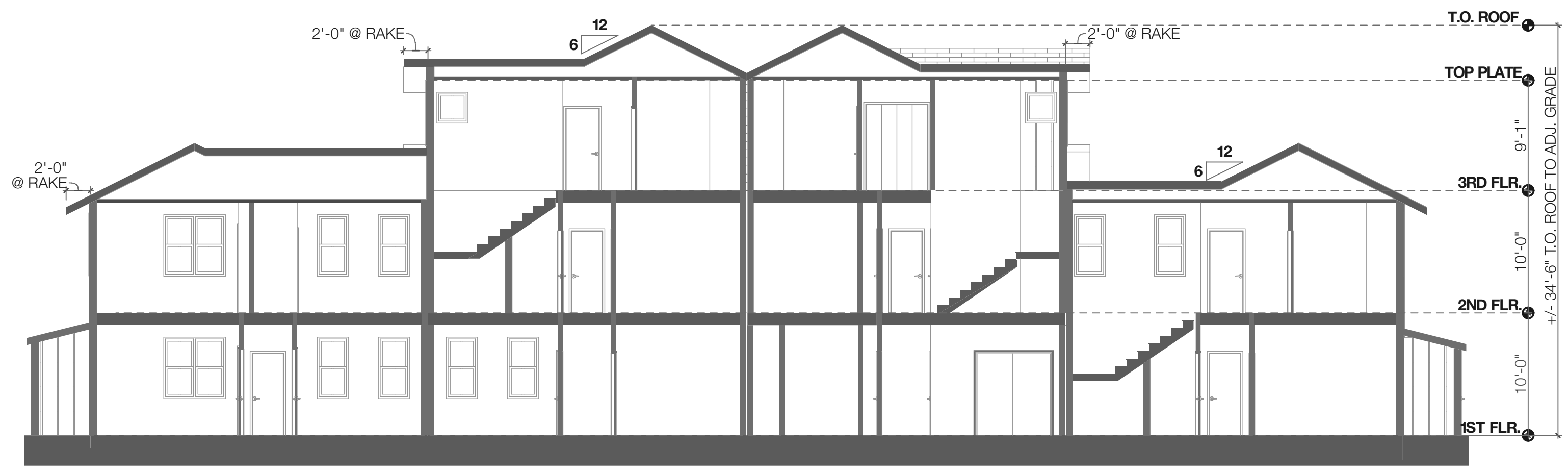
6 BUILDING SECTION 1
SCALE: 1/8" = 1'-0"



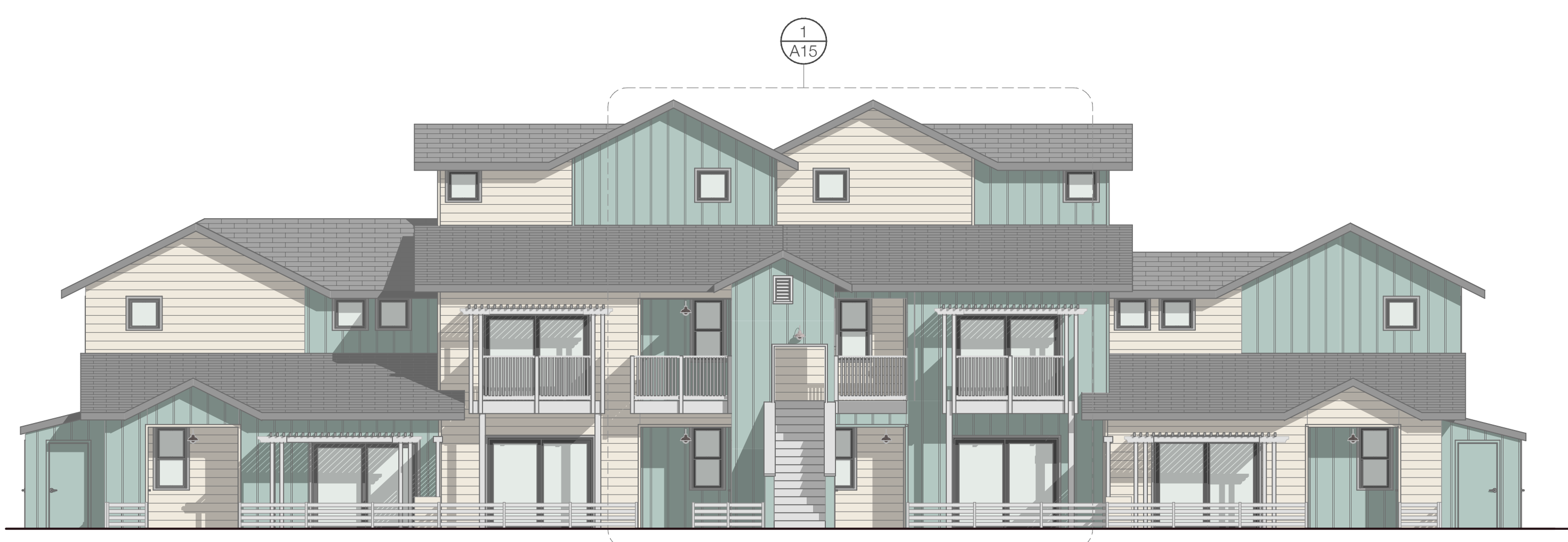
4 WEST ELEVATION
SCALE: 1/8" = 1'-0"



2 EAST ELEVATION
SCALE: 1/8" = 1'-0"



5 BUILDING SECTION 2
SCALE: 1/8" = 1'-0"



1 SOUTH ELEVATION
SCALE: 1/8" = 1'-0"

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PLANNING APPLICATION
RESUBMITTAL #2

BUILDING 2 -
ELEVATIONS &
SECTIONS

REVISIONS

DATE: 4/2/21
SHEET

A14



OUTDOOR LIGHTING FIXTURE:

HAMPTON BAY
 BRONZE OUTDOOR LED WALL LANTERN SCONCE

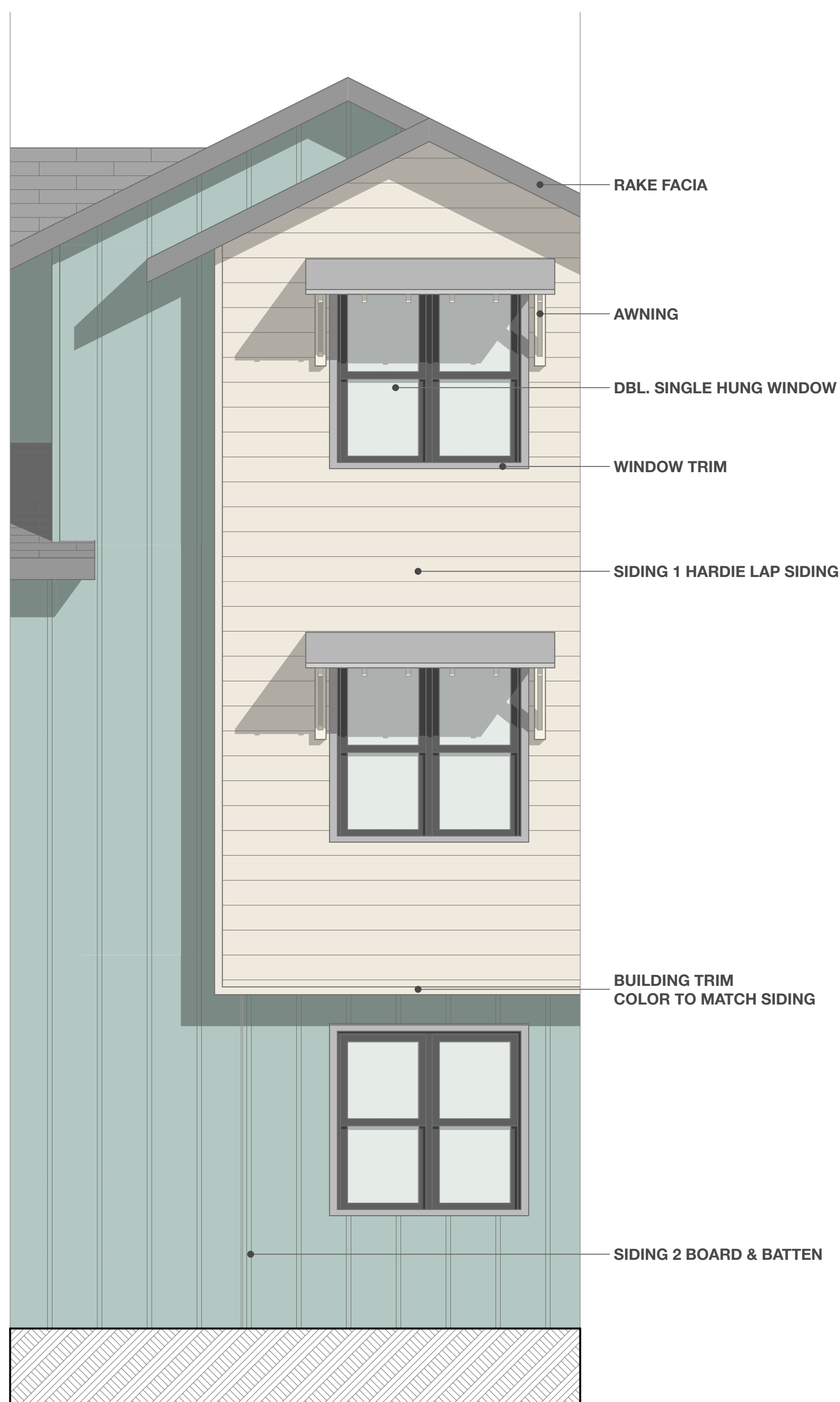
PRODUCT SPEC:
 DEPTH: 12.56 IN
 HEIGHT: 9.61
 WIDTH: 10.75



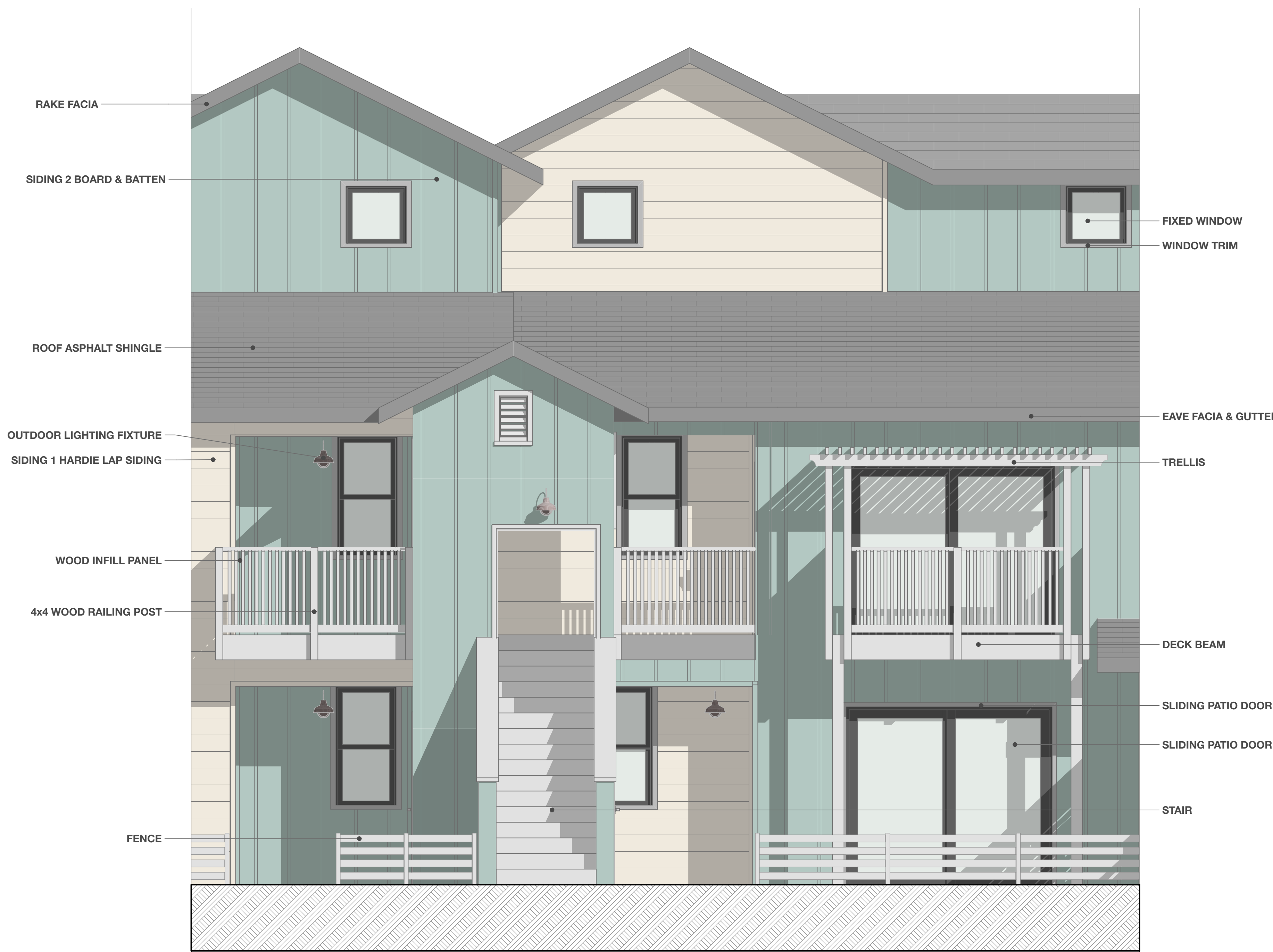
OUTDOOR MAILBOX

GIBRALTAR MAILBOXES
 ELITE MEDIUM GALVANIZED STEEL POST-MOUNT MAILBOX IN BRONZE

ONE MAILBOX PER UNIT MOUNTED ON FENCE POSTS IN FRONT OF UNIT ENTRIES:
 AT MULTI-UNIT BUILDINGS, MAILBOXES LOCATED ON FENCE IN A ROW.



- RAKE FACIA
- AWNING
- DBL. SINGLE HUNG WINDOW
- WINDOW TRIM
- SIDING 1 HARDIE LAP SIDING
- BUILDING TRIM
COLOR TO MATCH SIDING
- SIDING 2 BOARD & BATTEN



- RAKE FACIA
- SIDING 2 BOARD & BATTEN
- ROOF ASPHALT SHINGLE
- OUTDOOR LIGHTING FIXTURE
- SIDING 1 HARDIE LAP SIDING
- WOOD INFILL PANEL
- 4x4 WOOD RAILING POST
- FENCE
- FIXED WINDOW
- WINDOW TRIM
- EAVE FACIA & GUTTER
- TRELLIS
- DECK BEAM
- SLIDING PATIO DOOR TRIM
- SLIDING PATIO DOOR
- STAIR

HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD

8161 REDWOOD BLVD.
 NOVATO, CA 94945
 APN: 125-180-49

PLANNING APPLICATION
 RESUBMITTAL #2

BUILDING 2 - MATERIALS

REVISIONS

DATE: 4/2/21
 SHEET

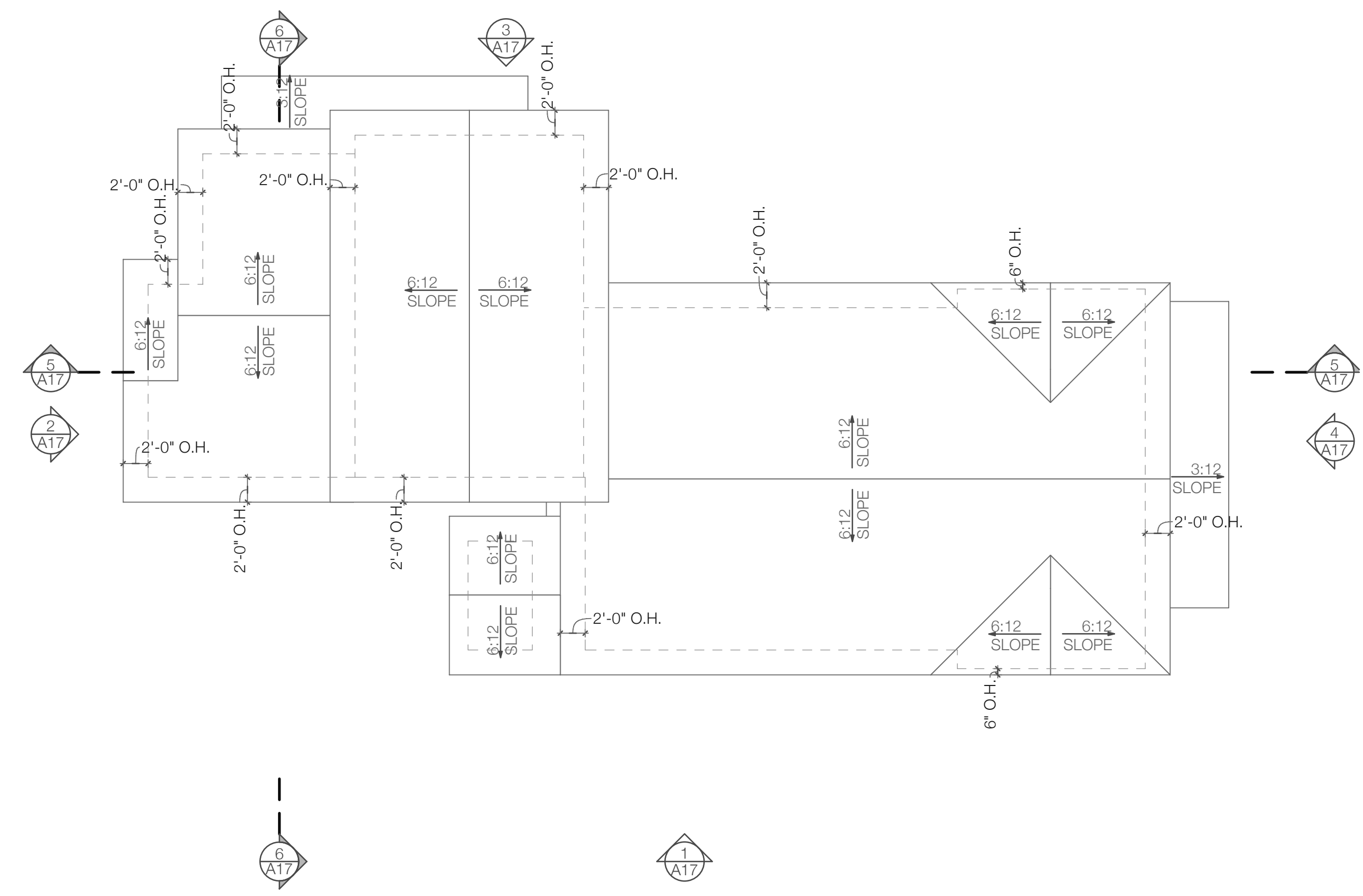
A15

2 BLDG. 2 W/ COLOR SCHEME @ BACK
 SCALE: 3/8" = 1'-0"

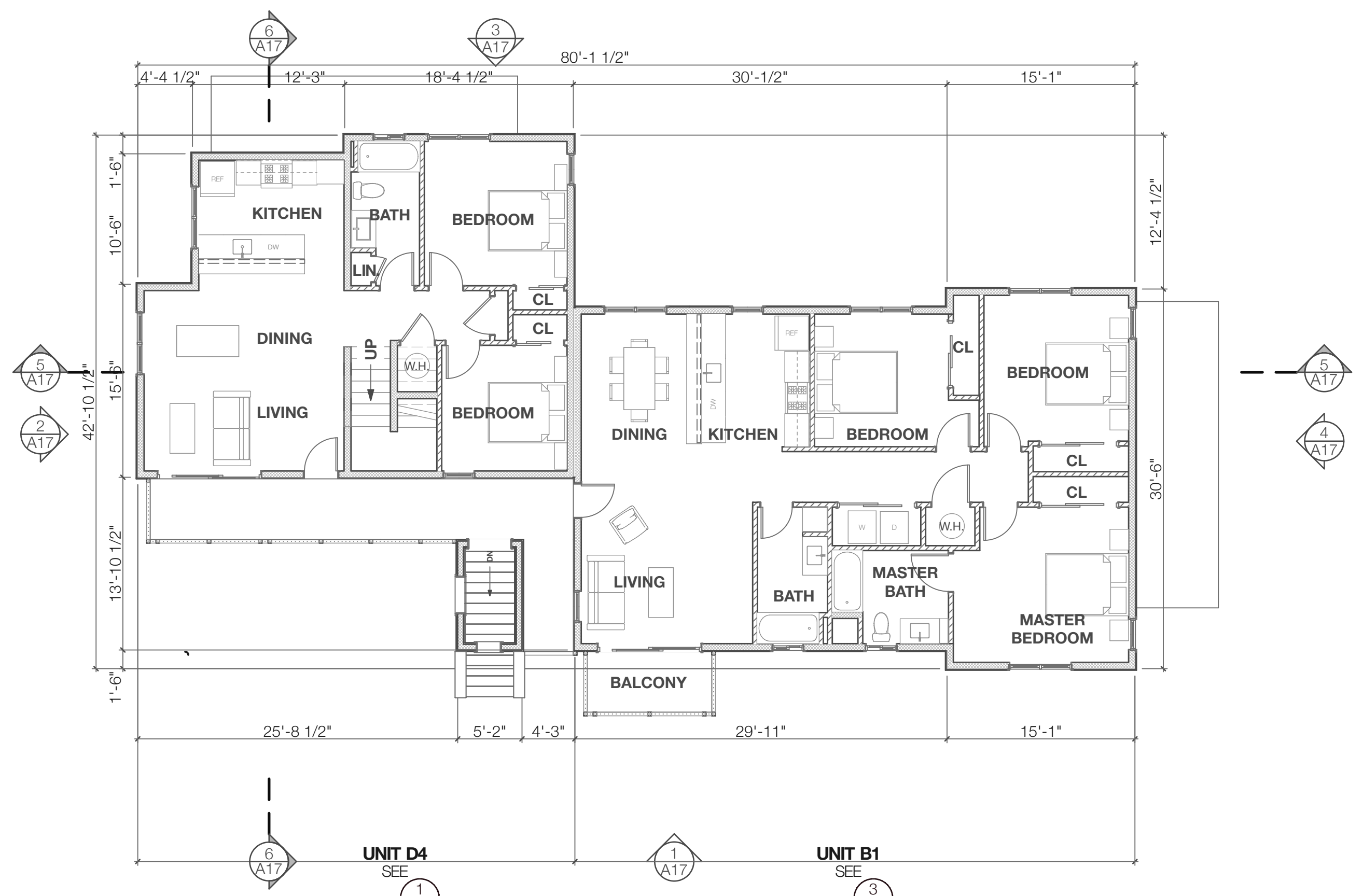
COLOR SCHEME 2 SEE SHEET A27

1 BLDG. 2 W/ COLOR SCHEME @ FRONT
 SCALE: 3/8" = 1'-0"

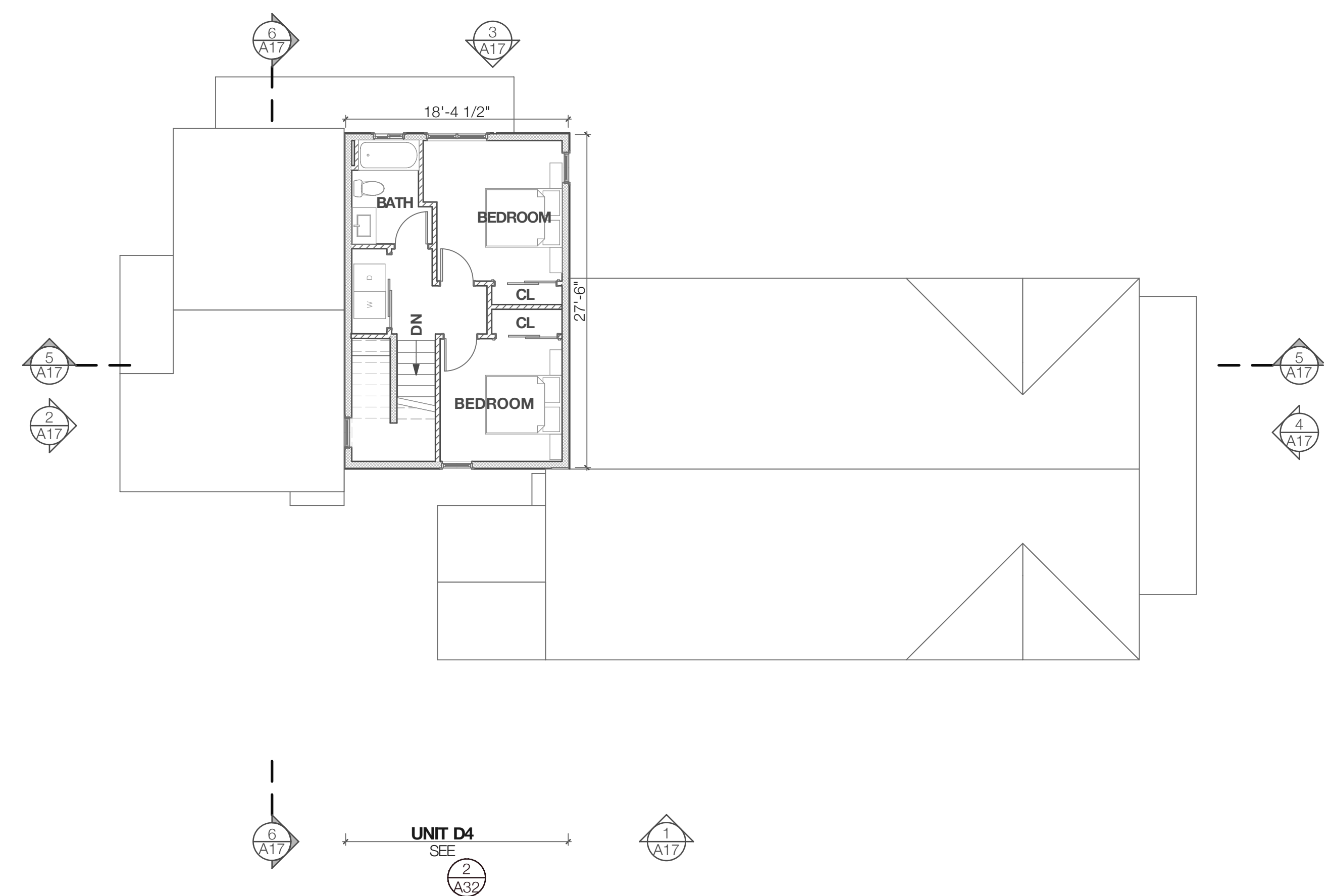
WALL LEGEND
 [Symbol] NEW EXTERIOR WALL, 2X6
 [Symbol] NEW PARTITION WALL 2X4



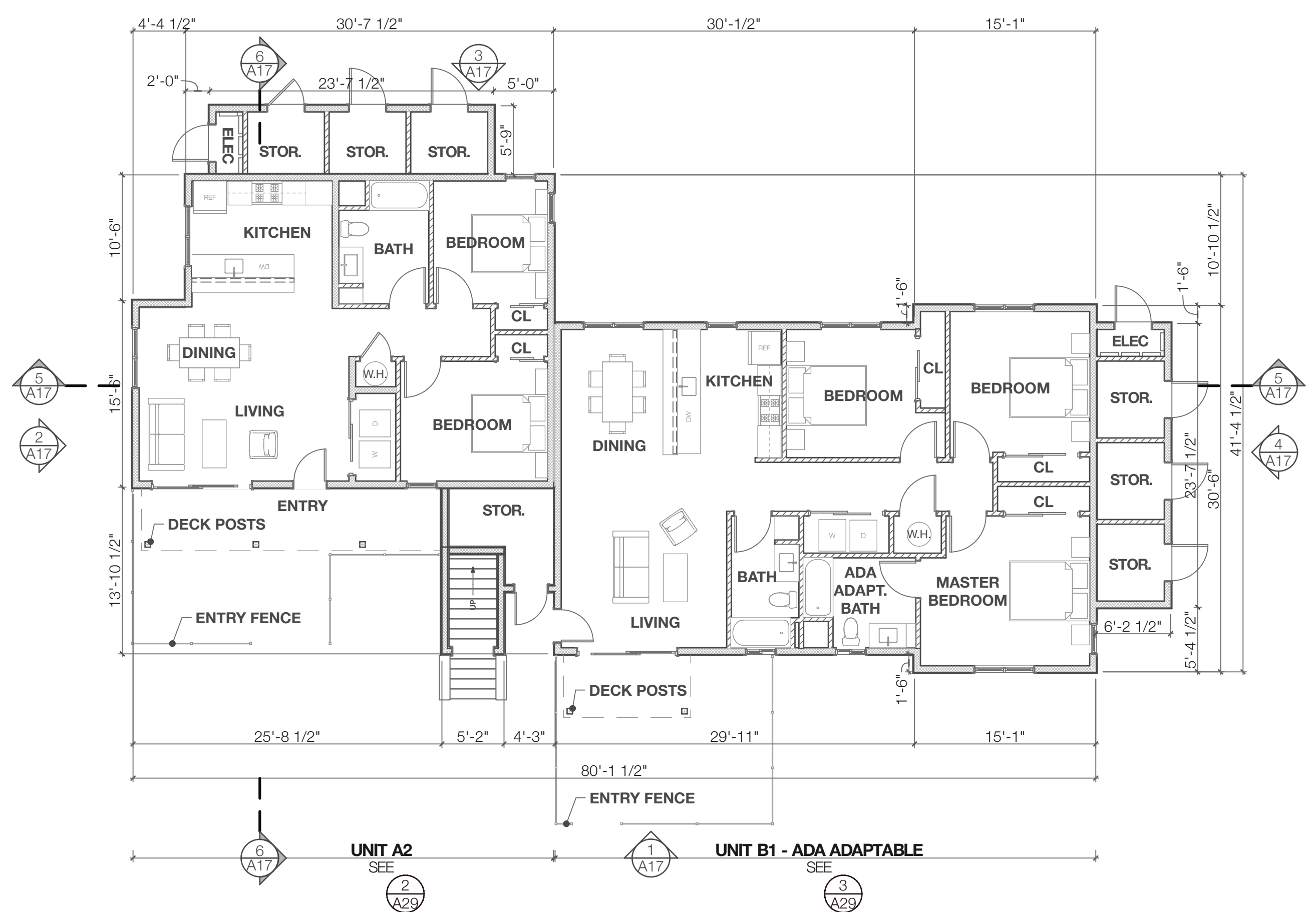
4 ROOF PLAN
 SCALE: 1/8" = 1'-0"



2 BUILDING 3 - SECOND FLOOR
 SCALE: 1/8" = 1'-0"



3 BUILDING 3 - THIRD FLOOR
 SCALE: 1/8" = 1'-0"



1 BUILDING 3 - FIRST FLOOR
 SCALE: 1/8" = 1'-0"

WINDOW LEGEND

★ EGRESS WINDOW

Dorman Associates

CHRIS DORMAN, AIA
229 FLAMINGO ROAD
MILL VALLEY, CA 94941
415.380.7914
415.380.7915 FAX
CD@DORMANASSOCIATES.COM



7 3D VIEW
SCALE: 3/16" = 1'-0"



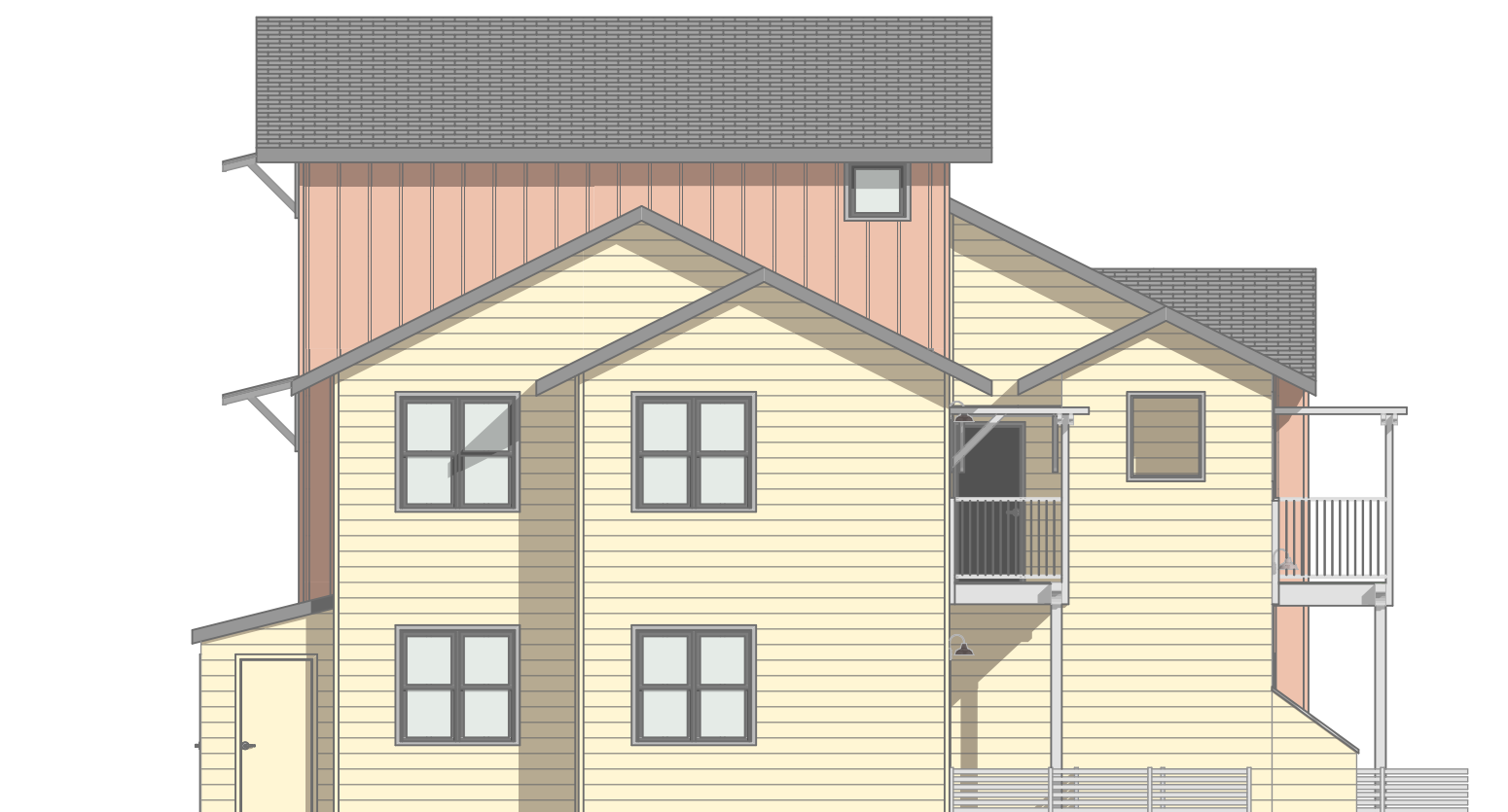
3 NORTH ELEVATION
SCALE: 1/8" = 1'-0"



6 BUILDING SECTION
SCALE: 1/8" = 1'-0"



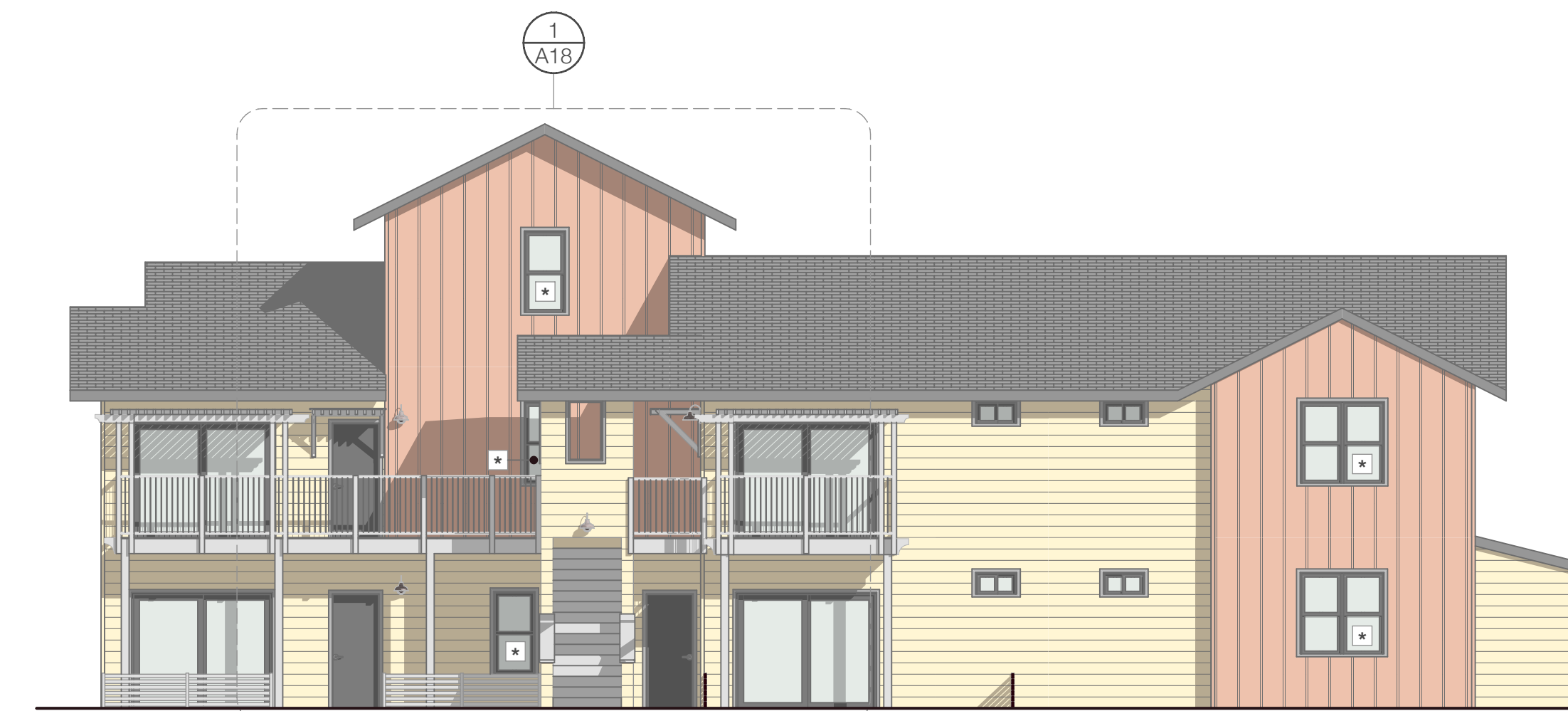
4 EAST ELEVATION
SCALE: 1/8" = 1'-0"



2 WEST ELEVATION
SCALE: 1/8" = 1'-0"



5 BUILDING SECTION
SCALE: 1/8" = 1'-0"



1 SOUTH ELEVATION
SCALE: 1/8" = 1'-0"

HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD
8161 REDWOOD BLVD.
NOVATO, CA 94945
APN: 125-180-49

PLANNING APPLICATION
RESUBMITTAL #2

BUILDING 3 -
ELEVATIONS &
SECTIONS

REVISIONS

DATE: 4/2/21
SHEET

A17



OUTDOOR LIGHTING FIXTURE:

HAMPTON BAY
BRONZE OUTDOOR LED WALL LANTERN SCENCE

PRODUCT SPEC:
DEPTH:12.56 IN
HEIGHT: 9.61
WIDTH:10.75



OUTDOOR MAIL BOX

GIBRALTAR MAILBOXES
ELITE MEDIUM GALVANIZED STEEL POST-MOUNT
MAILBOX IN BRONZE

ONE MAIL PER UNIT MOUNTED ON FENCE POSTS IN
FRONT OF UNIT ENTRIES:
AT MULTI-UNIT BUILDINGS, MAILBOXES LOCATED
ON FENCE IN A ROW.



COLOR SCHEME 3. SEE SHEET A27.

1 BLDG. 3 W/ COLOR SCHEME 3 @ FRONT
SCALE: 3/8" = 1'-0"

Dorman Associates
ARCHITECTURE AND INTERIOR DESIGN
CHRIS DORMAN, AIA
229 FLAMINGO ROAD
MILL VALLEY, CA 94941
415.380.7914
415.380.7915 FAX
CD@DORMANASSOCIATES.COM

HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD
8161 REDWOOD BLVD.
NOVATO, CA 94945
APN: 125-180-49

PLANNING APPLICATION
RESUBMITTAL #2

BUILDING 3 -
COLOR SCHEME

REVISIONS

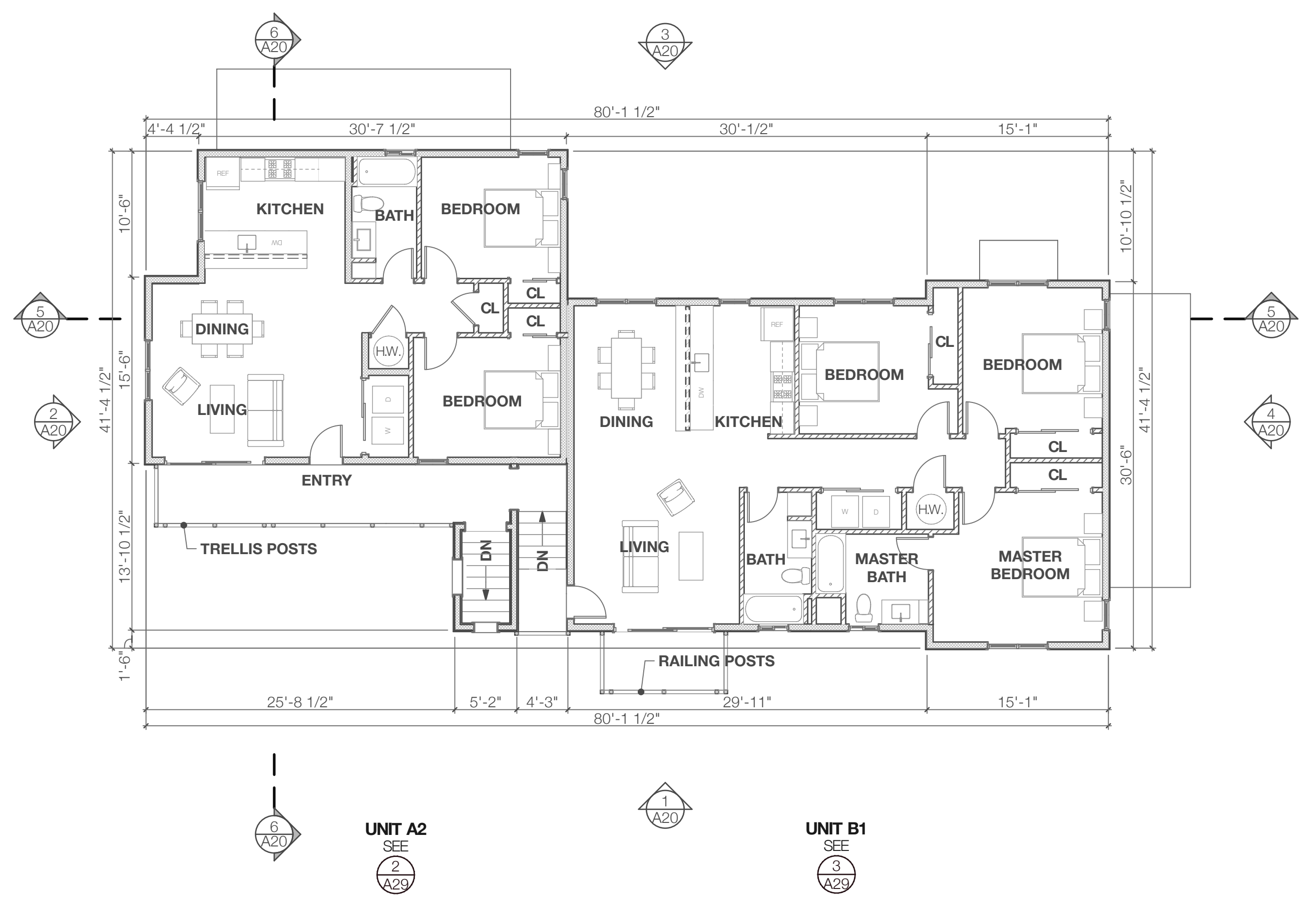
DATE: 4/2/21
SHEET

A18

WALL LEGEND

NEW EXTERIOR WALL, 2X6

NEW PARTITION WALL 2X4



2 BUILDING 4 - SECOND FLOOR PLAN
 SCALE: 1/8" = 1'-0"

HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD

8161 REDWOOD BLVD.
 NOVATO, CA 94945
 APN: 125-180-49

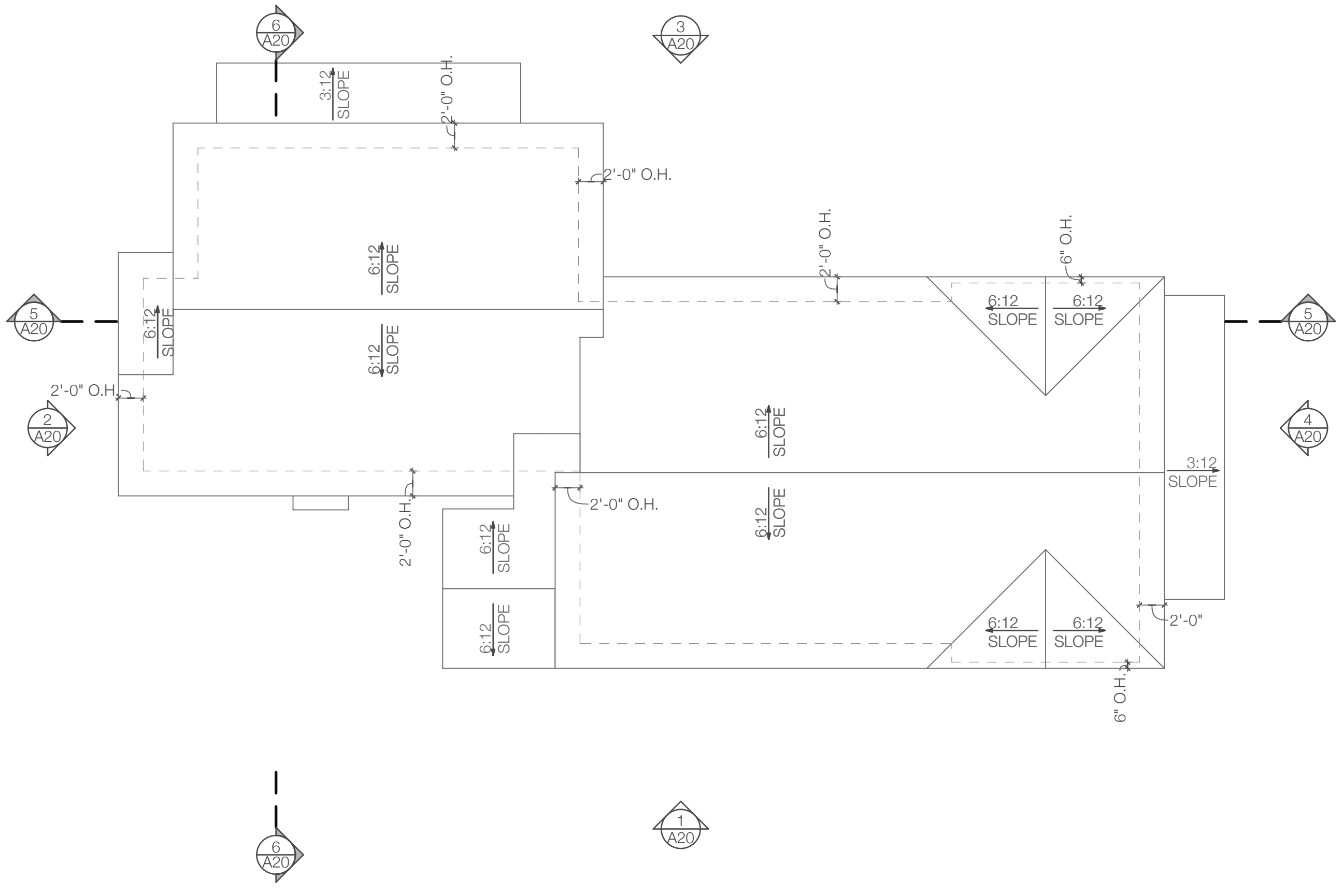
PLANNING APPLICATION
 RESUBMITTAL #2

BUILDING 4 - FLOOR PLANS

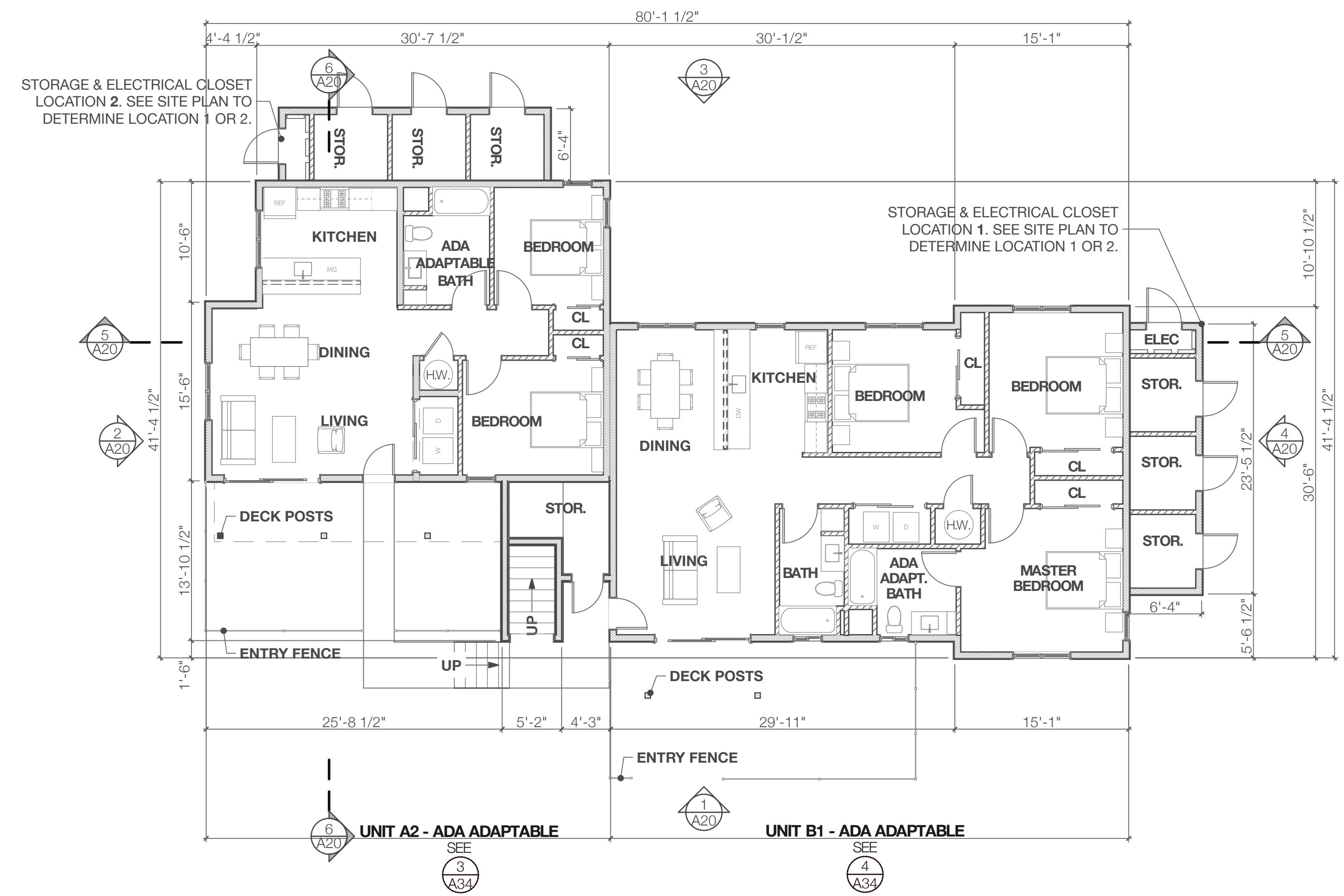
REVISIONS

DATE: 4/2/21
 SHEET

A19



3 BUILDING 4 - ROOF PLAN
 SCALE: 1/8" = 1'-0"



1 BUILDING 4 - FIRST FLOOR PLAN
 SCALE: 1/8" = 1'-0"

WINDOW LEGEND

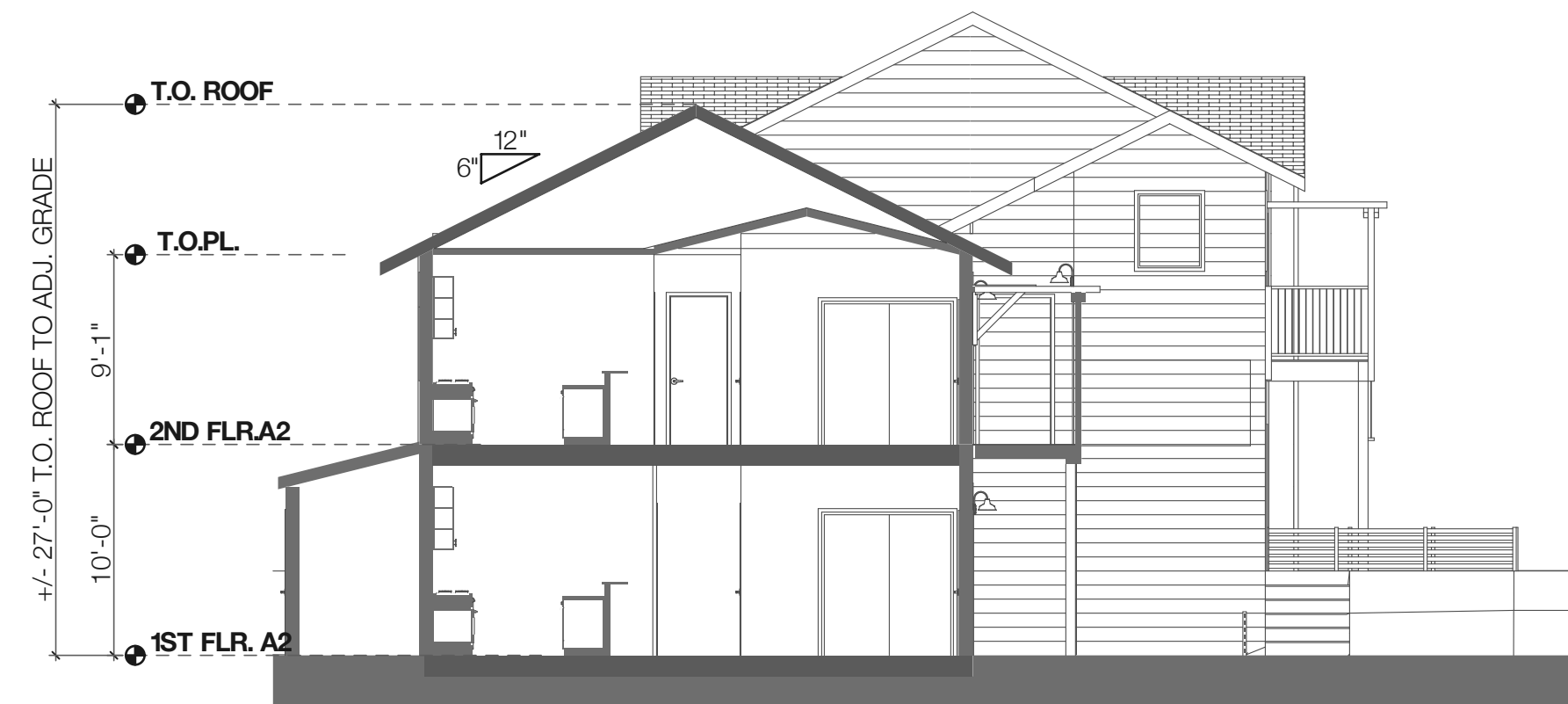
★ EGRESS WINDOW



7 3D VIEW
SCALE: 1/56.88



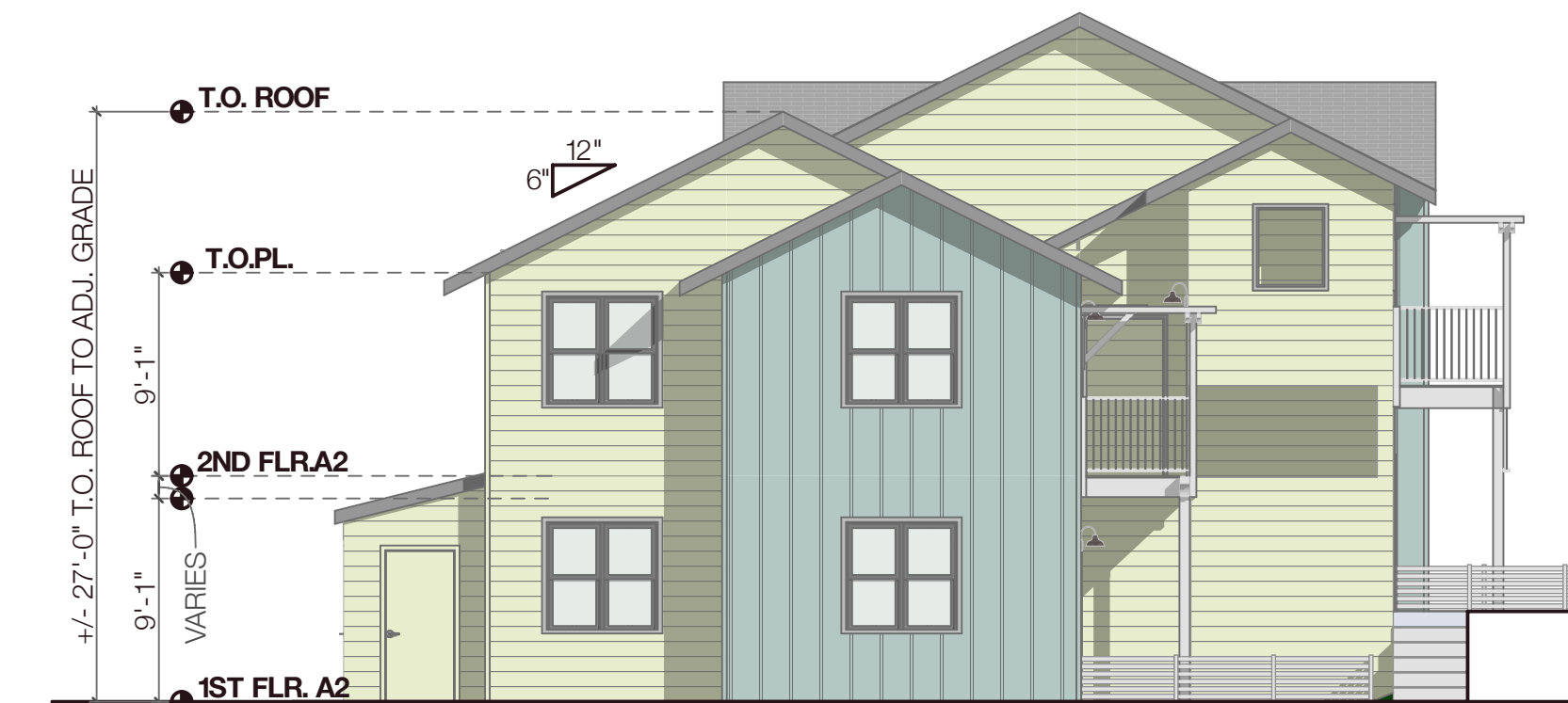
3 NORTH ELEVATION
SCALE: 1/8" = 1'-0"



6 BUILDING SECTION
SCALE: 1/8" = 1'-0"



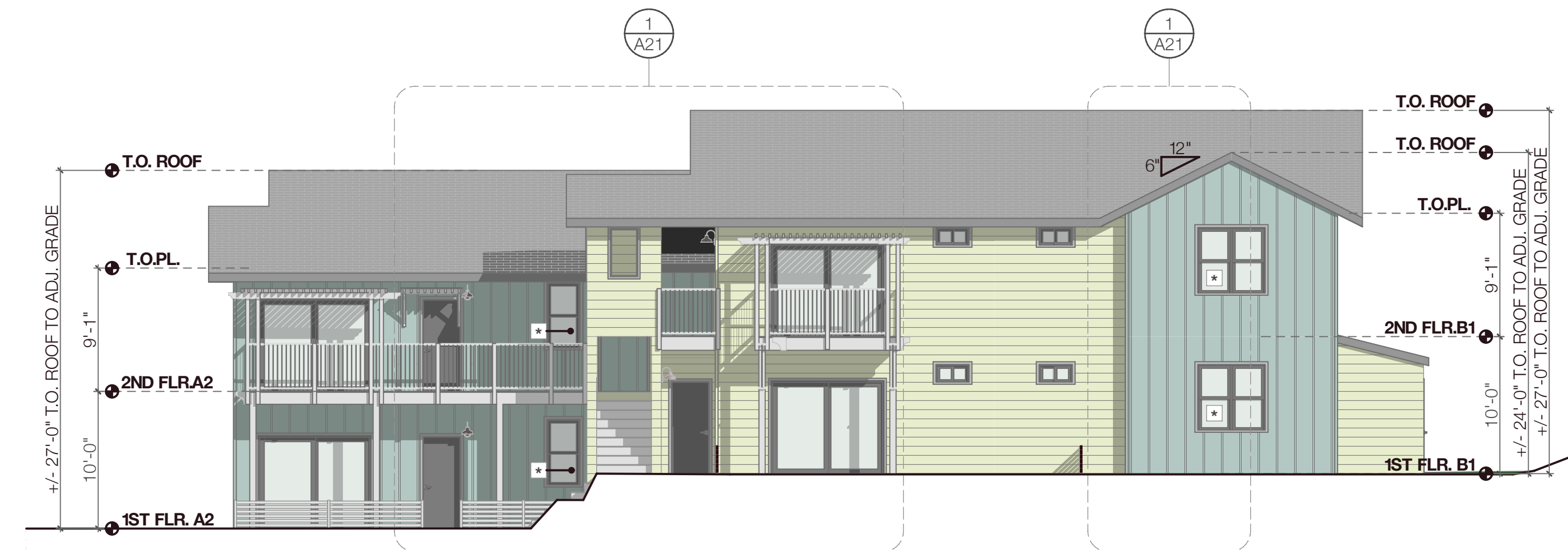
4 EAST ELEVATION
SCALE: 1/8" = 1'-0"



2 WEST ELEVATION
SCALE: 1/8" = 1'-0"



5 BUILDING SECTION
SCALE: 1/8" = 1'-0"



1 SOUTH ELEVATION
SCALE: 1/8" = 1'-0"

HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD

8161 REDWOOD BLVD.
NOVATO, CA 94945
APN: 125-180-49

PLANNING APPLICATION
RESUBMITTAL #2

BUILDING 4 -
ELEVATIONS &
SECTIONS

REVISIONS

DATE: 4/2/21
SHEET

A20



OUTDOOR LIGHTING FIXTURE:
 HAMPTON BAY
 BRONZE OUTDOOR LED WALL LANTERN SCONCE
 PRDUCT SPEC:
 DEPTH:12.56 IN
 HEIGHT: 9.61
 WIDTH:10.75



OUTDOOR MAILBOX
 GIBRALTAR MAILBOXES
 ELITE MEDIUM GALVANIZED STEEL POST-MOUNT
 MAILBOX IN BRONZE
 ONE MAILBOX PER UNIT MOUNTED ON FENCE
 POSTS IN FRONT OF UNIT ENTRIES.
 AT MULTI-UNIT BUILDINGS, MAILBOXES LOCATED
 ON FENCE IN A ROW.



COLOR SCHEME SEE SHEET A27 COLOR SCHEME 4

1 BLDG. 4 W/ COLOR SCHEME 4 @ FRONT
SCALE: 3/8" = 1'-0"

HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD
 8161 REDWOOD BLVD.
 NOVATO, CA 94945
 APN: 125-180-49

PLANNING APPLICATION
 RESUBMITTAL #2

BUILDING 4 -
 MATERIALS

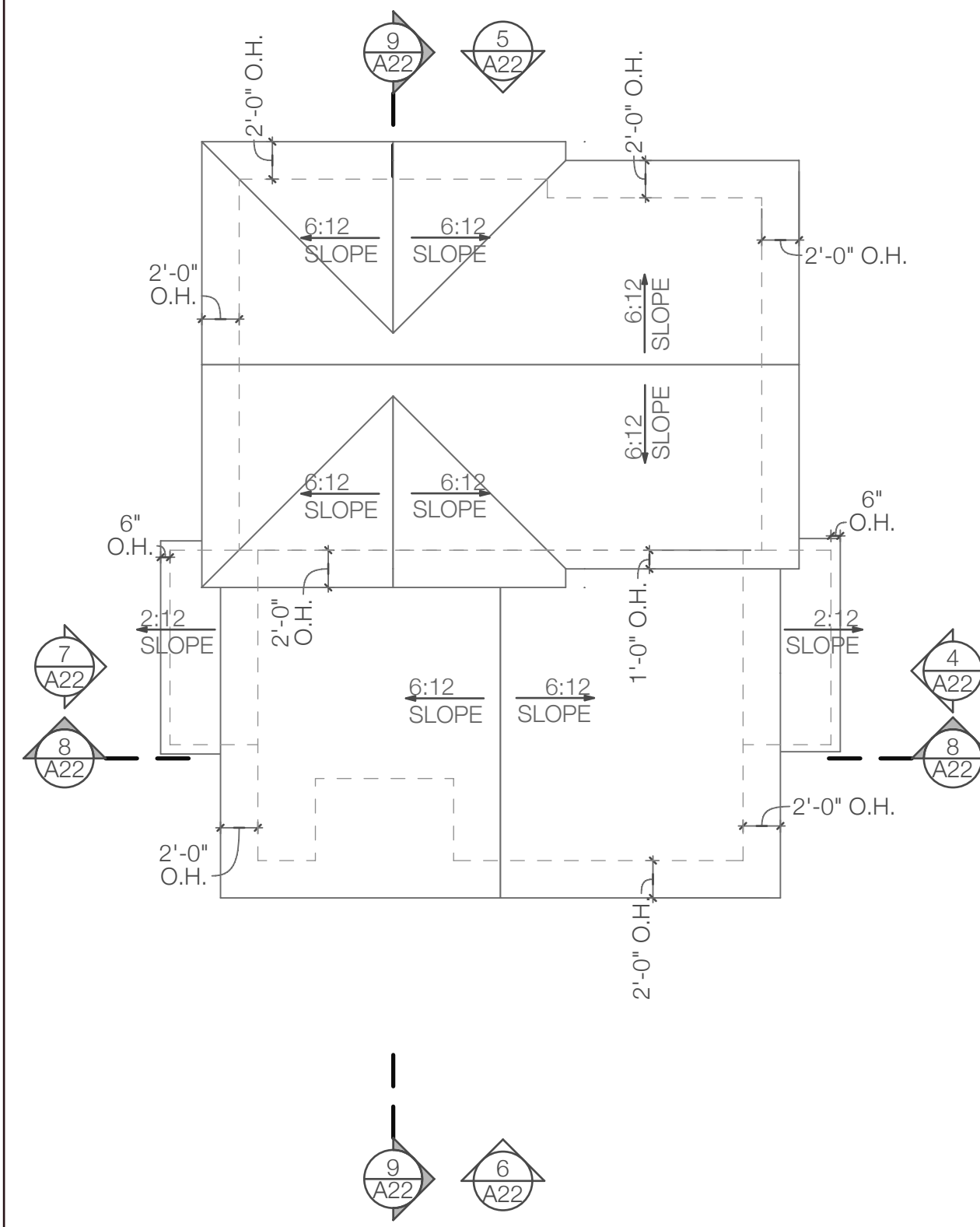
REVISIONS

DATE: 4/2/21
 SHEET

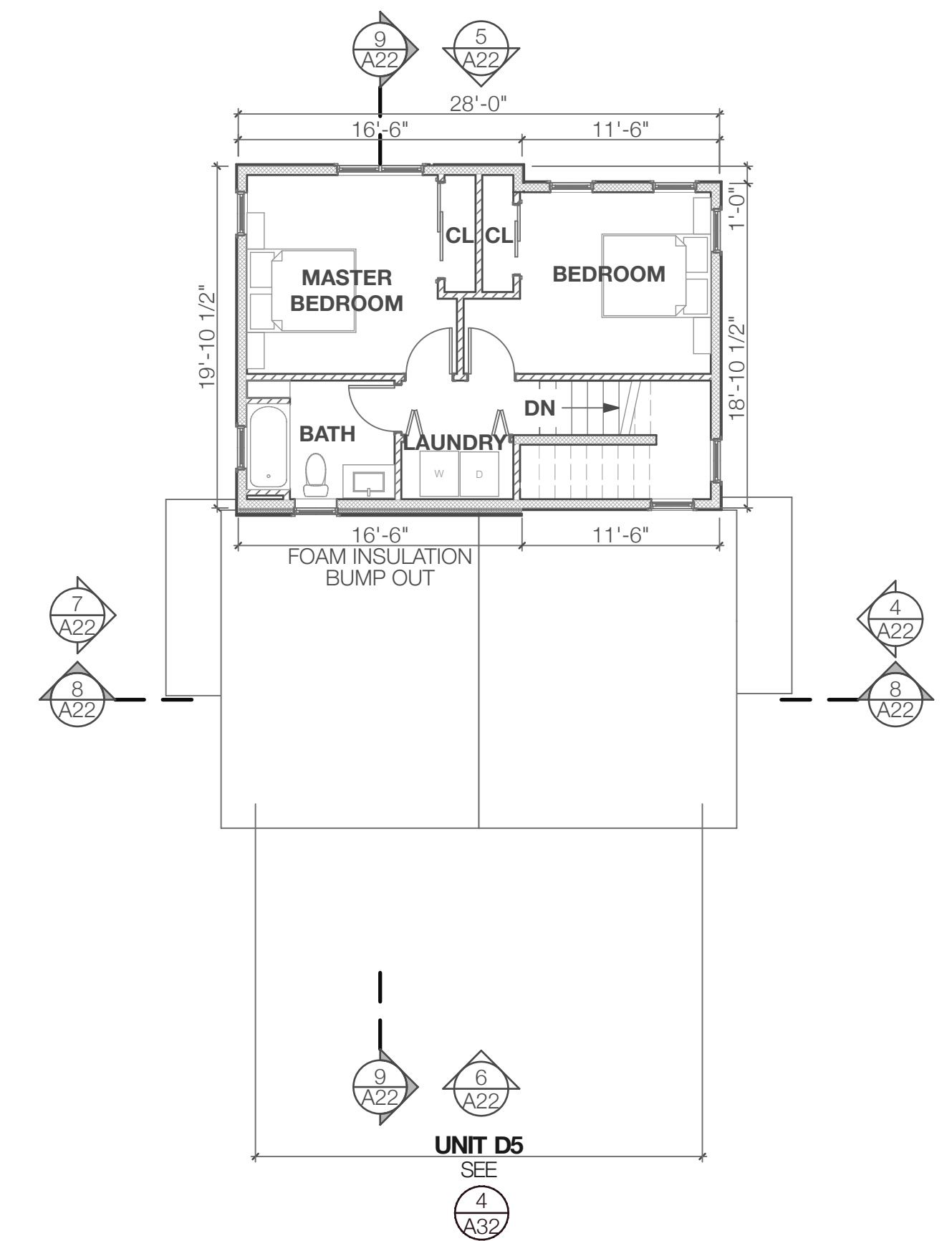
A21



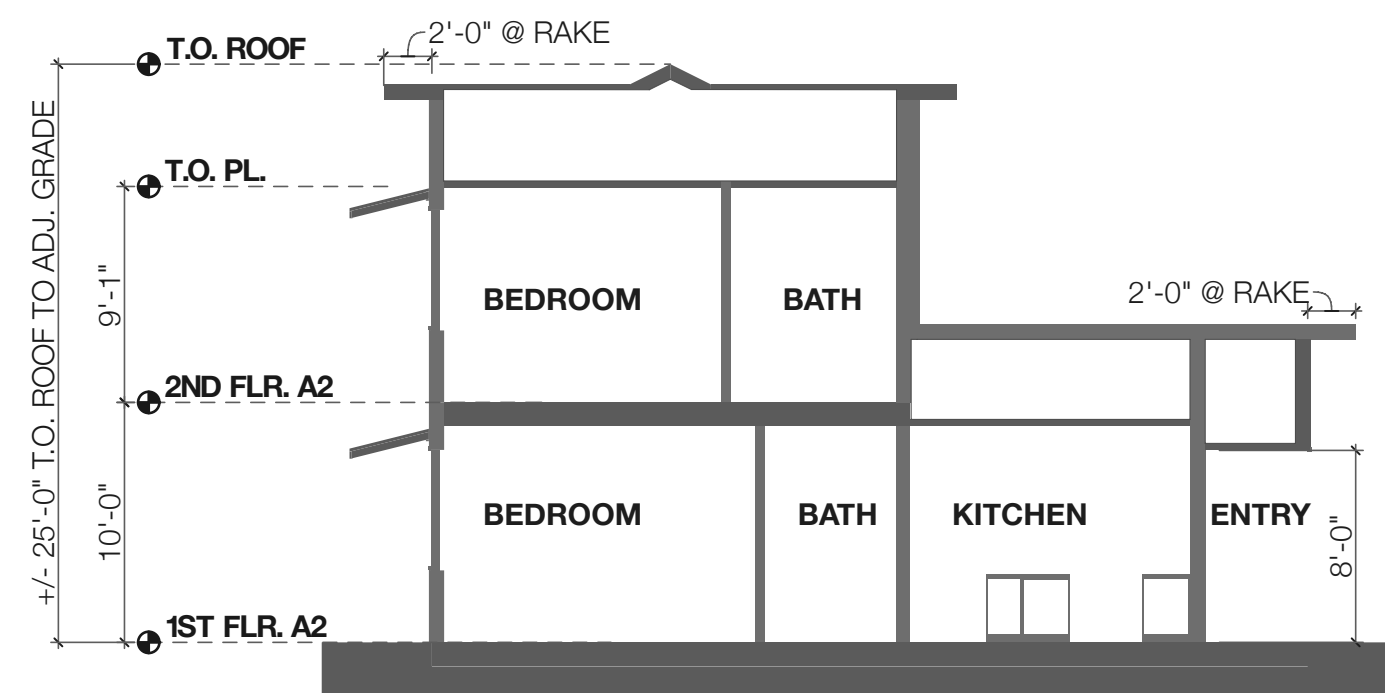
10 3D VIEW
SCALE: 1:48.69



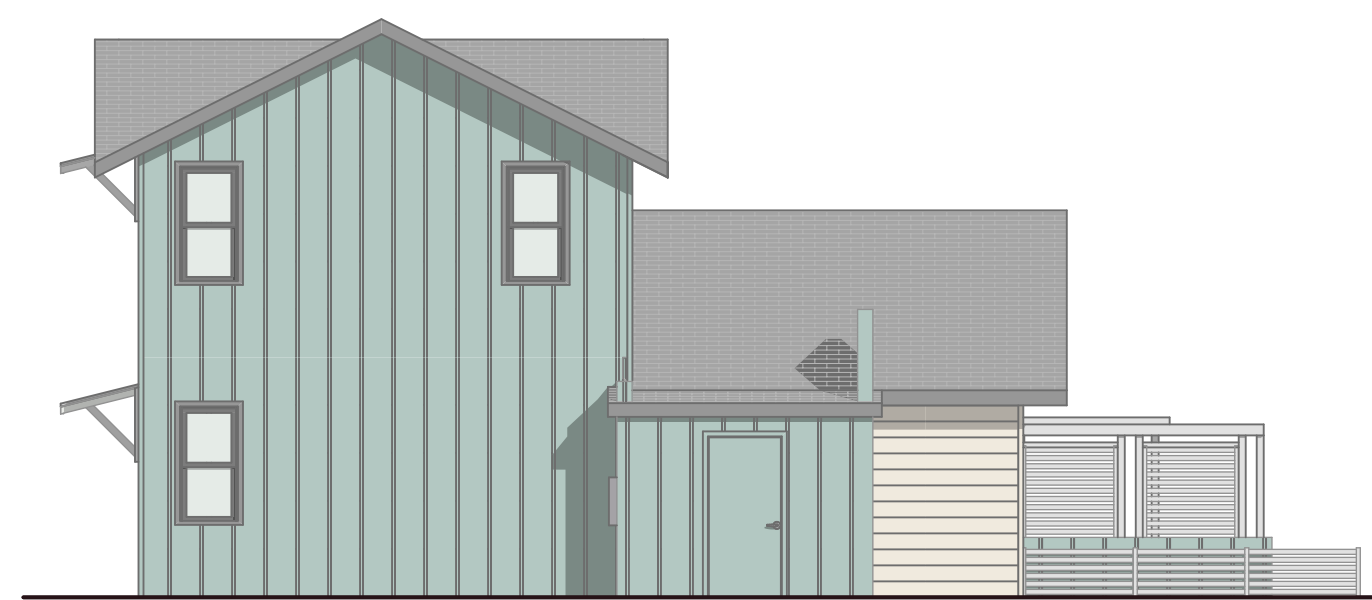
3 BUILDING 5 - ROOF PLAN
SCALE: 1/8" = 1'-0"



2 BUILDING 5 - UPPER FLOOR PLAN
SCALE: 1/8" = 1'-0"



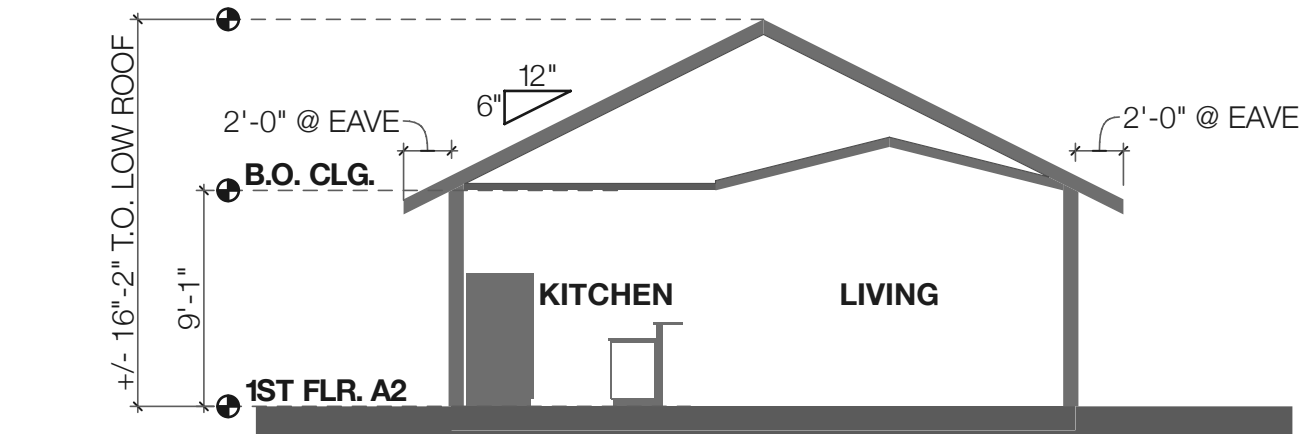
9 BUILDING SECTION
SCALE: 1/8" = 1'-0"



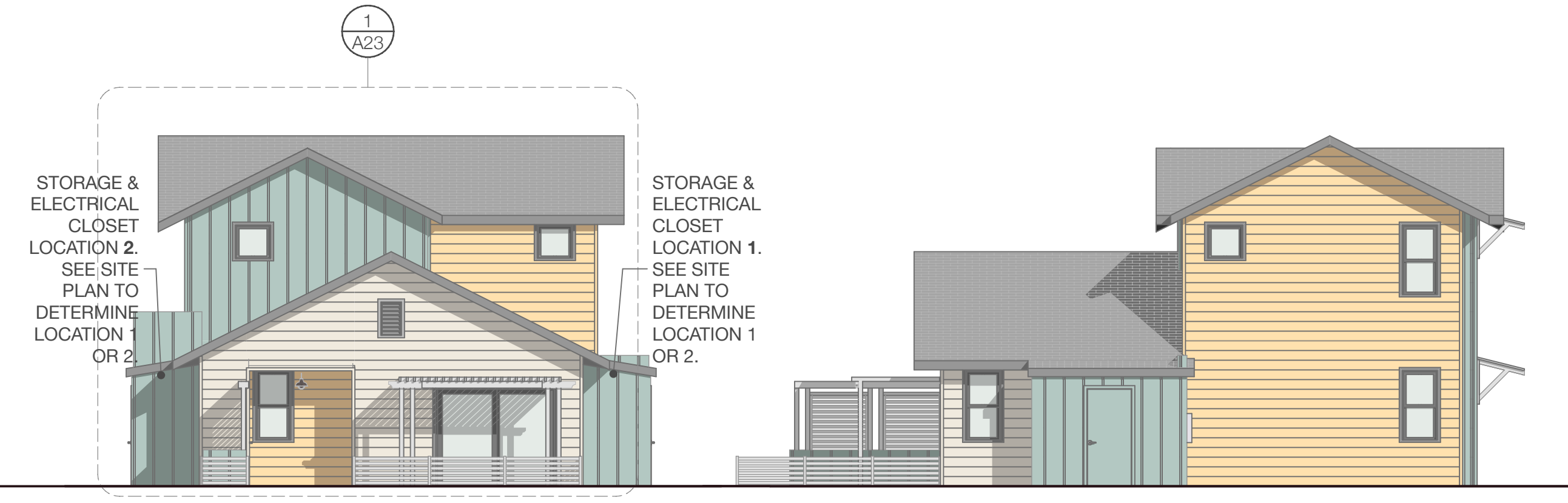
7 WEST ELEVATION
SCALE: 1/8" = 1'-0"



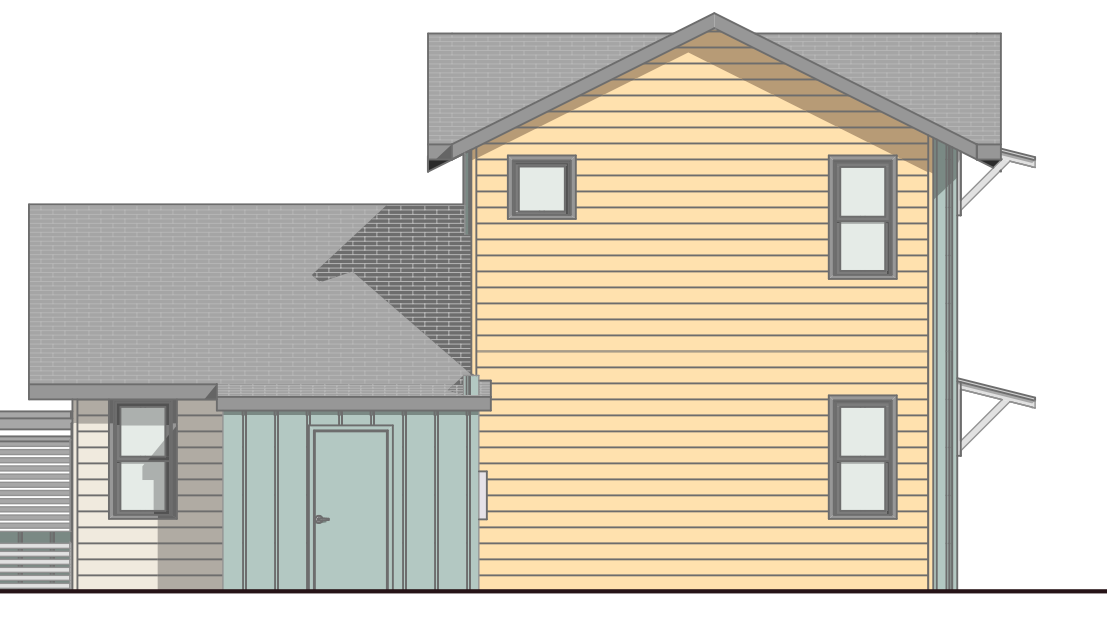
5 NORTH ELEVATION
SCALE: 1/8" = 1'-0"



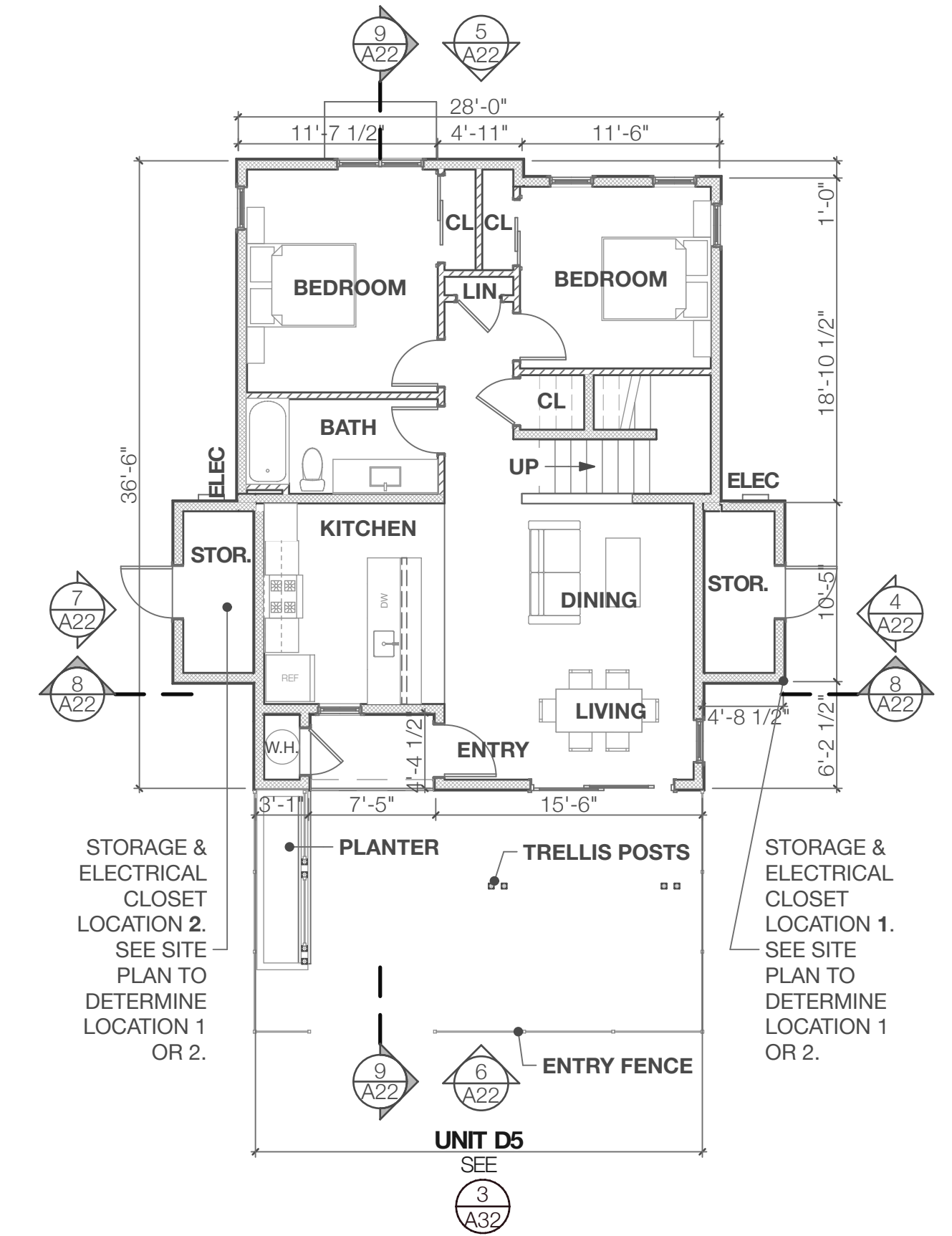
8 BUILDING SECTION
SCALE: 1/8" = 1'-0"



6 SOUTH ELEVATION
SCALE: 1/8" = 1'-0"



4 EAST ELEVATION
SCALE: 1/8" = 1'-0"



1 BUILDING 5 - MAIN FLOOR PLAN
SCALE: 1/8" = 1'-0"

WINDOW LEGEND

★ EGRESS WINDOW

WALL LEGEND

NEW EXTERIOR WALL, 2X6

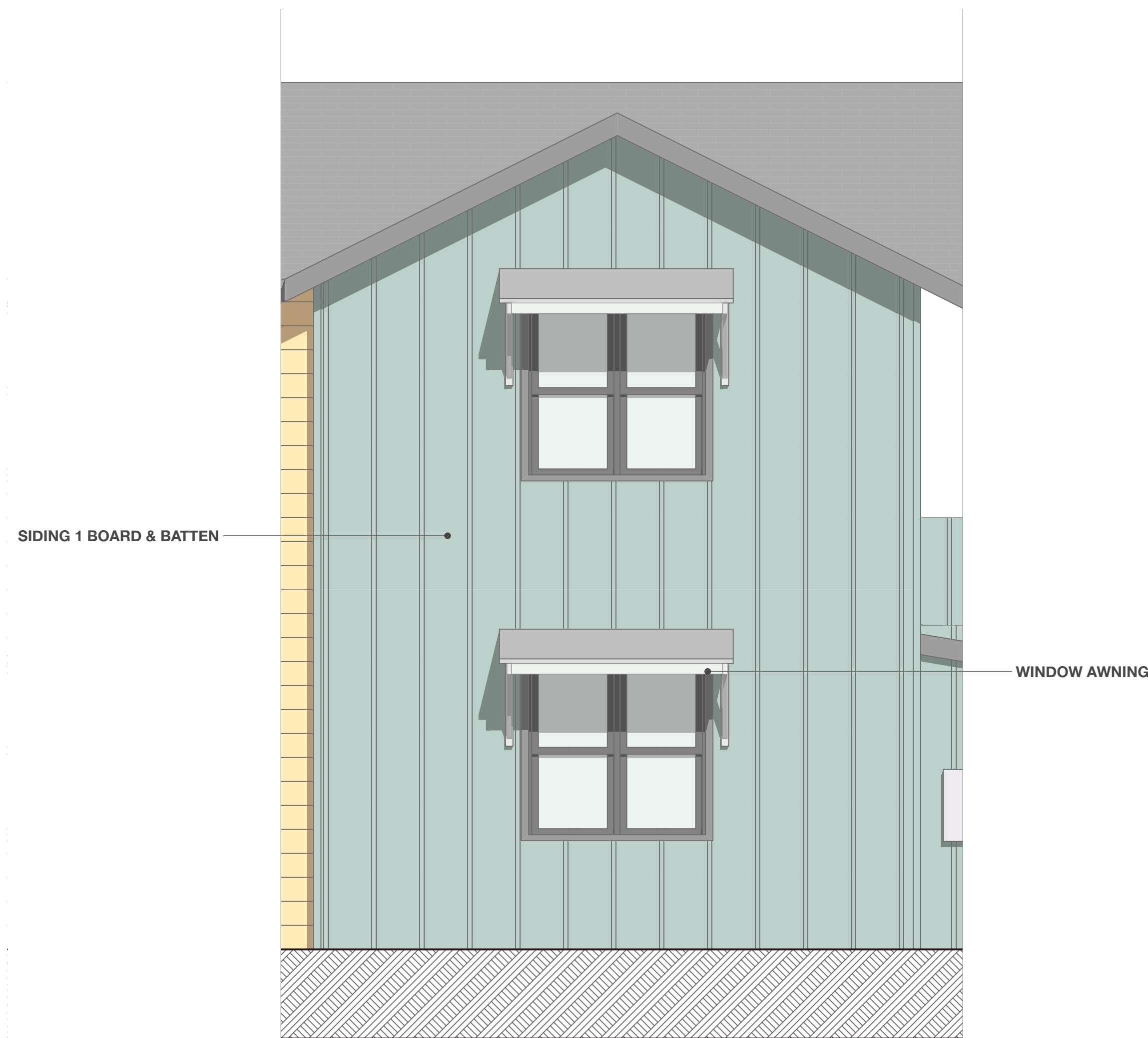
NEW PARTITION WALL, 2X4



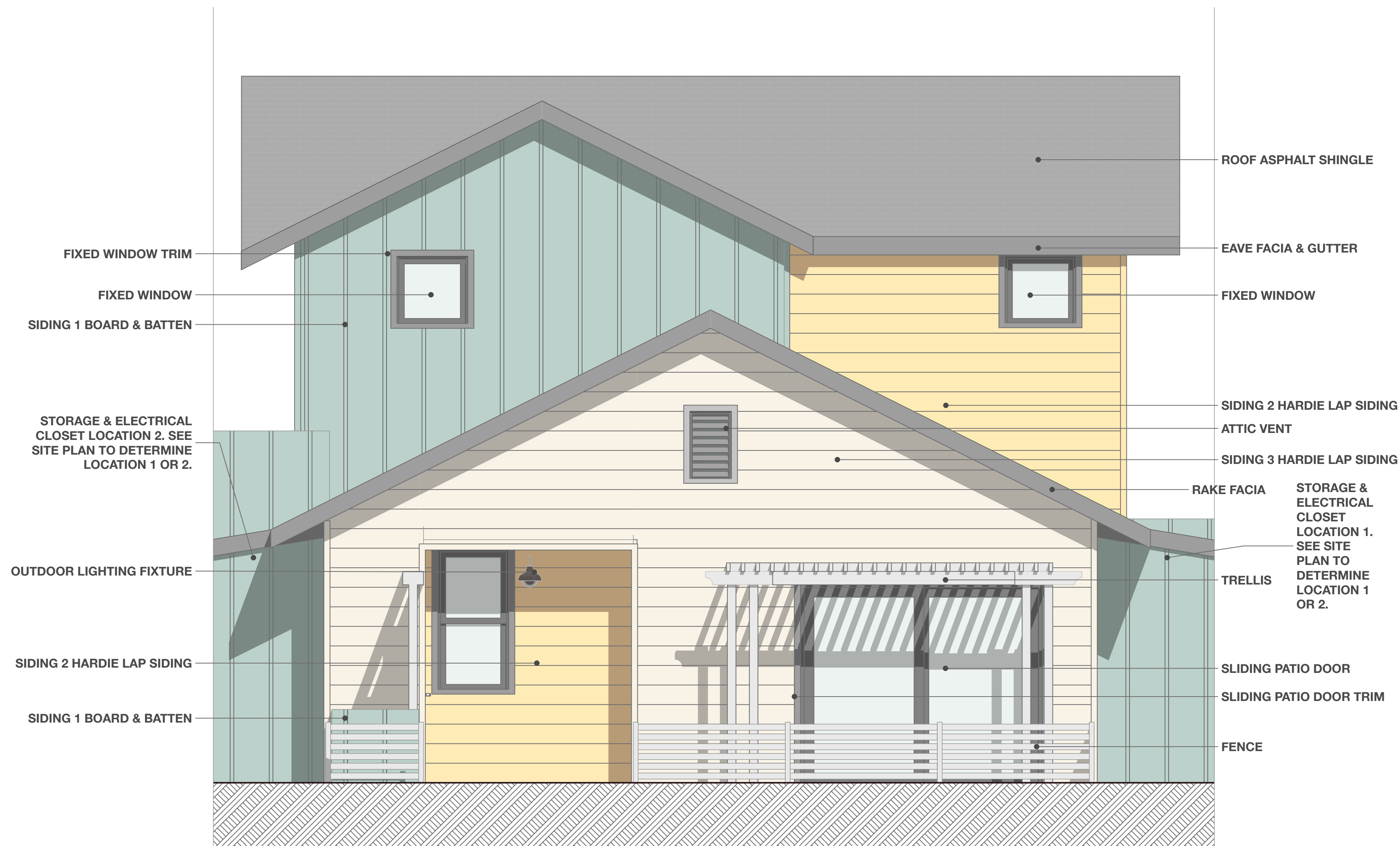
OUTDOOR LIGHTING FIXTURE:
 HAMPTON BAY
 BRONZE OUTDOOR LED WALL LANTERN SCENCE
 PRDUCT SPEC:
 DEPTH:12.56 IN
 HEIGHT: 9.61
 WIDTH:10.75



OUTDOOR MAILBOX
 GIBRALTAR MAILBOXES
 ELITE MEDIUM GALVANIZED STEEL POST-MOUNT
 MAILBOX IN BRONZE
 ONE MAILBOX PER UNIT MOUNTED ON FENCE
 POSTS IN FRONT OF UNIT ENTRIES.
 AT MULTI-UNIT BUILDINGS, MAILBOXES LOCATED
 ON FENCE IN A ROW.

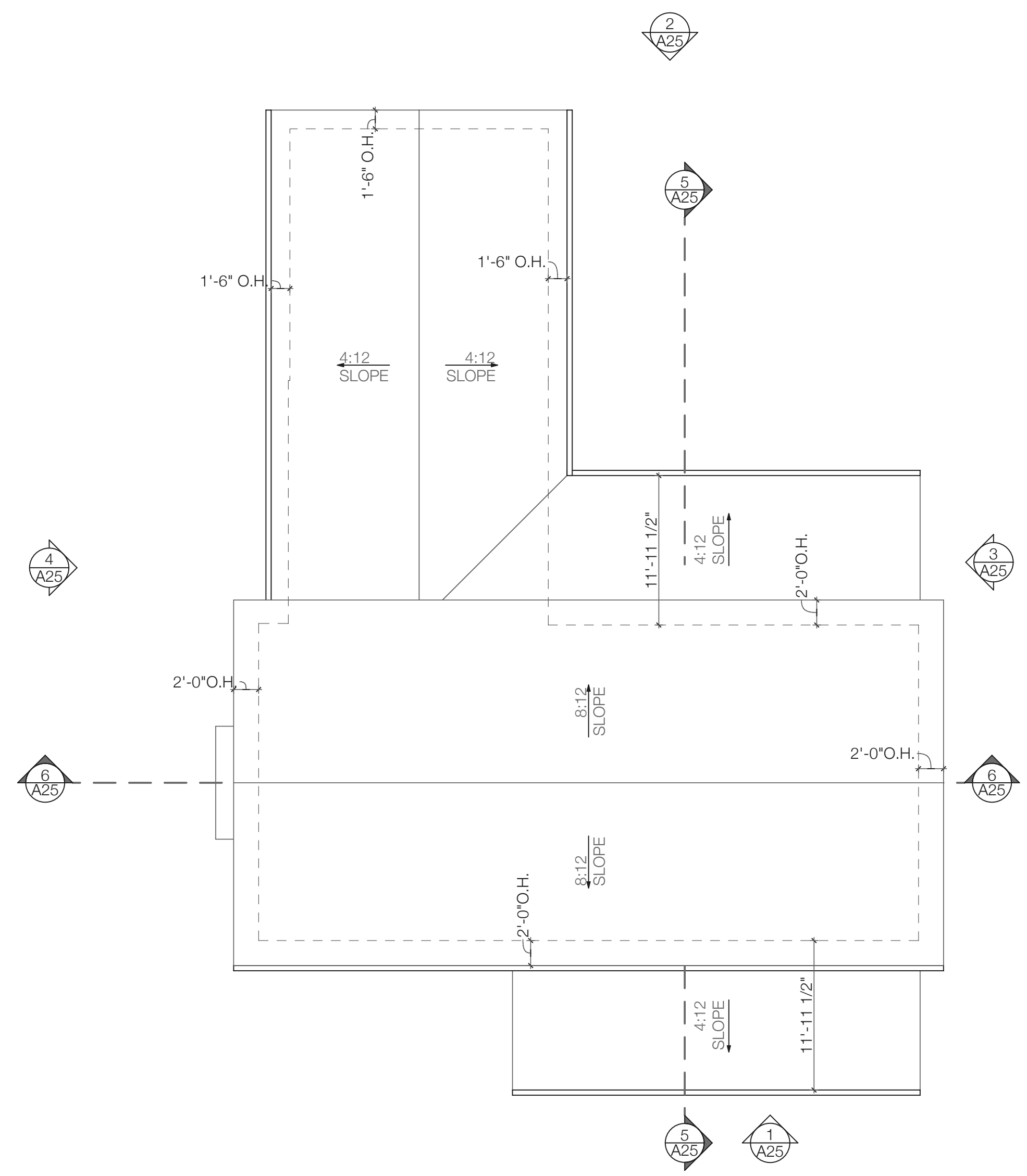


2 BLDG. 5 W/ COLOR SCHEME 5 @ BACK
 SCALE: 3/8" = 1'-0"

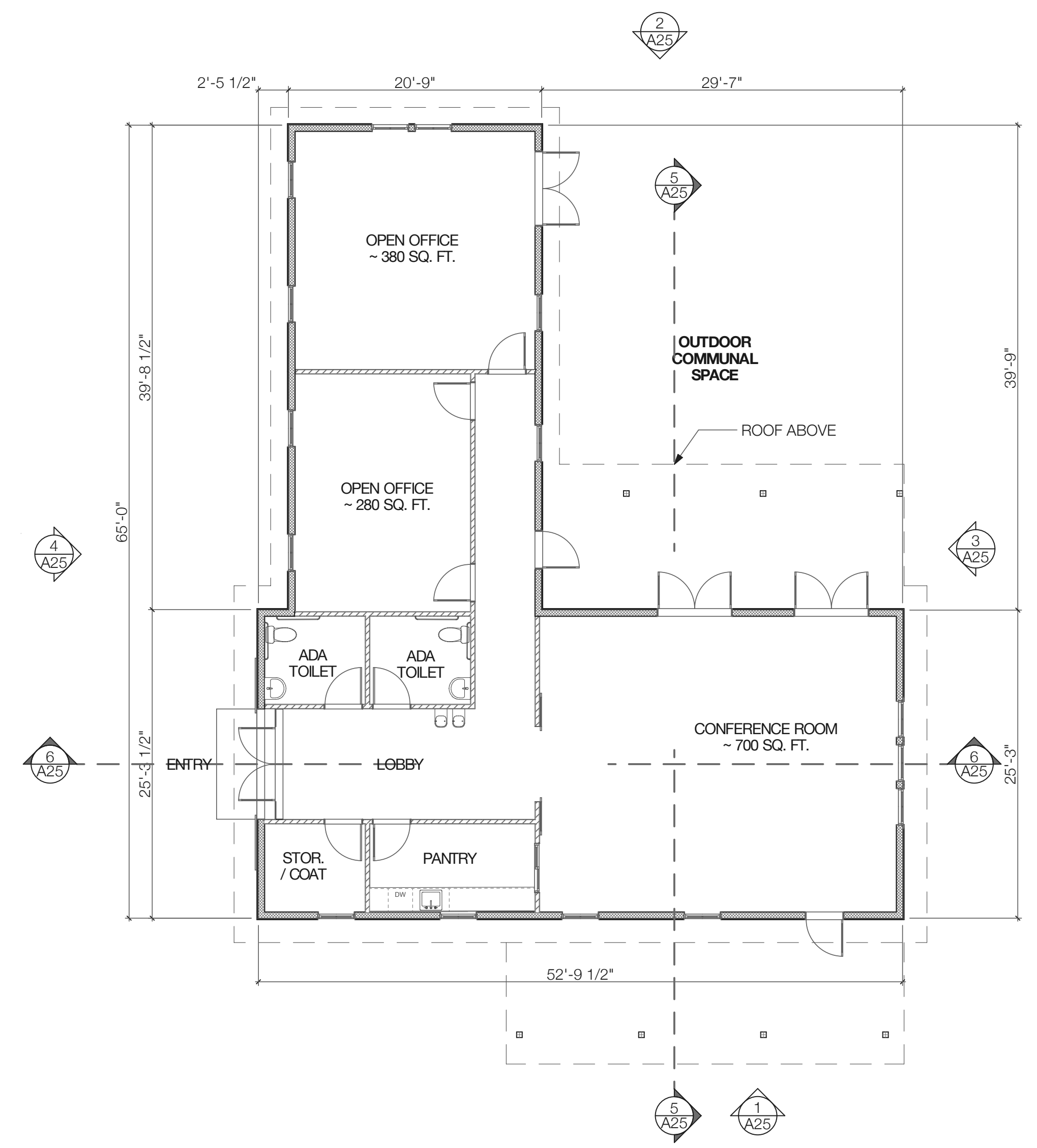


1 BLDG. 5 W/ COLOR SCHEME 5 @ FRONT
 SCALE: 3/8" = 1'-0"

NO.	DATE	DESCRIPTION



2 OFFICE BUILDING - ROOF PLAN
 SCALE: 1/8" = 1'-0"



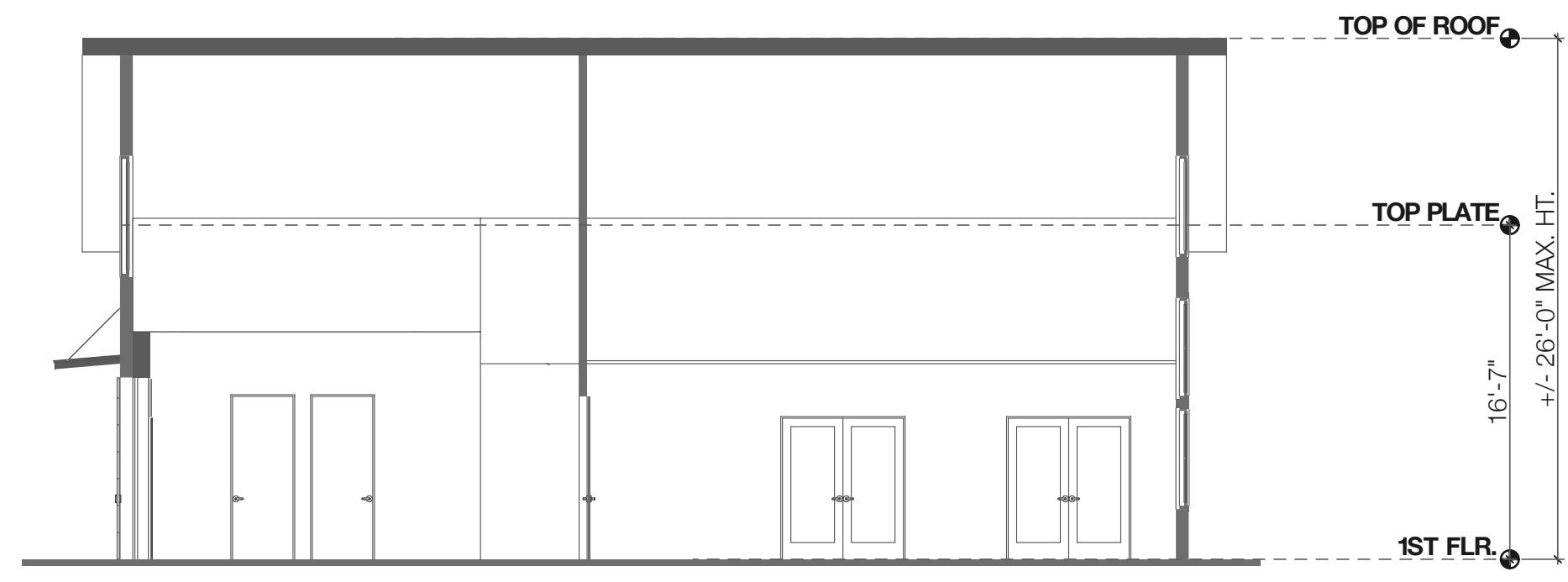
1 OFFICE BUILDING - FIRST FLOOR PLAN
 SCALE: 1/8" = 1'-0"



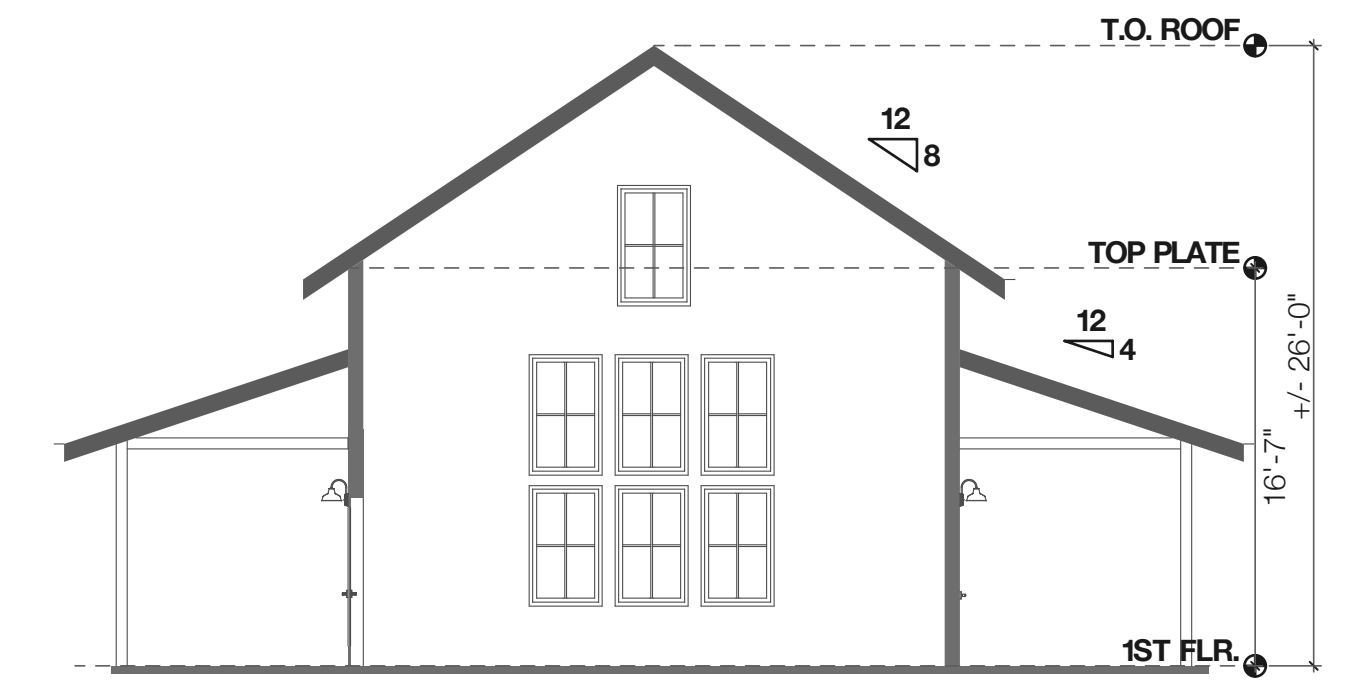
7 3D VIEW



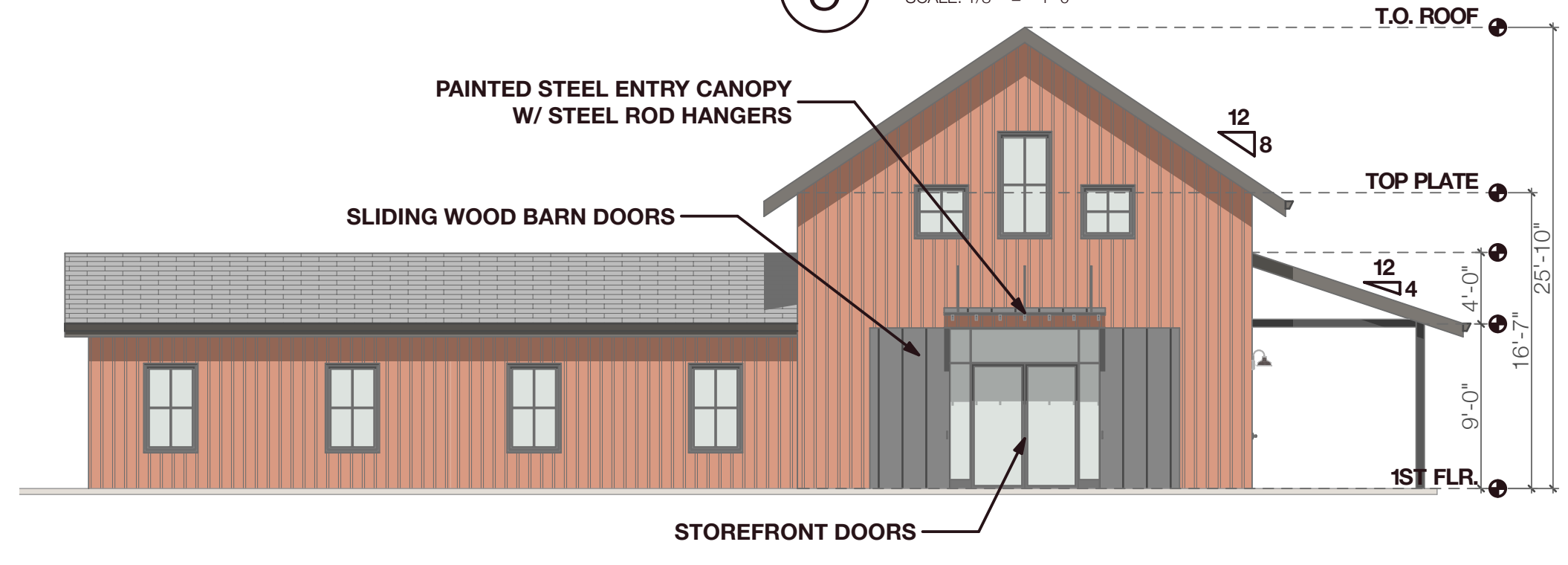
8 3D VIEW



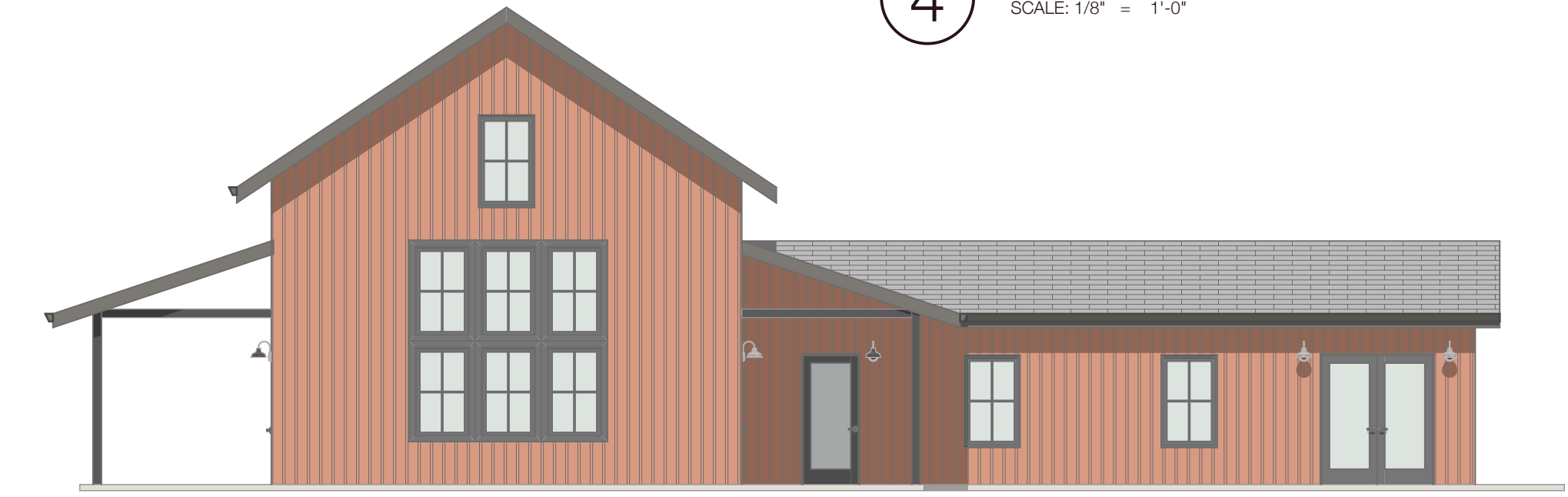
6 BUILDING SECTION 2
 SCALE: 1/8" = 1'-0"



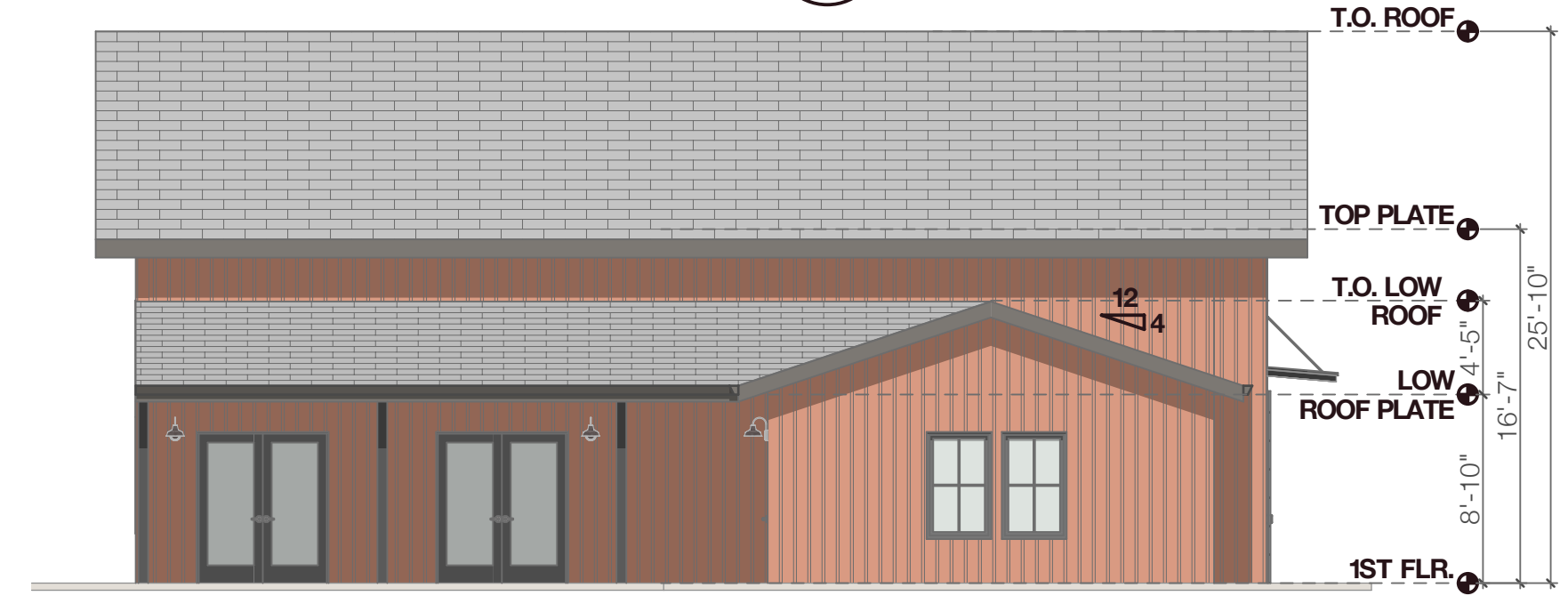
5 BUILDING SECTION 1
 SCALE: 1/8" = 1'-0"



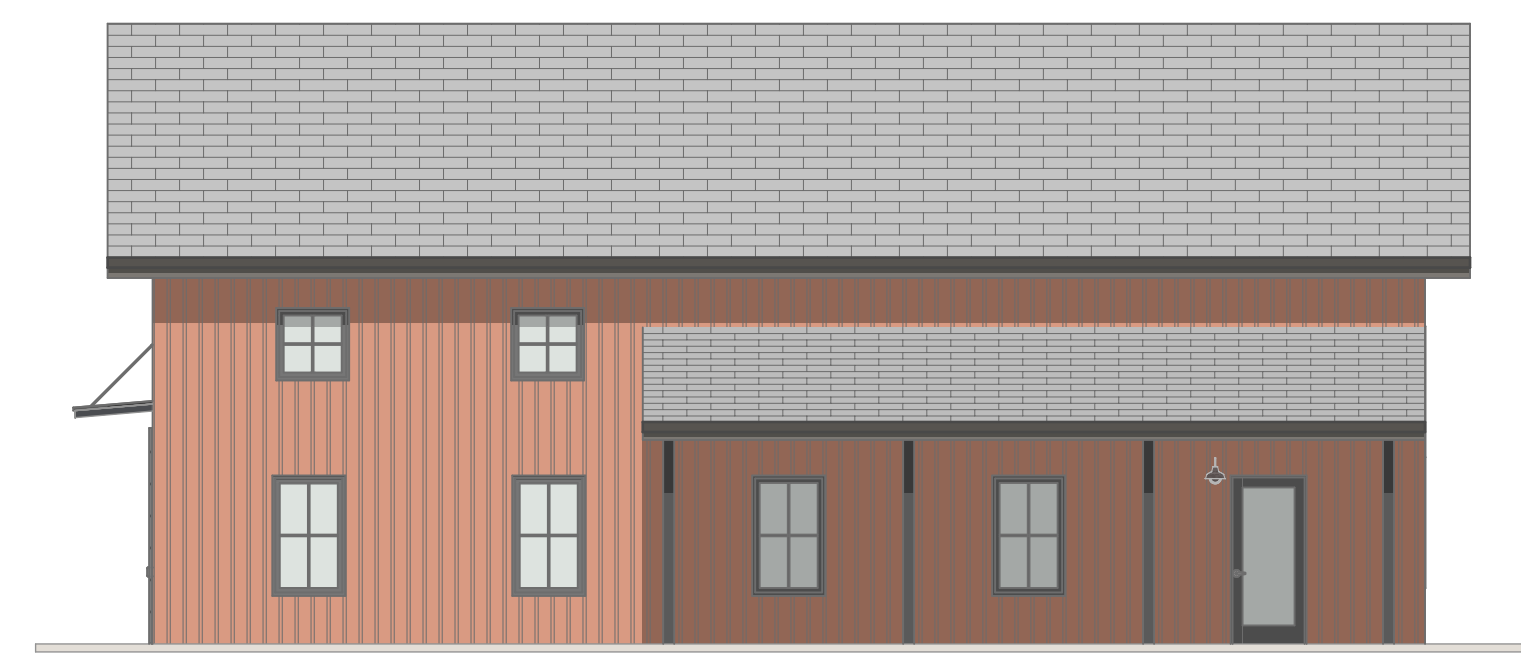
4 WEST ELEVATION
 SCALE: 1/8" = 1'-0"



3 EAST ELEVATION
 SCALE: 1/8" = 1'-0"



2 NORTH ELEVATION
 SCALE: 1/8" = 1'-0"



1 SOUTH ELEVATION
 SCALE: 1/8" = 1'-0"

HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD
 8161 REDWOOD BLVD.
 NOVATO, CA 94945
 APN: 125-180-49

PLANNING APPLICATION
 RESUBMITTAL #2
 OFFICE BUILDING - ELEVATIONS & SECTIONS
 REVISIONS

DATE: 4/2/21
 SHEET

A25



OUTDOOR LIGHTING FIXTURE:
 HAMPTON BAY
 BRONZE OUTDOOR LED WALL LANTERN SCONCE
 PRODUCT SPEC:
 DEPTH:12.56 IN
 HEIGHT: 9.61
 WIDTH:10.75

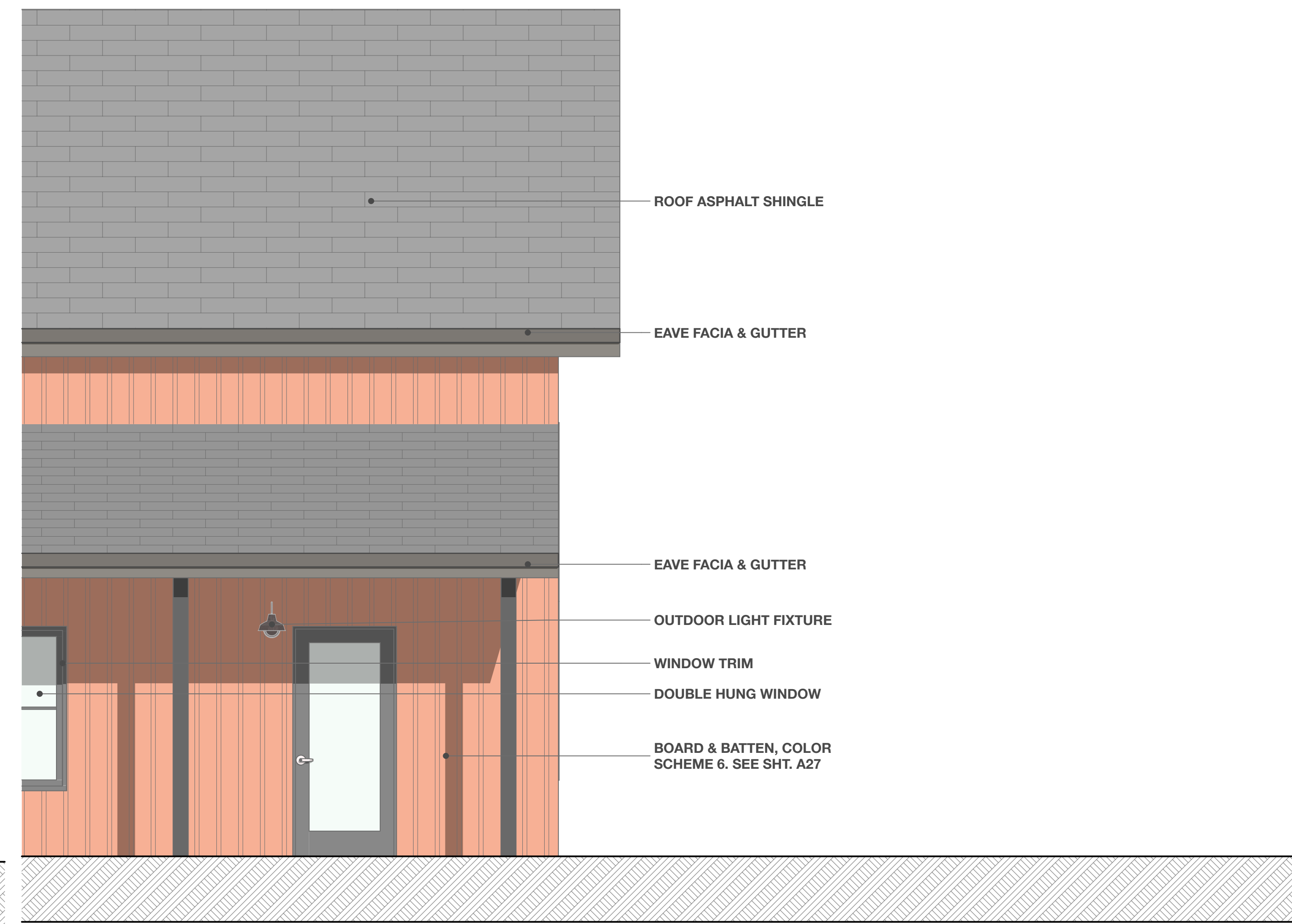
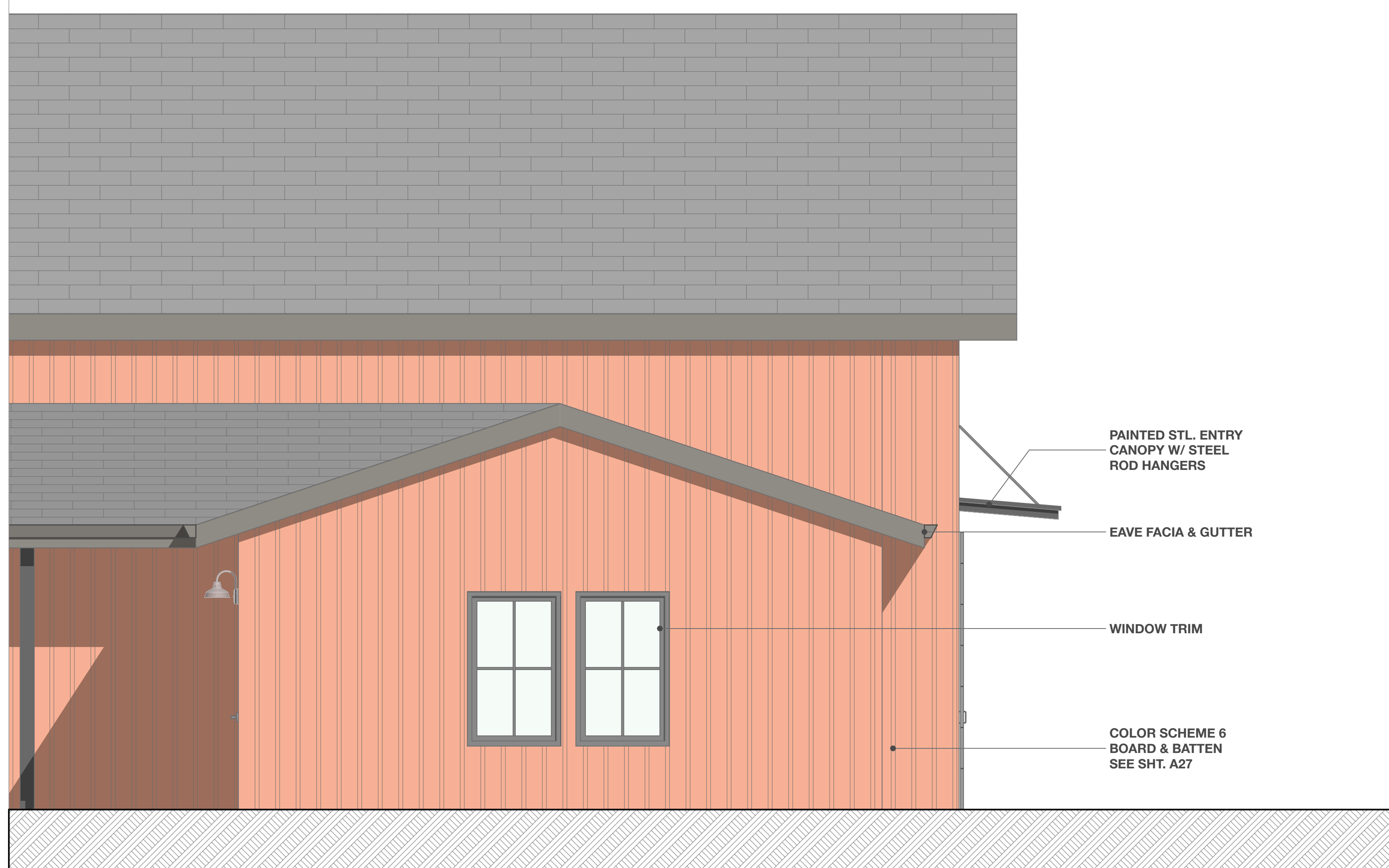
HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD
 8161 REDWOOD BLVD.
 NOVATO, CA 94945
 APN: 125-180-49

PLANNING APPLICATION
 RESUBMITTAL #2

OFFICE
 BUILDING -
 MATERIALS

REVISIONS

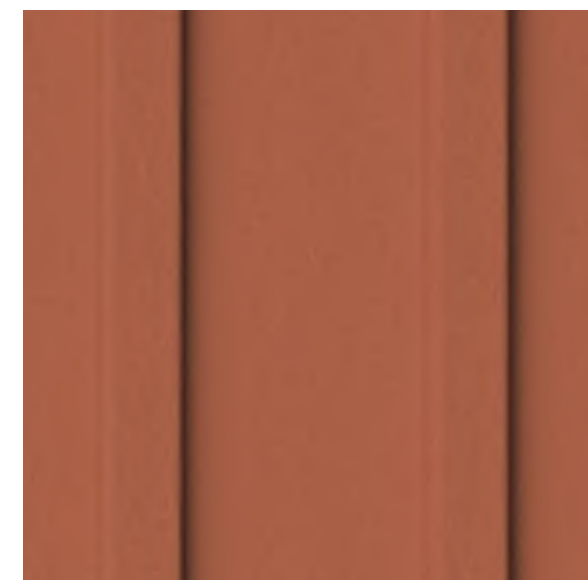
DATE: 4/2/21
 SHEET



1 COLOR SCHEME 6, SEE SHT. A27
 SCALE: 3/8" = 1'-0"

COLOR SCHEME 6
SHOWN AT OFFICE BUILDING

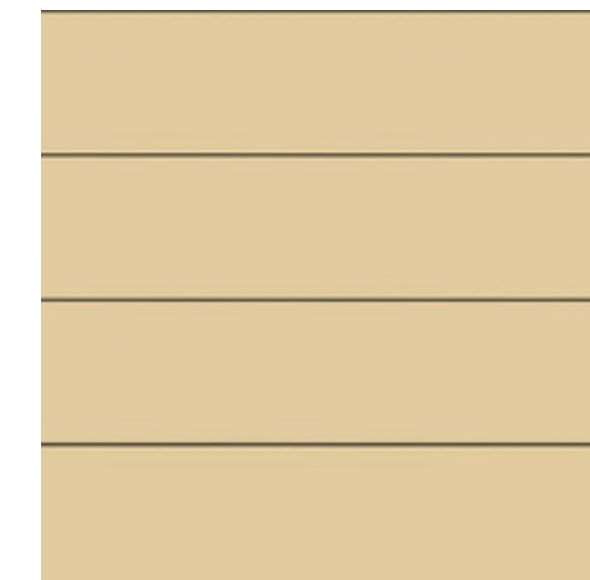
16" BOARD & BATTEN SIDING
SW6340 BAKED CLAY



COLOR SCHEME 3
SHOWN AT BUILDING 3

8" HARDIE HORIZONTAL SIDING
SW6393 CONIVIAL YELLOW

16" BOARD & BATTEN SIDING
SW0069 ROSE TAN

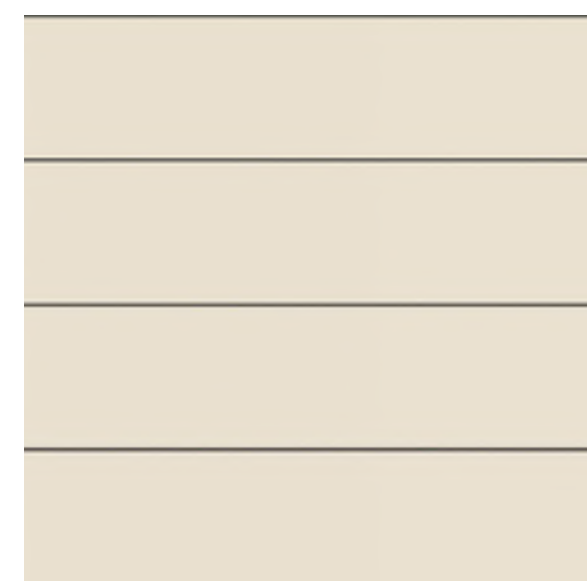
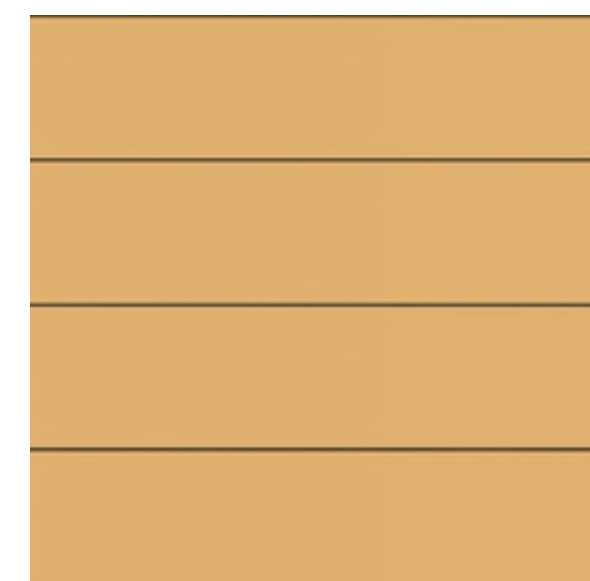


COLOR SCHEME 5
SHOWN AT BUILDING 5

8" HARDIE HORIZONTAL SIDING
SW7682 BEE'S WAX

16" BOARD & BATTEN SIDING
SW0017 CALICO

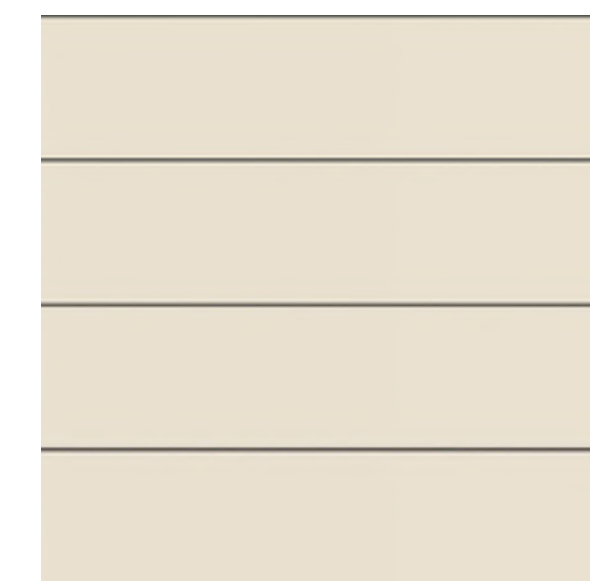
8" HARDIE HORIZONTAL SIDING
SW7012 CREAMY



COLOR SCHEME 2
SHOWN AT BUILDING 2

8" HARDIE HORIZONTAL SIDING
SW7012 CREAMY

16" BOARD & BATTEN SIDING
SW0017 CALICO



COLOR SCHEME 4
SHOWN AT BUILDING 4

8" HARDIE HORIZONTAL SIDING
SW6429 BAIZE GREEN

16" BOARD & BATTEN SIDING
SW0017 CALICO

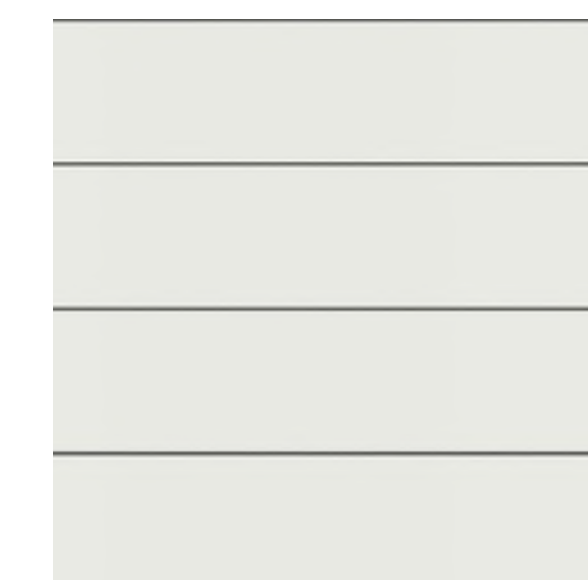
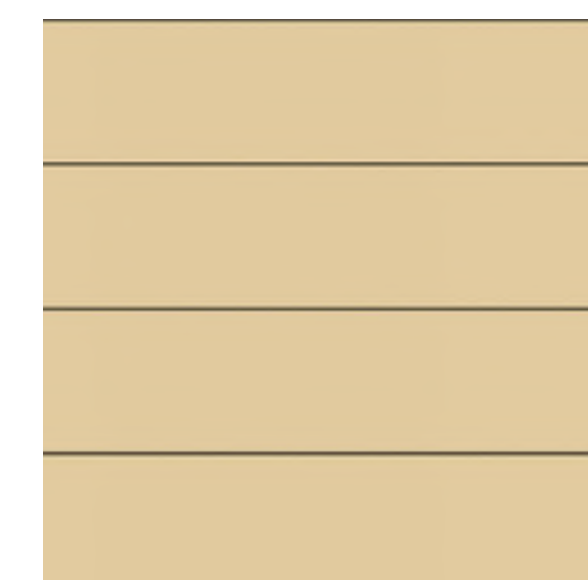


COLOR SCHEME 1
SHOWN AT BUILDING 1

8" HARDIE HORIZONTAL SIDING
SW6393 CONIVIAL YELLOW

16" BOARD & BATTEN SIDING
SW2812 ROCKWOOD JADE

8" HARDIE HORIZONTAL SIDING
SW7006 EXTRA WHITE



HABITAT FOR HUMANITY GREATER SAN
FRANCISCO - HABITAT REDWOOD BOULEVARD
8161 REDWOOD BLVD
NOVATO, CA 94945
APN: 125-180-49

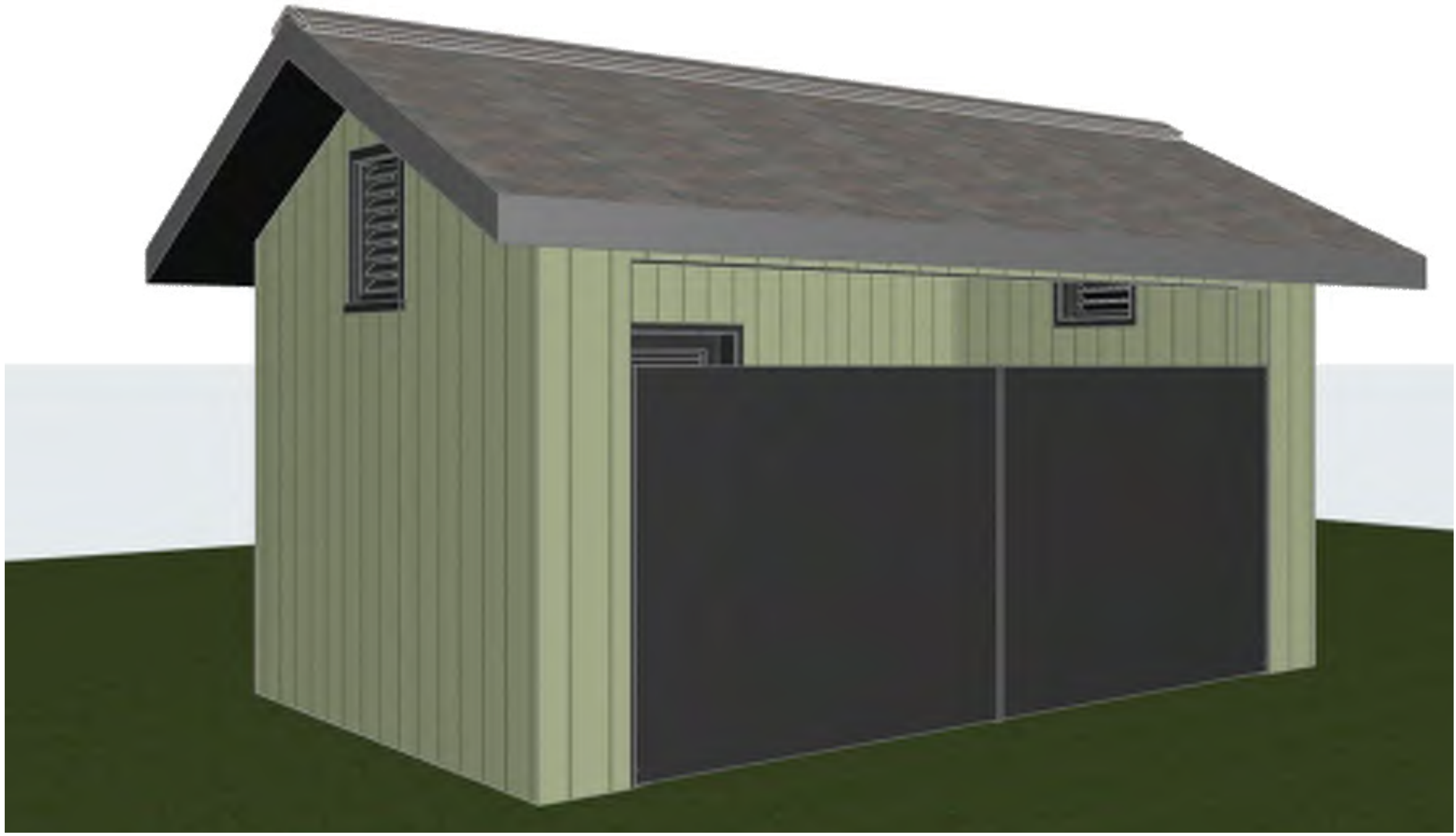
PLANNING APPLICATION
RESUBMITTAL #2

COLOR
SCHEMES

REVISIONS

DATE: 4/2/21
SHEET

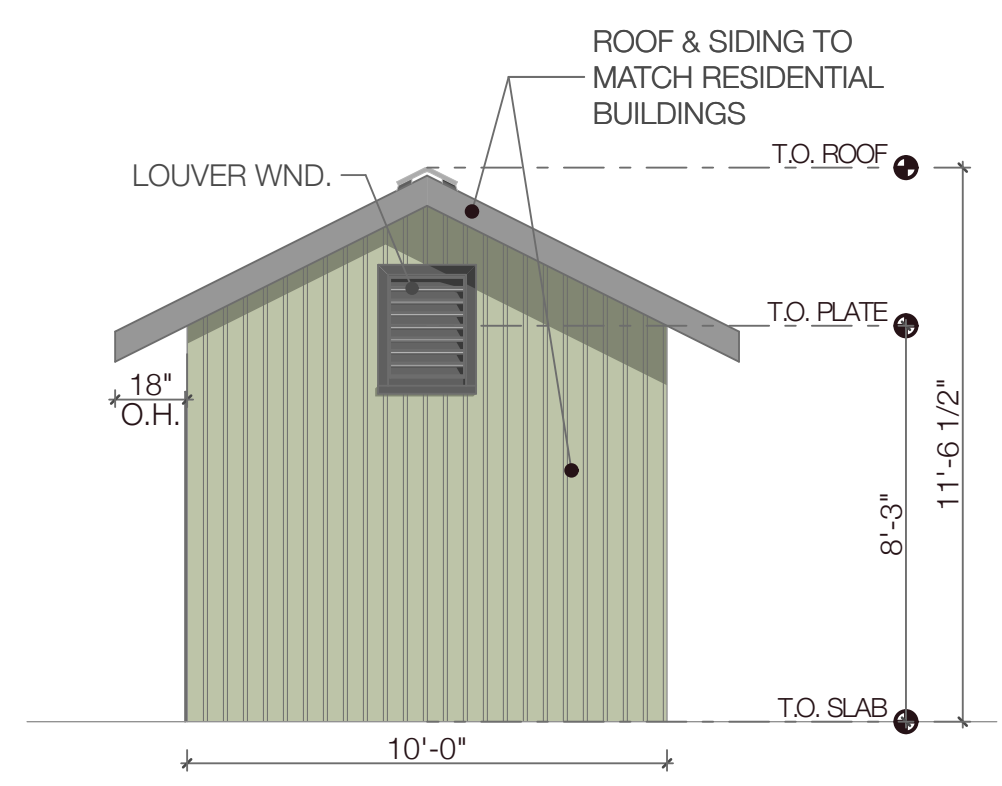
A27



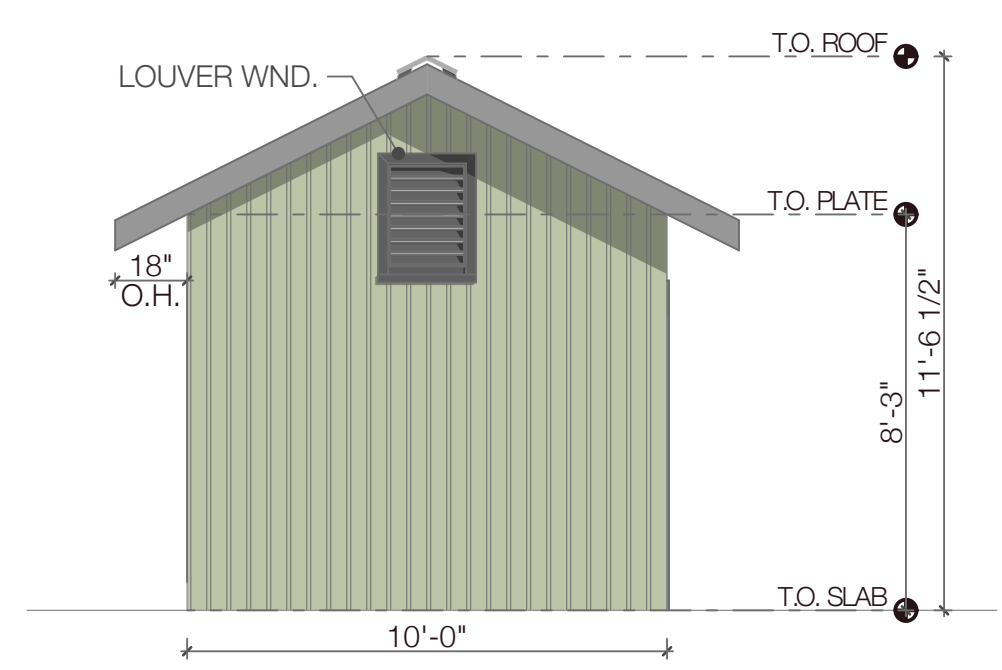
7 RECOLOGY ACCESS
 SCALE: 1:37.28



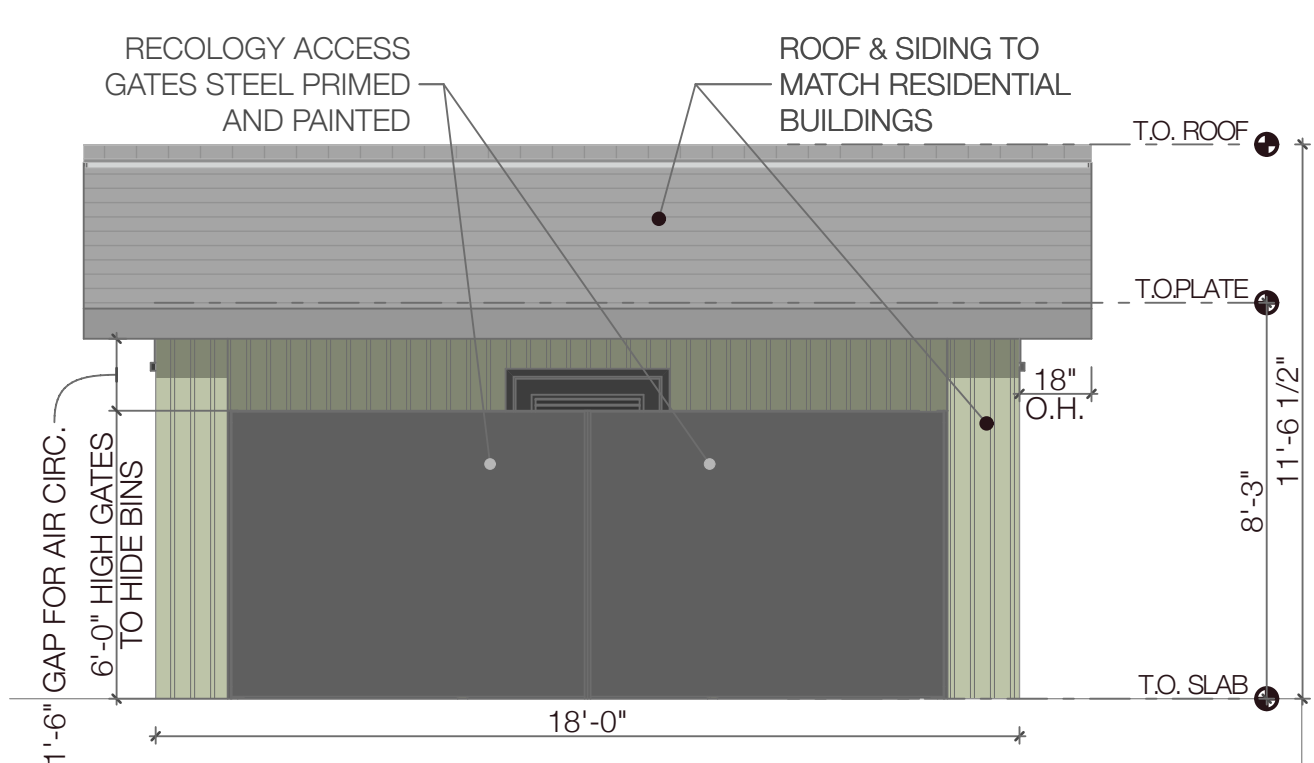
6 RESIDENT ACCESS
 SCALE: 1:26.96



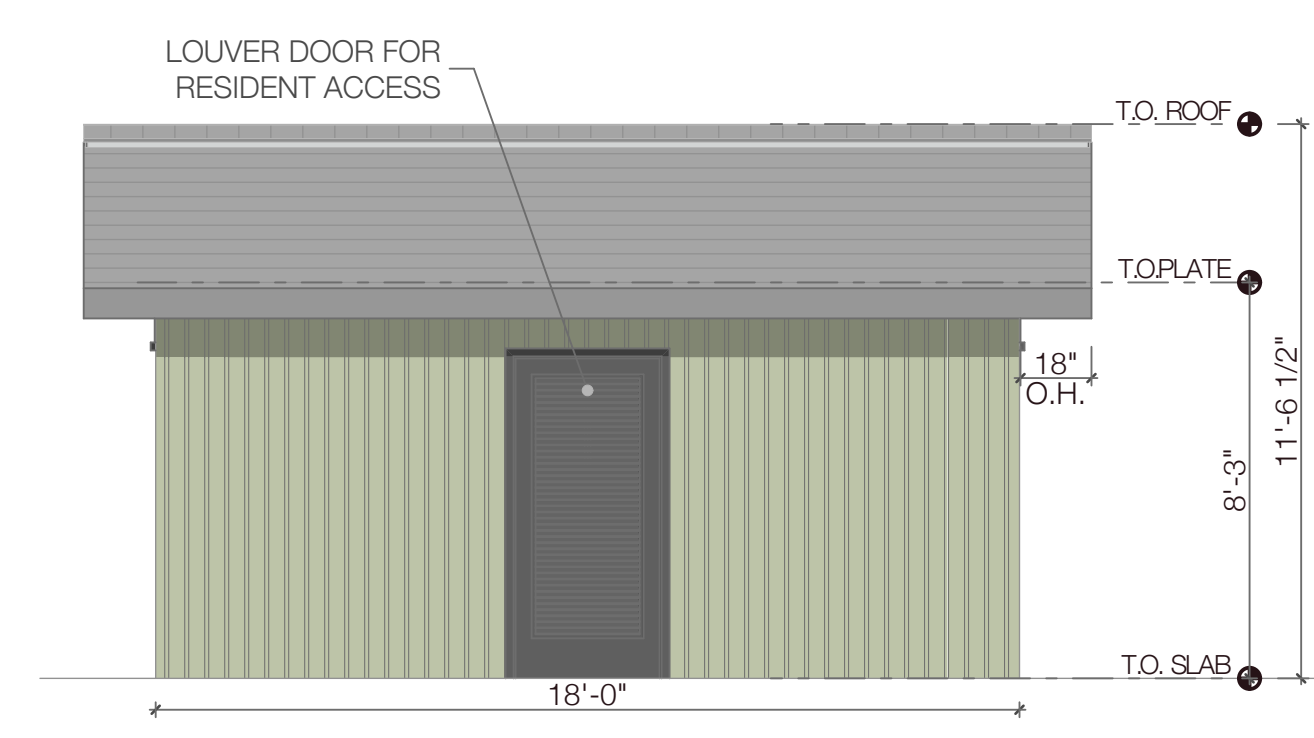
5 SOUTH
 SCALE: 1/4" = 1'-0"



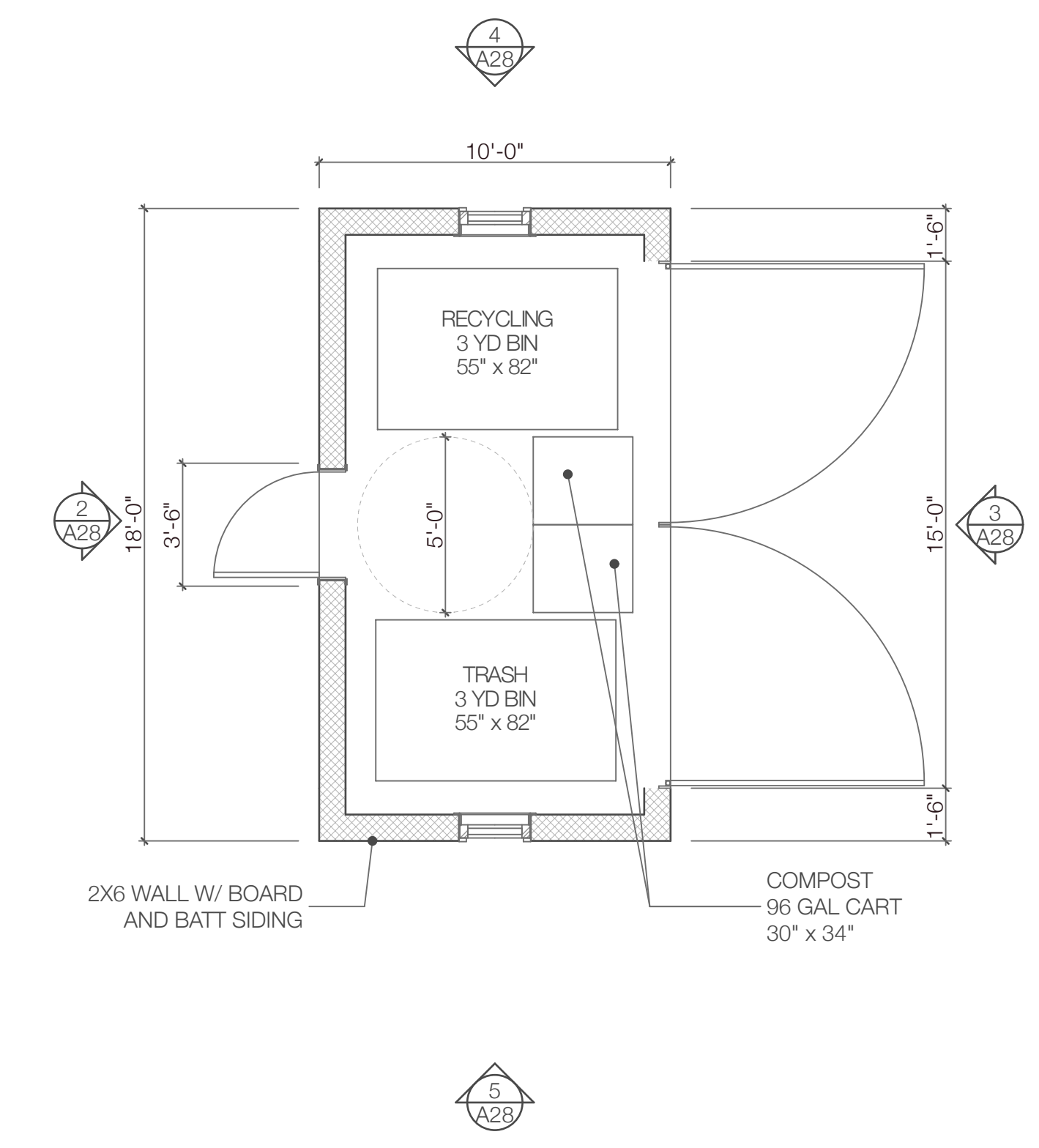
4 NORTH
 SCALE: 1/4" = 1'-0"



3 EAST
 SCALE: 1/4" = 1'-0"



2 WEST
 SCALE: 1/4" = 1'-0"



1 TRASH ENCLOSURE PLAN
 SCALE: 1/4" = 1'-0"

HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD

8161 REDWOOD BLVD
 NOVATO, CA 94945
 APN: 125-180-49

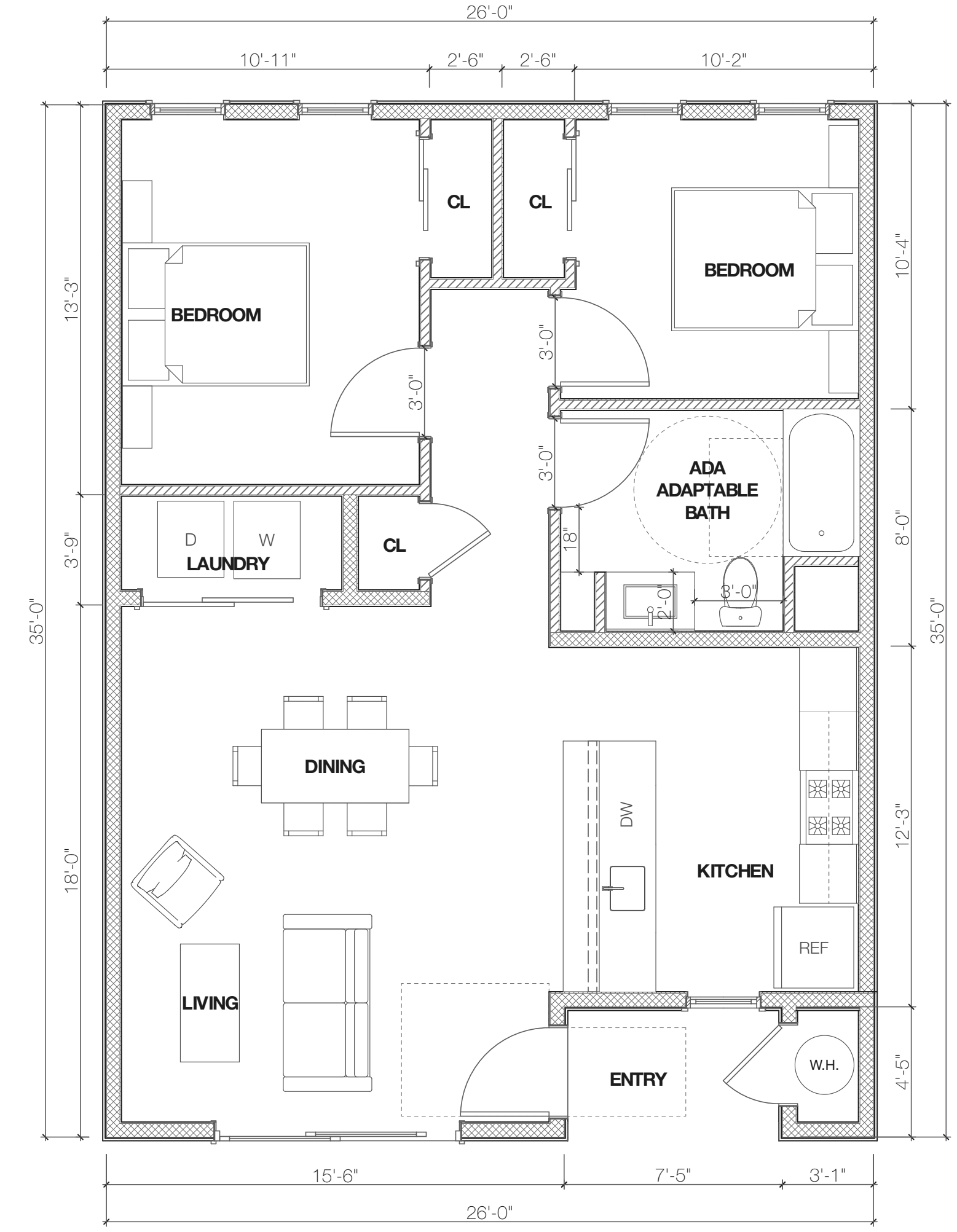
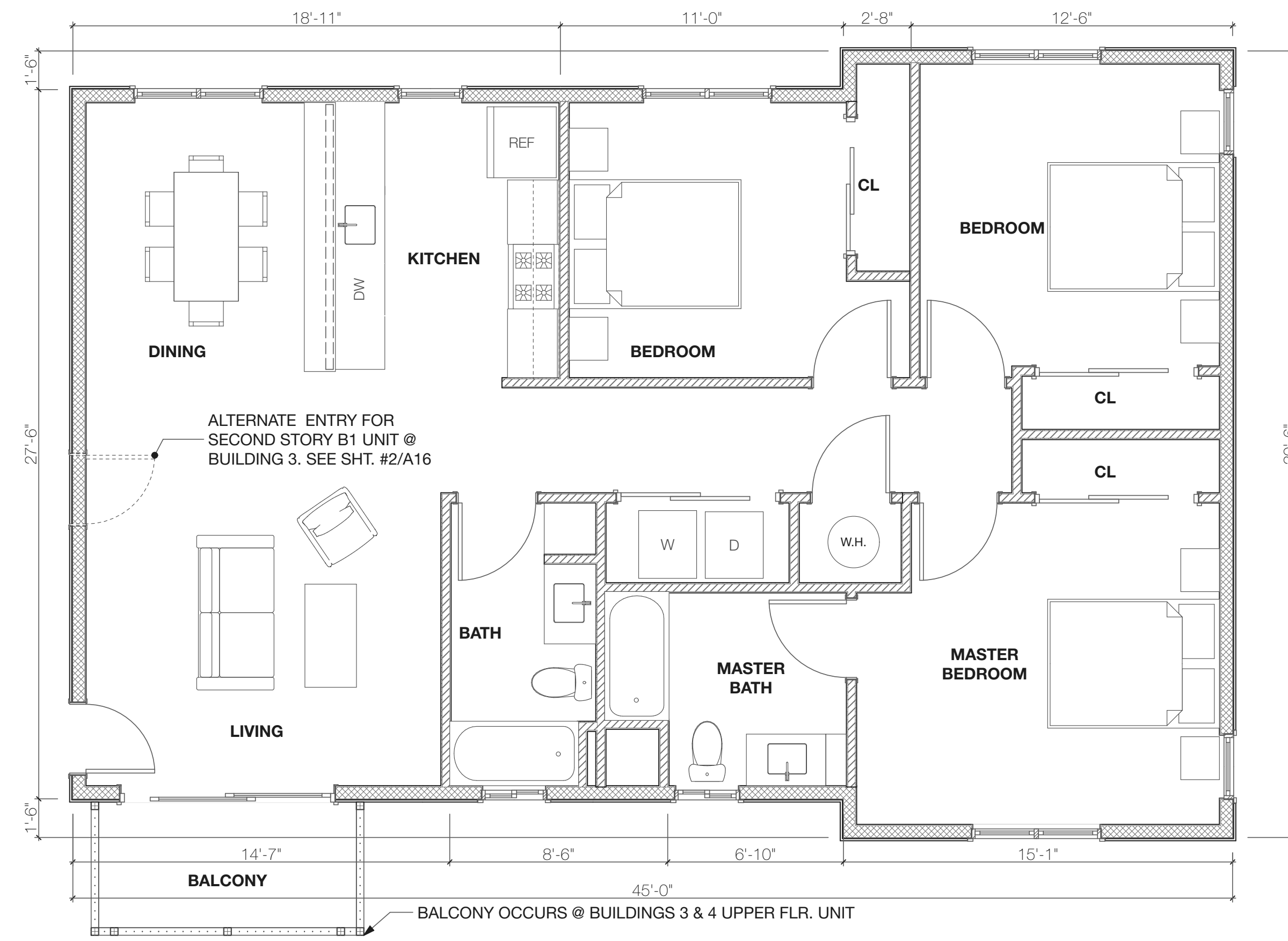
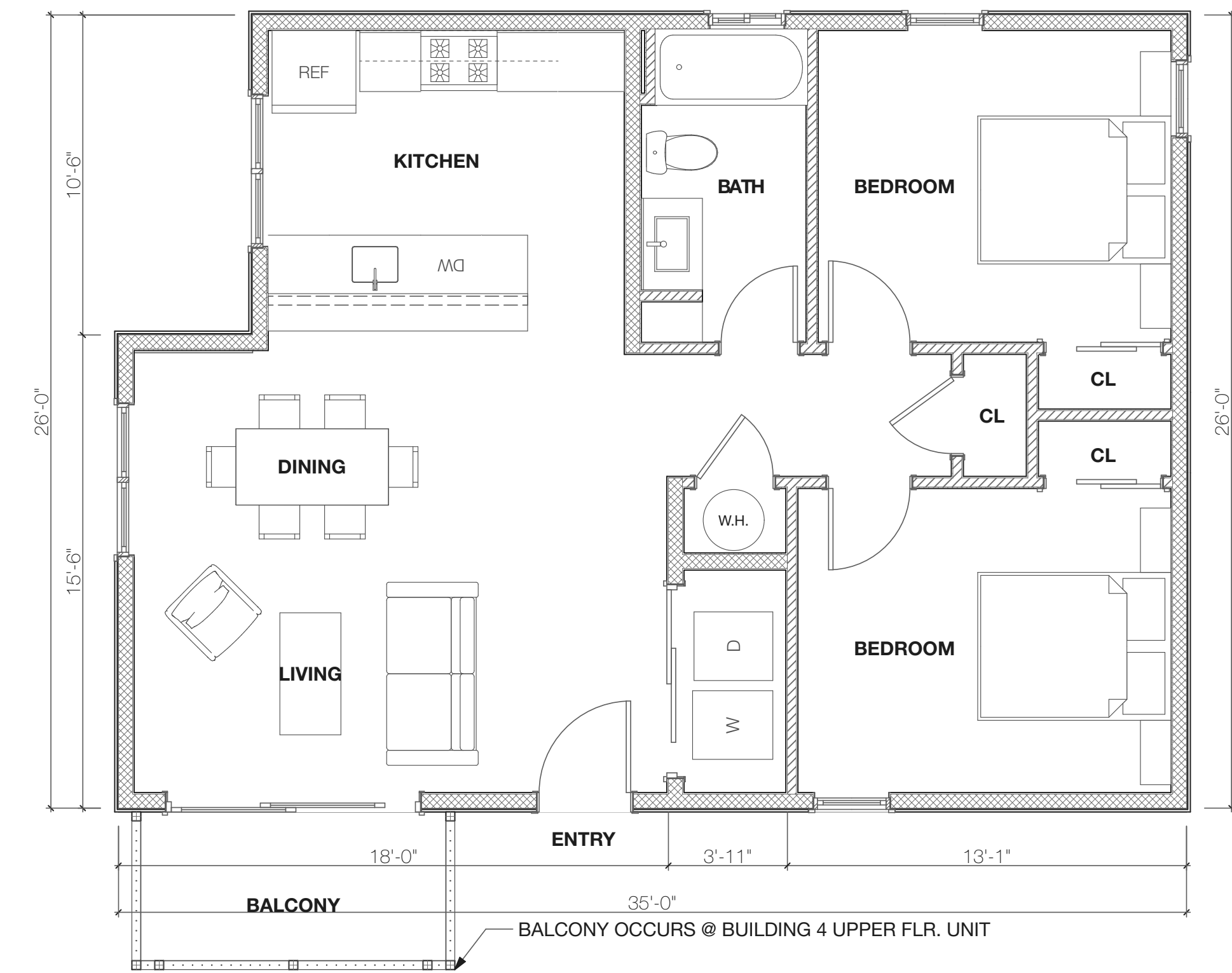
PLANNING APPLICATION
 RESUBMITTAL #2

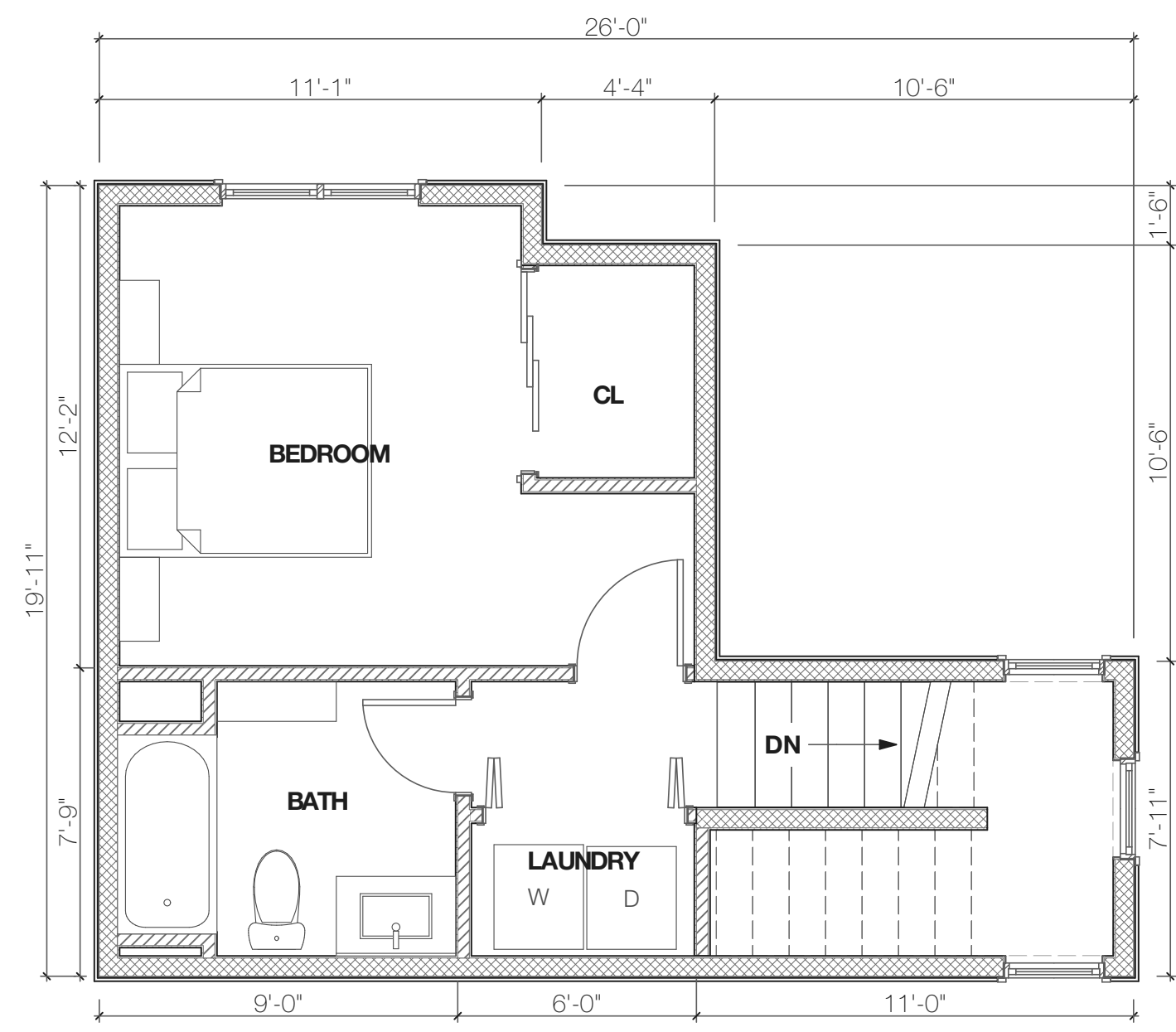
TRASH
 ENCLOSURE

REVISIONS

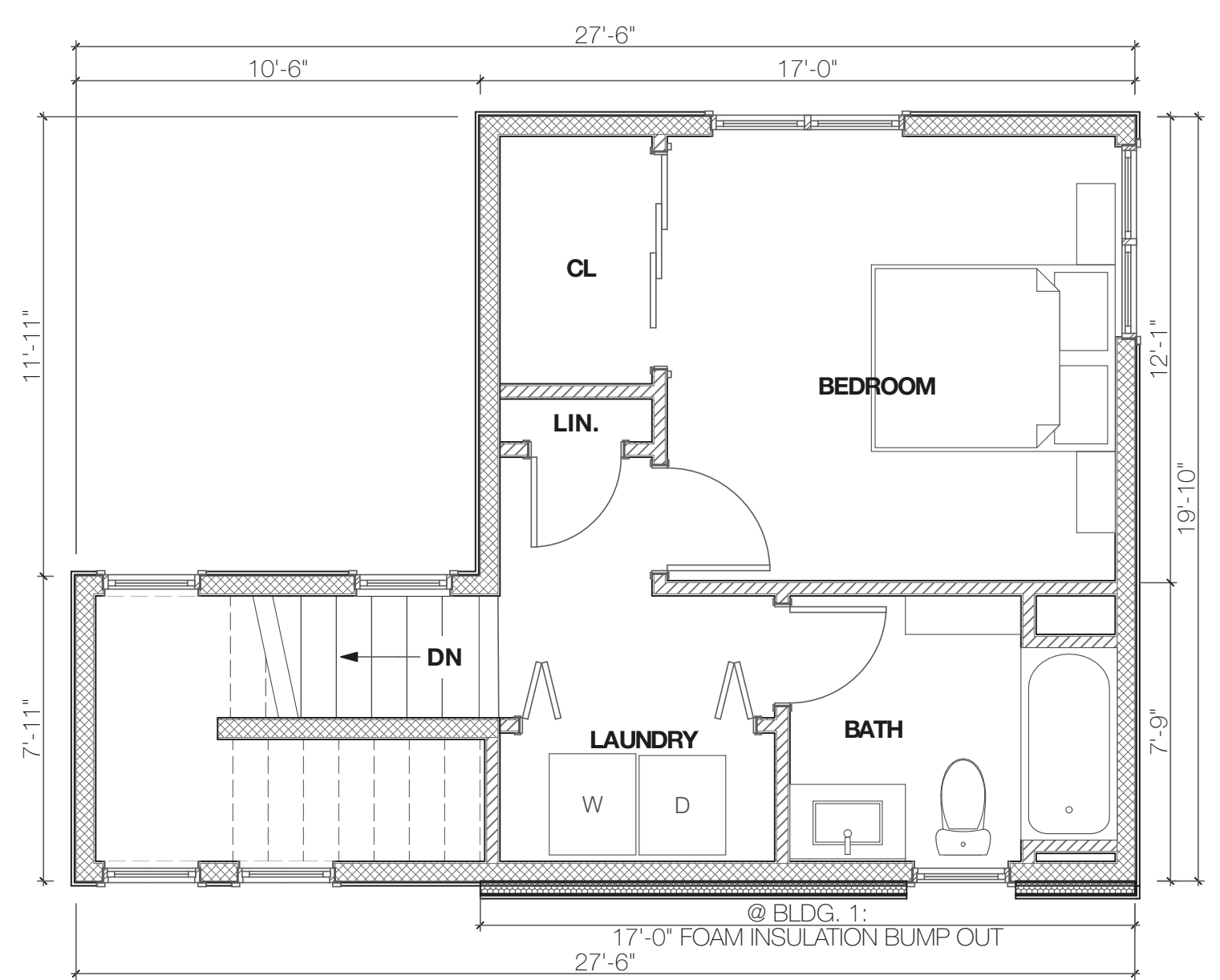
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A28

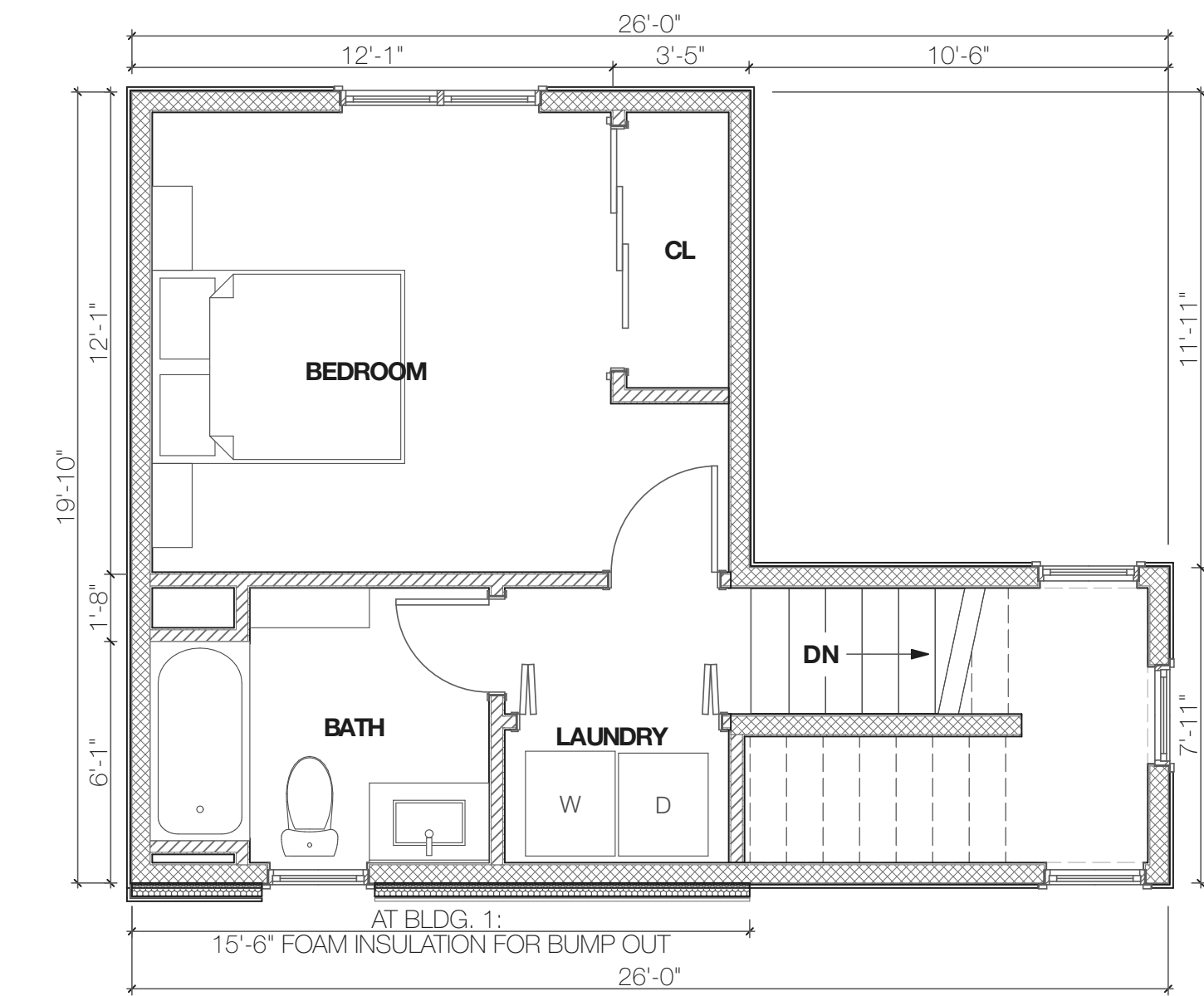




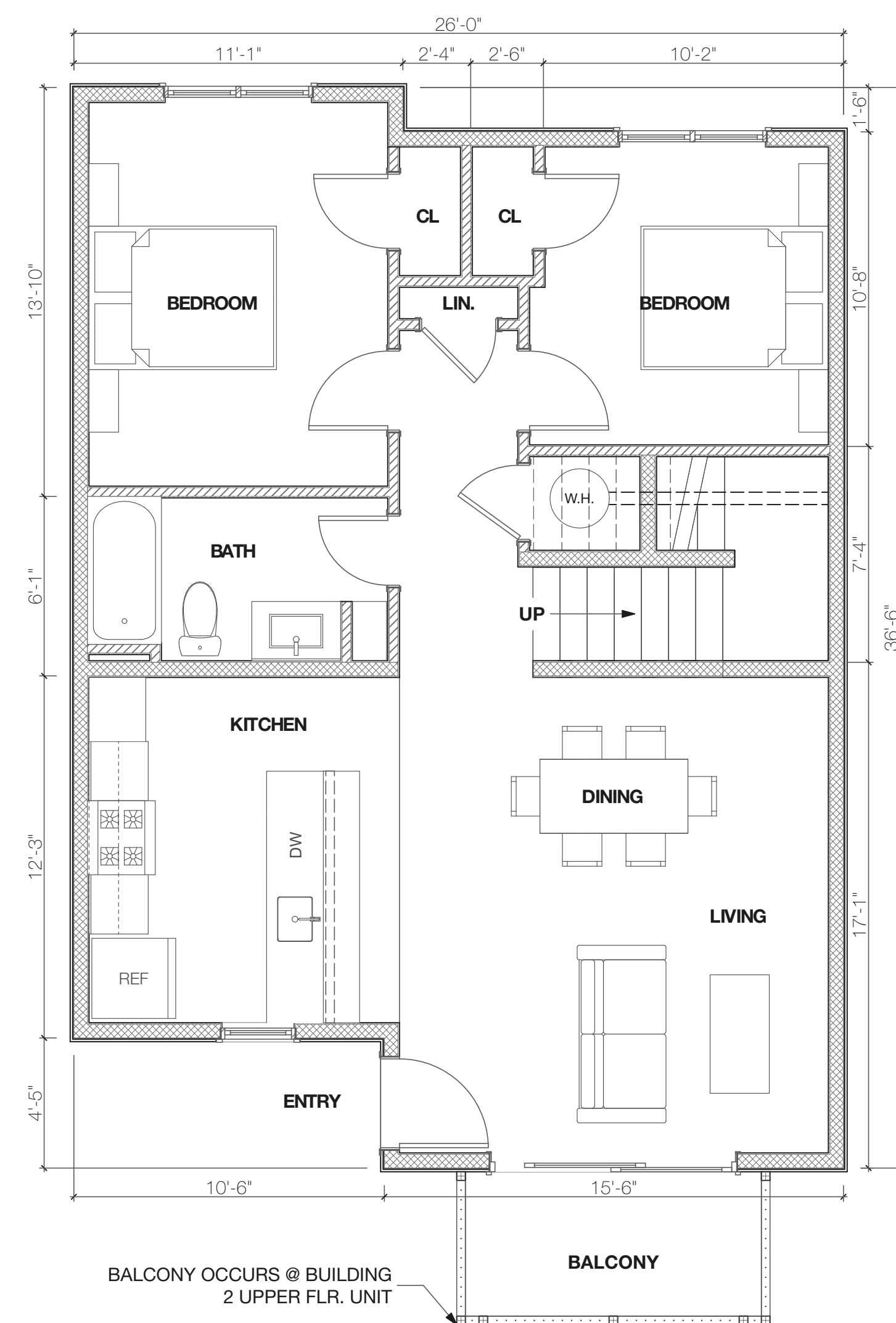
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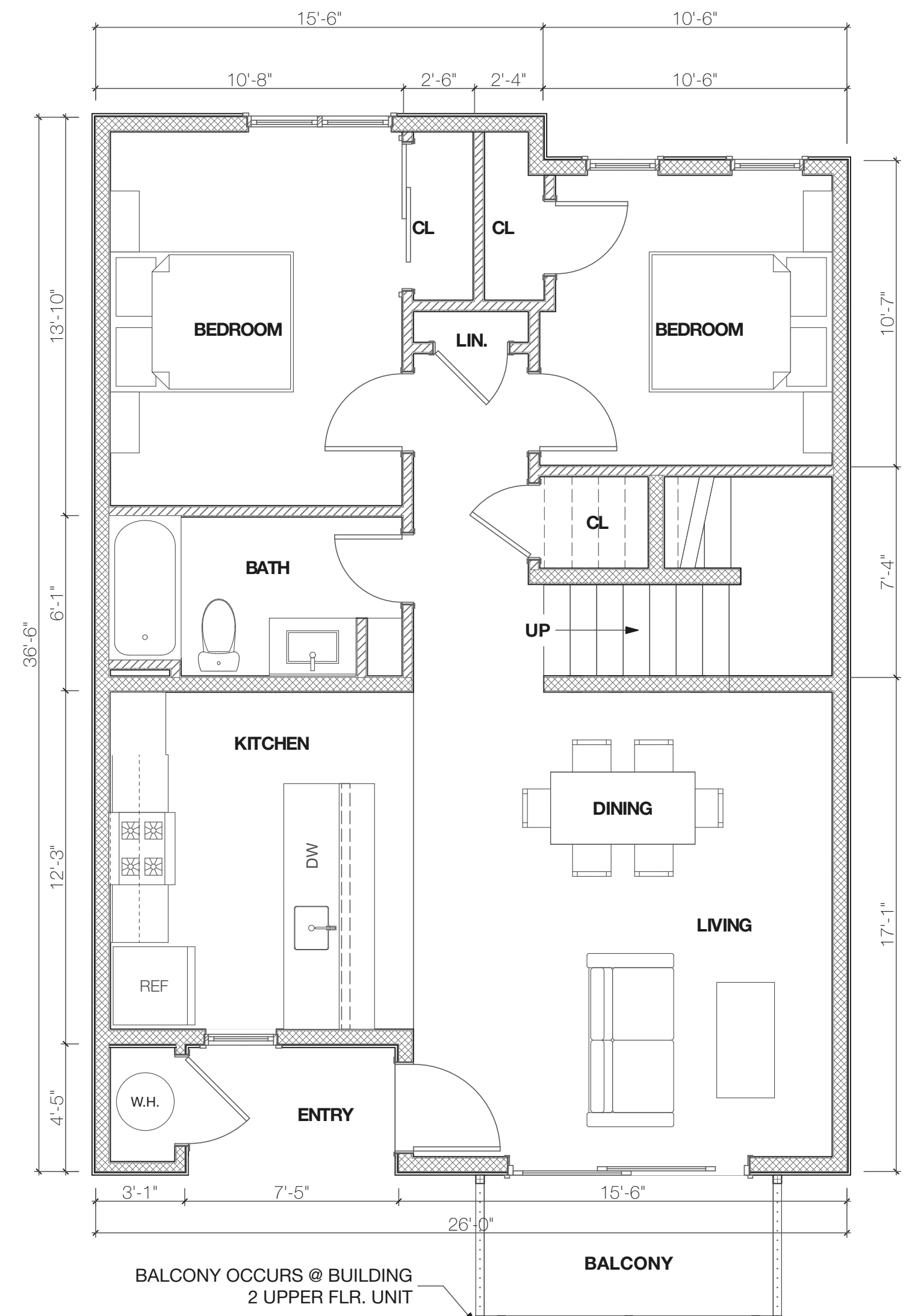
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 SCALE: 1/4" = 1'-0"



3 C2 TOWNHOME - ENTRY FLR
 1352 S.F. TOTAL
 SCALE: 1/4" = 1'-0"



1 C1 TOWNHOME - ENTRY FLR
 1293 S.F. TOTAL
 SCALE: 1/4" = 1'-0"

HABITAT FOR HUMANITY GREATER SAN FRANCISCO - HABITAT REDWOOD BOULEVARD

8161 REDWOOD BLVD
 NOVATO, CA 94945
 APN: 125-180-49

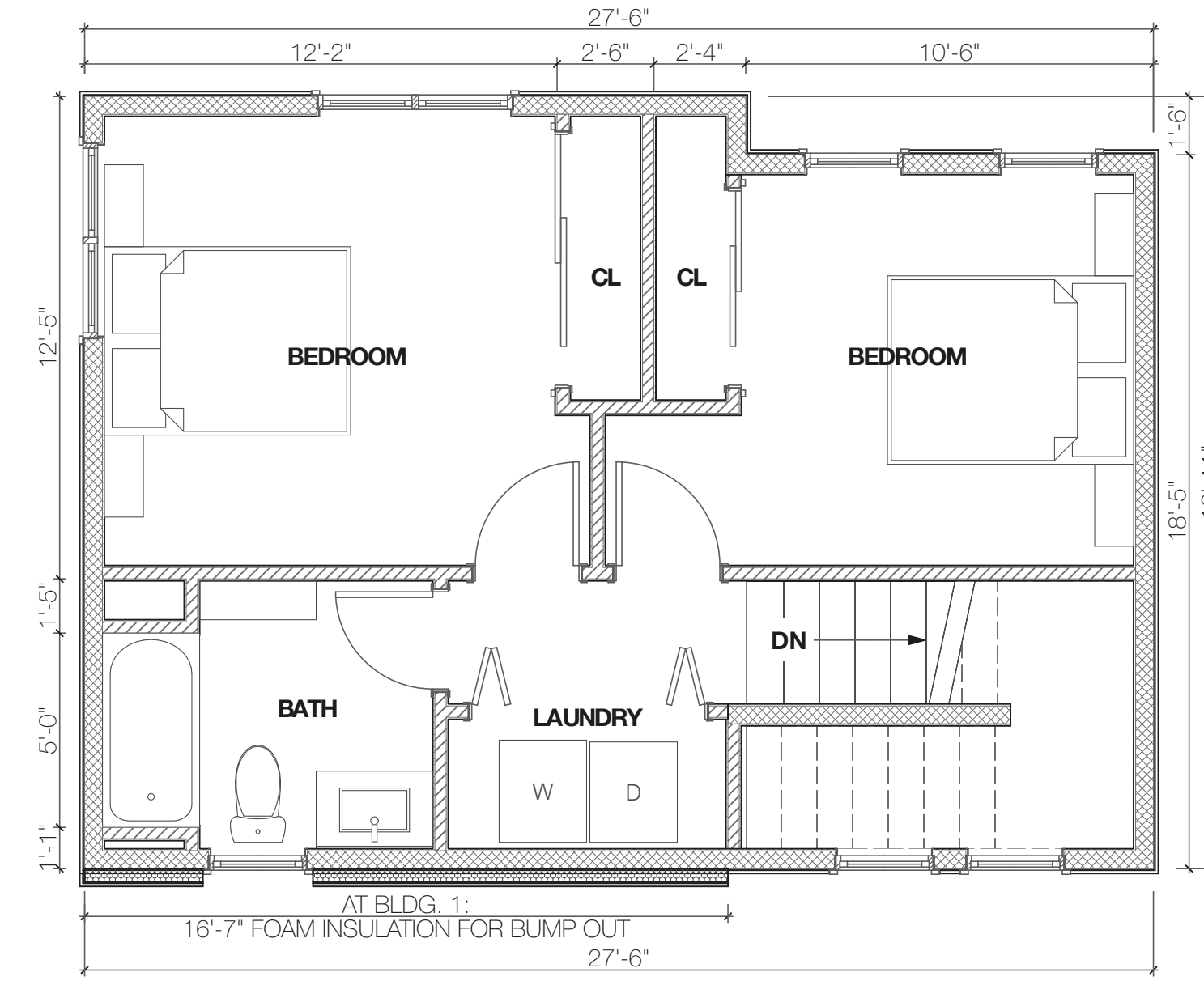
PLANNING APPLICATION
 RESUBMITTAL #2

UNIT PLANS -
 C1, C2 & C3

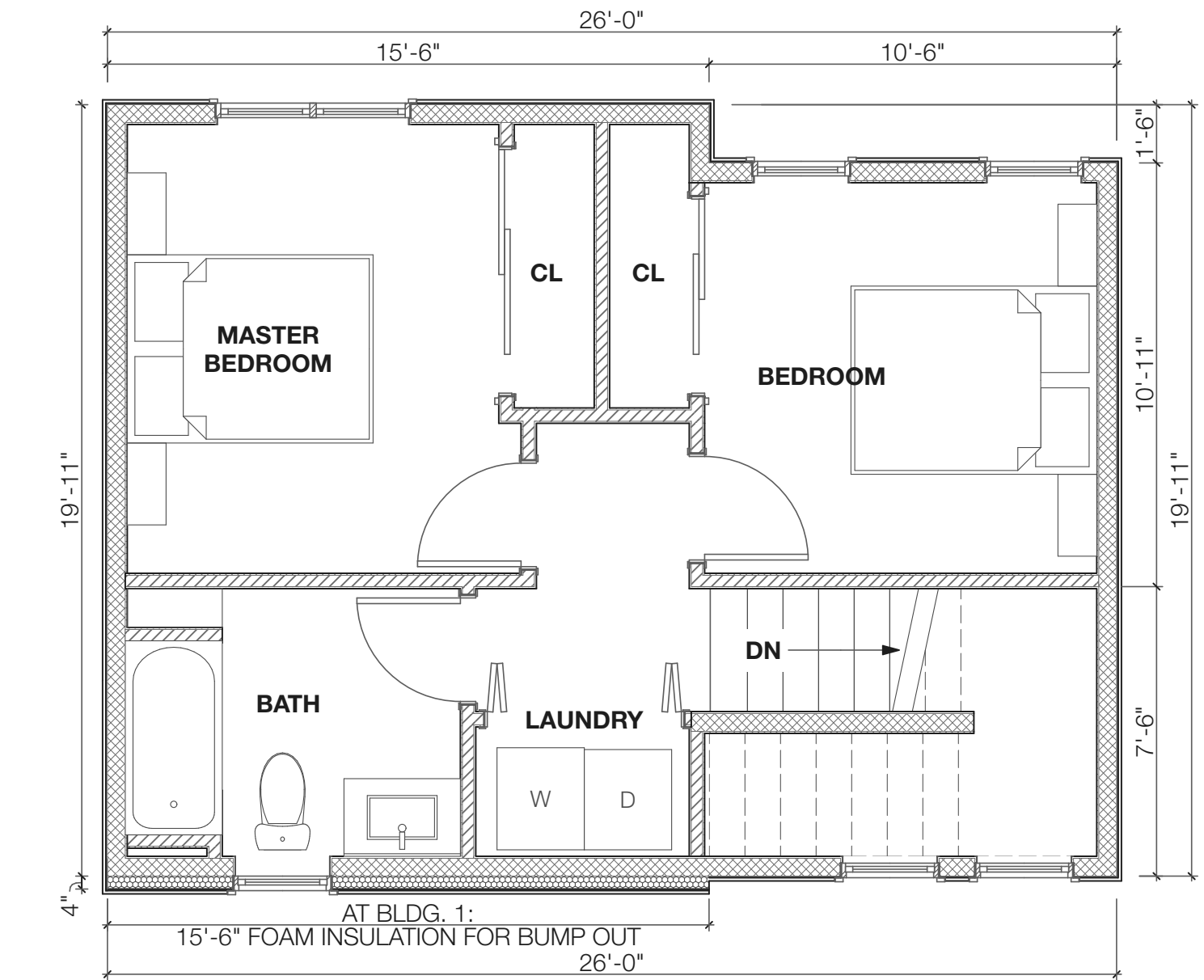
REVISIONS

DATE: 4/2/21
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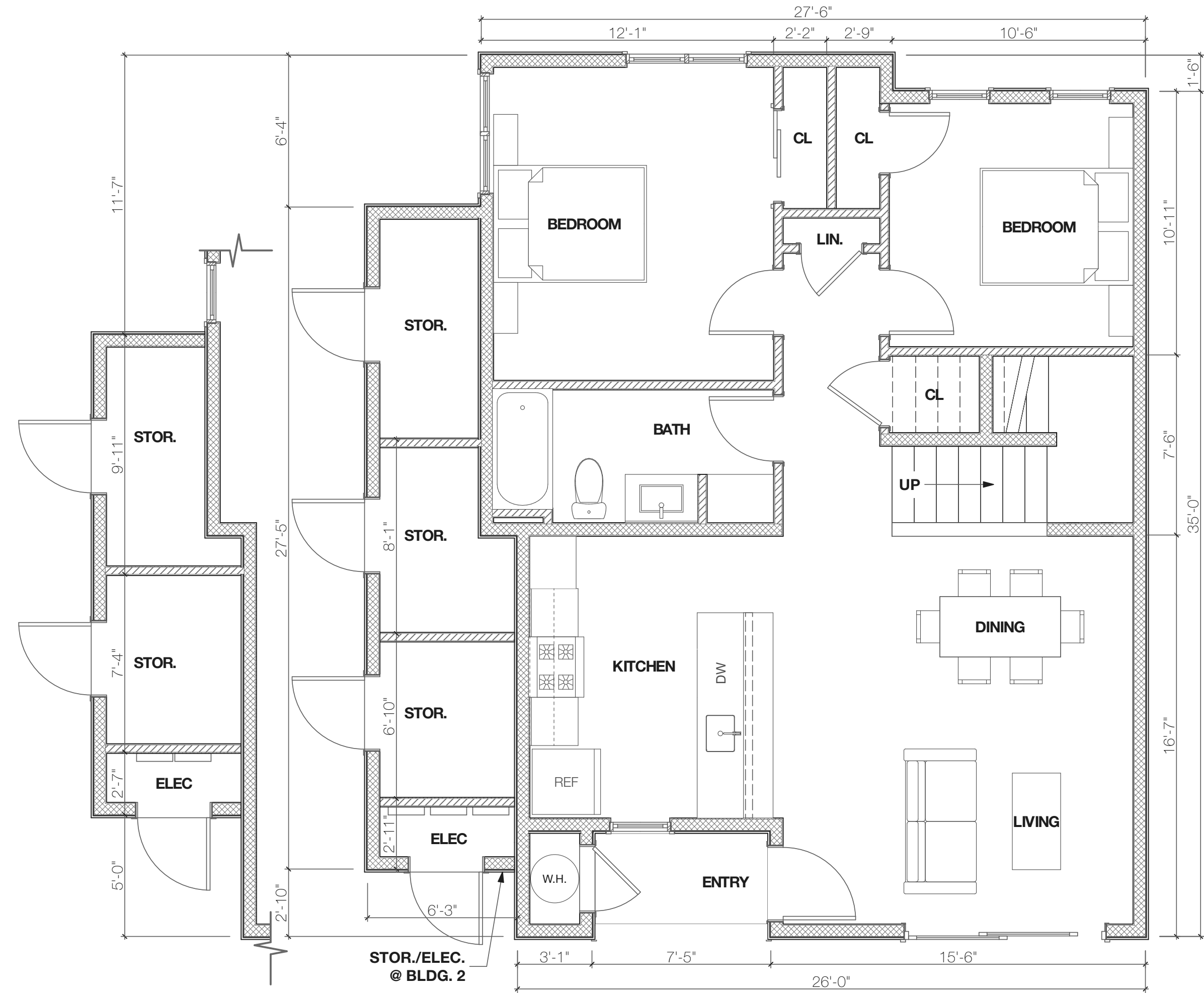
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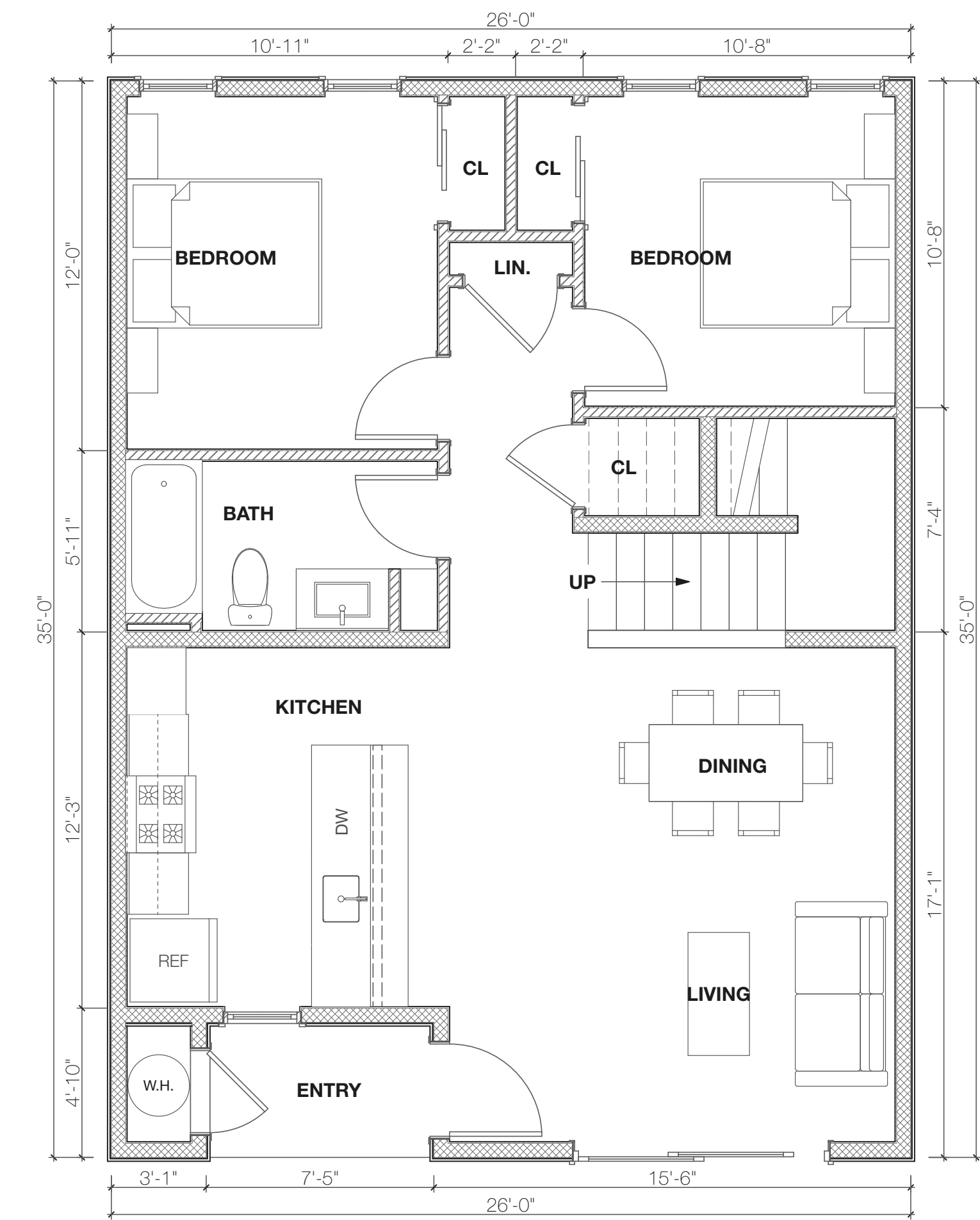
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② D1 TOWNHOME - UPPER FLR
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③ D2 TOWNHOME - ENTRY FLR
1462 S.F. TOTAL
SCALE: 1/4" = 1'-0"



① D1 TOWNHOME - ENTRY FLR
1378 S.F. TOTAL
SCALE: 1/4" = 1'-0"

HABITAT FOR HUMANITY GREATER SAN
FRANCISCO - HABITAT REDWOOD BOULEVARD

8161 REDWOOD BLVD
NOVATO, CA 94945
APN: 125-180-49

PLANNING APPLICATION
RESUBMITTAL #2

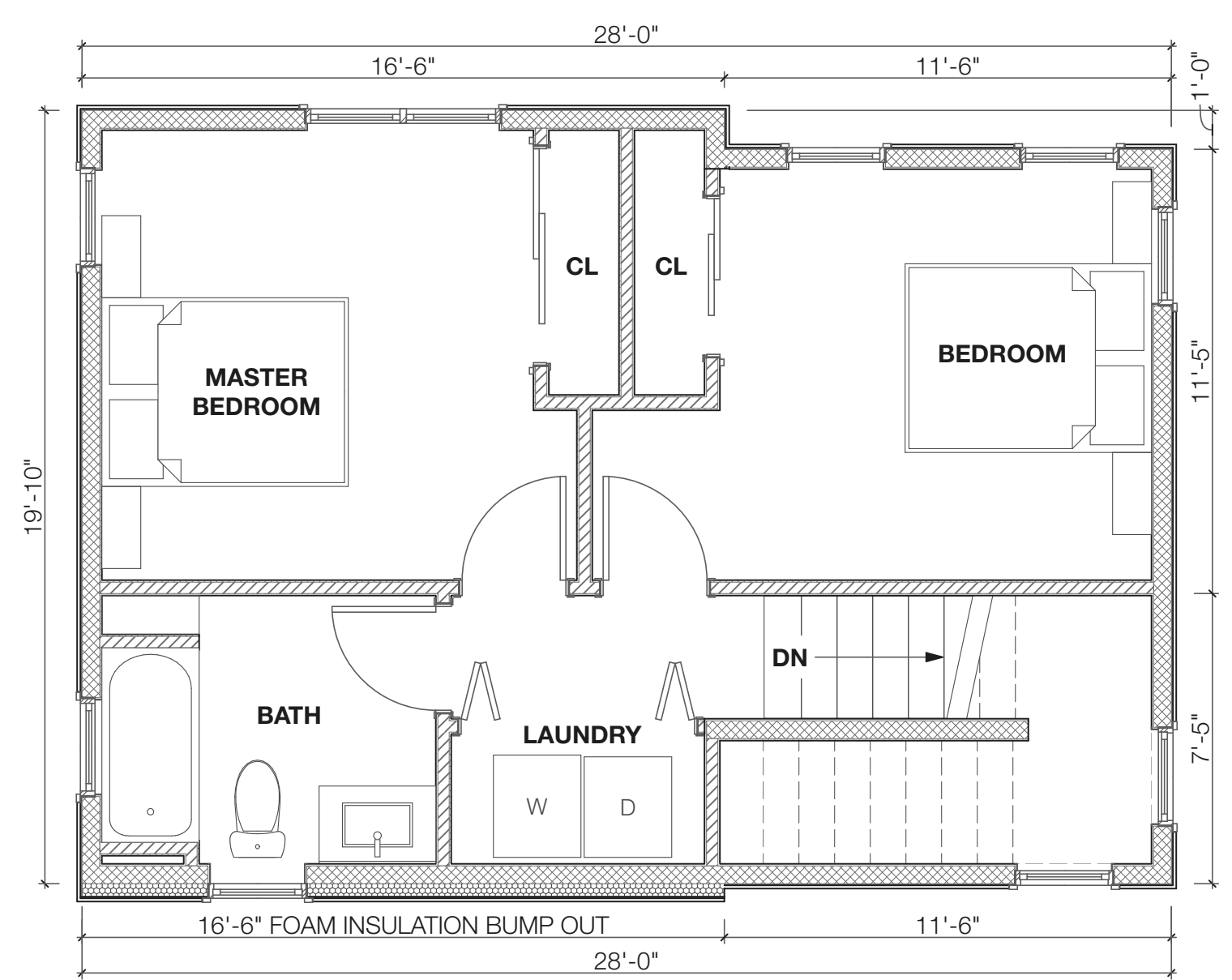
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& D2

REVISIONS

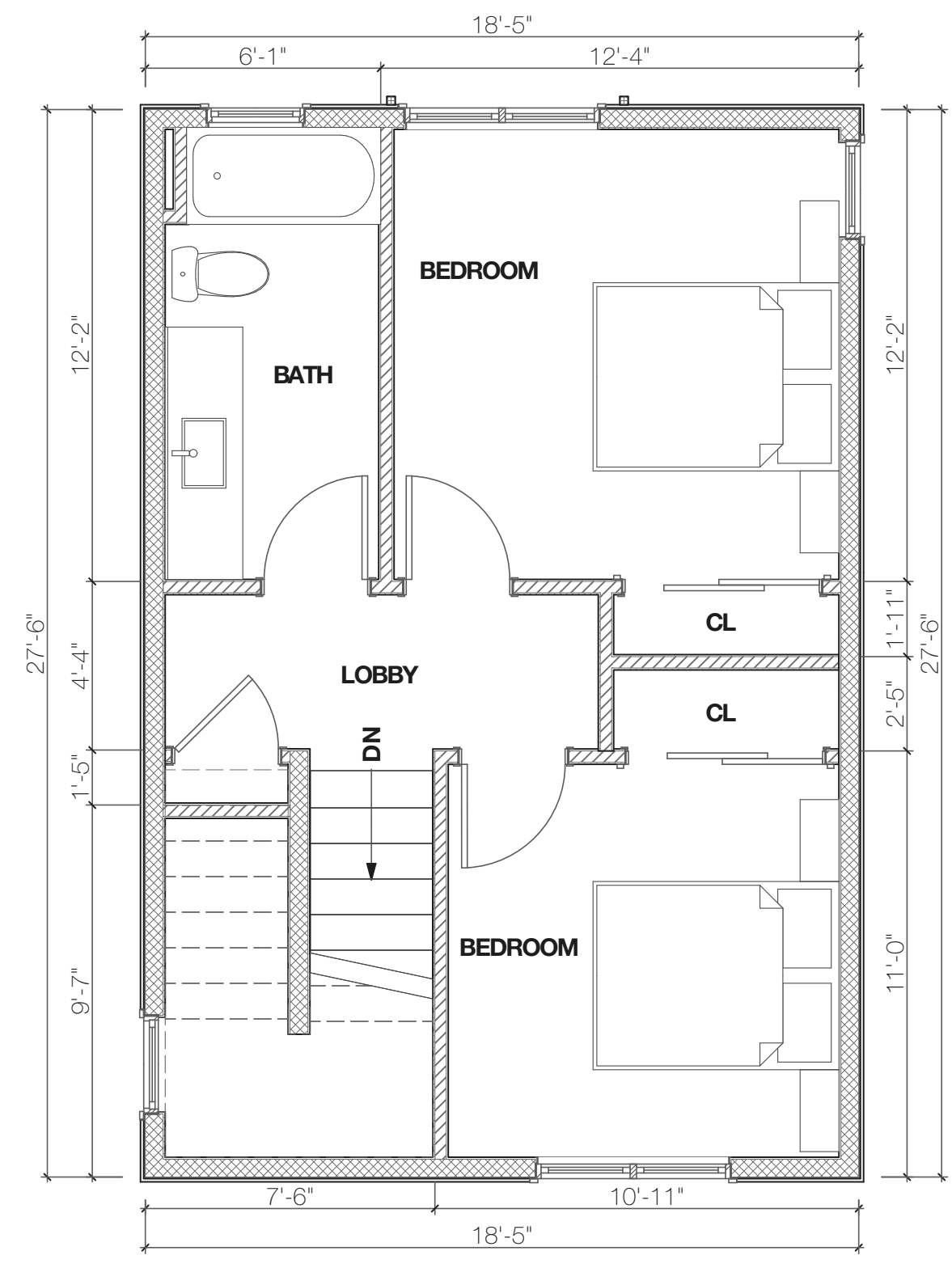
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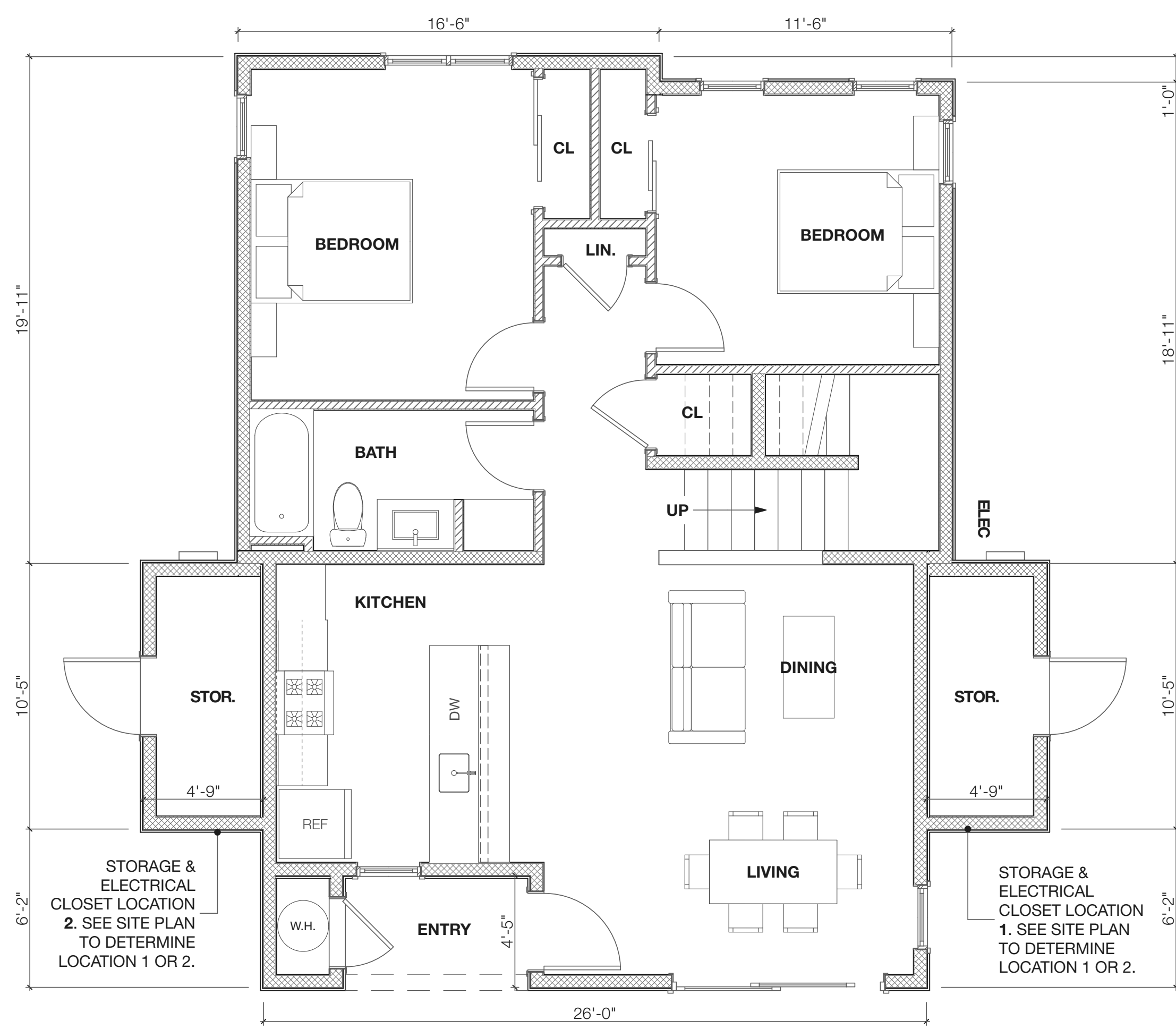
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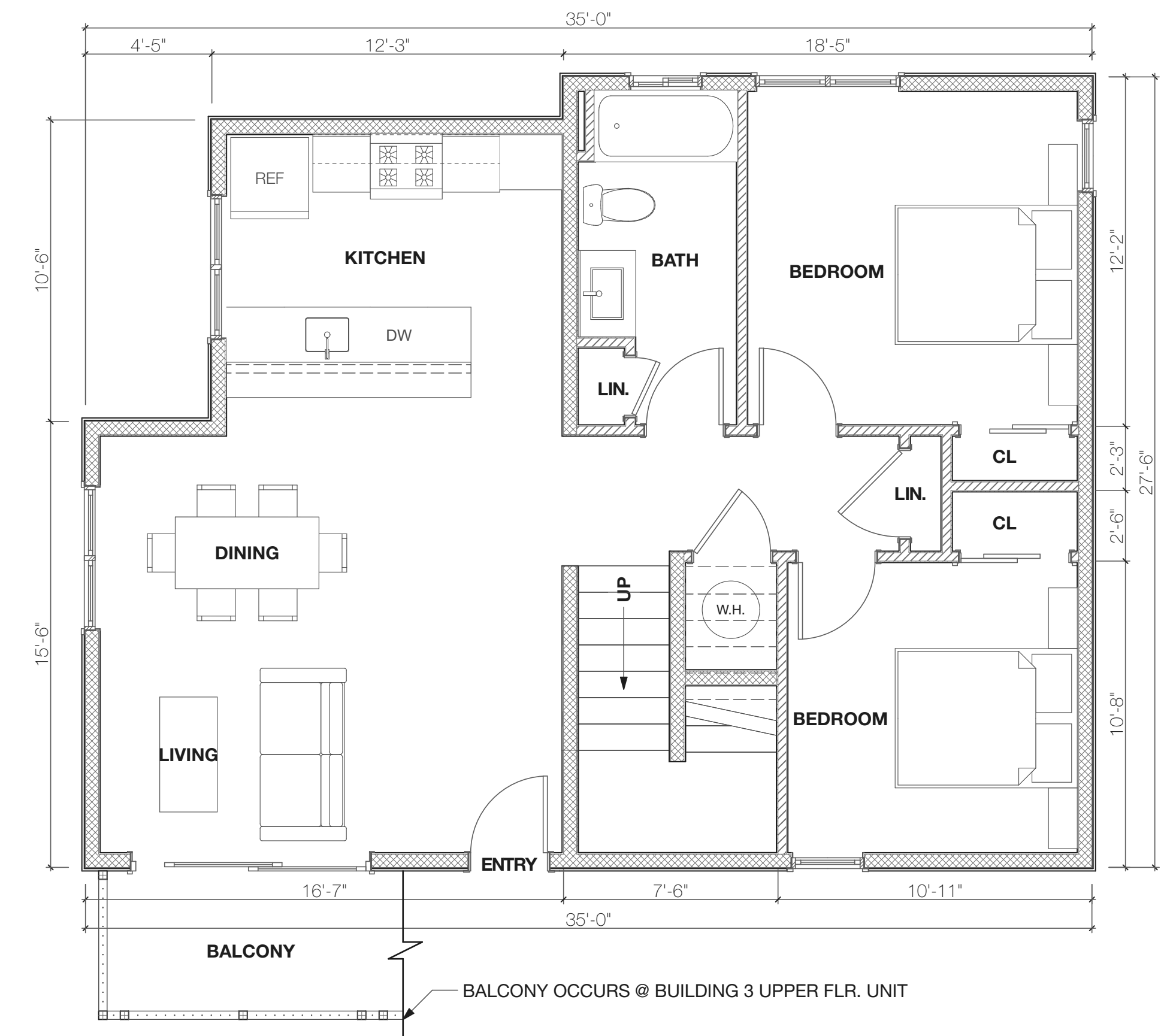
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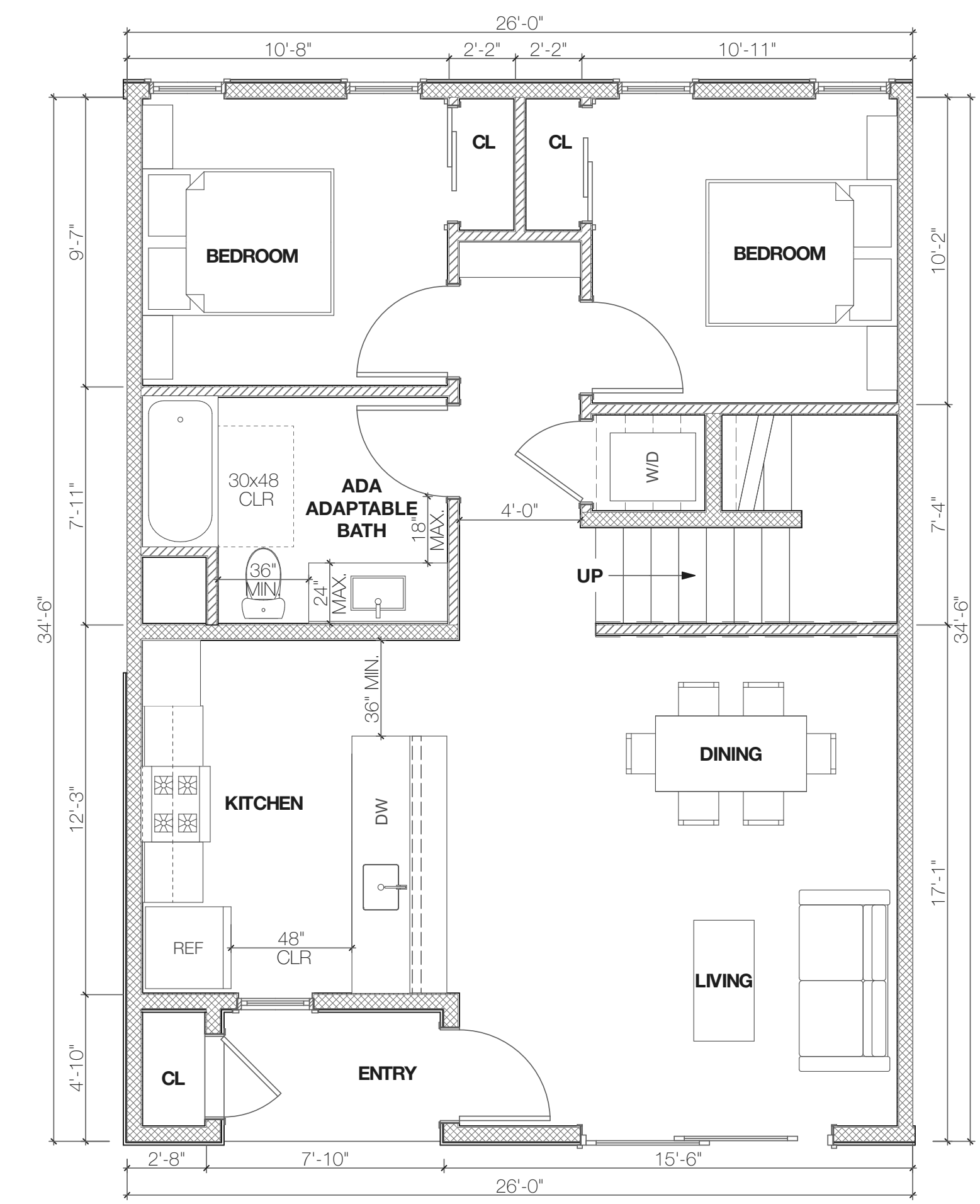
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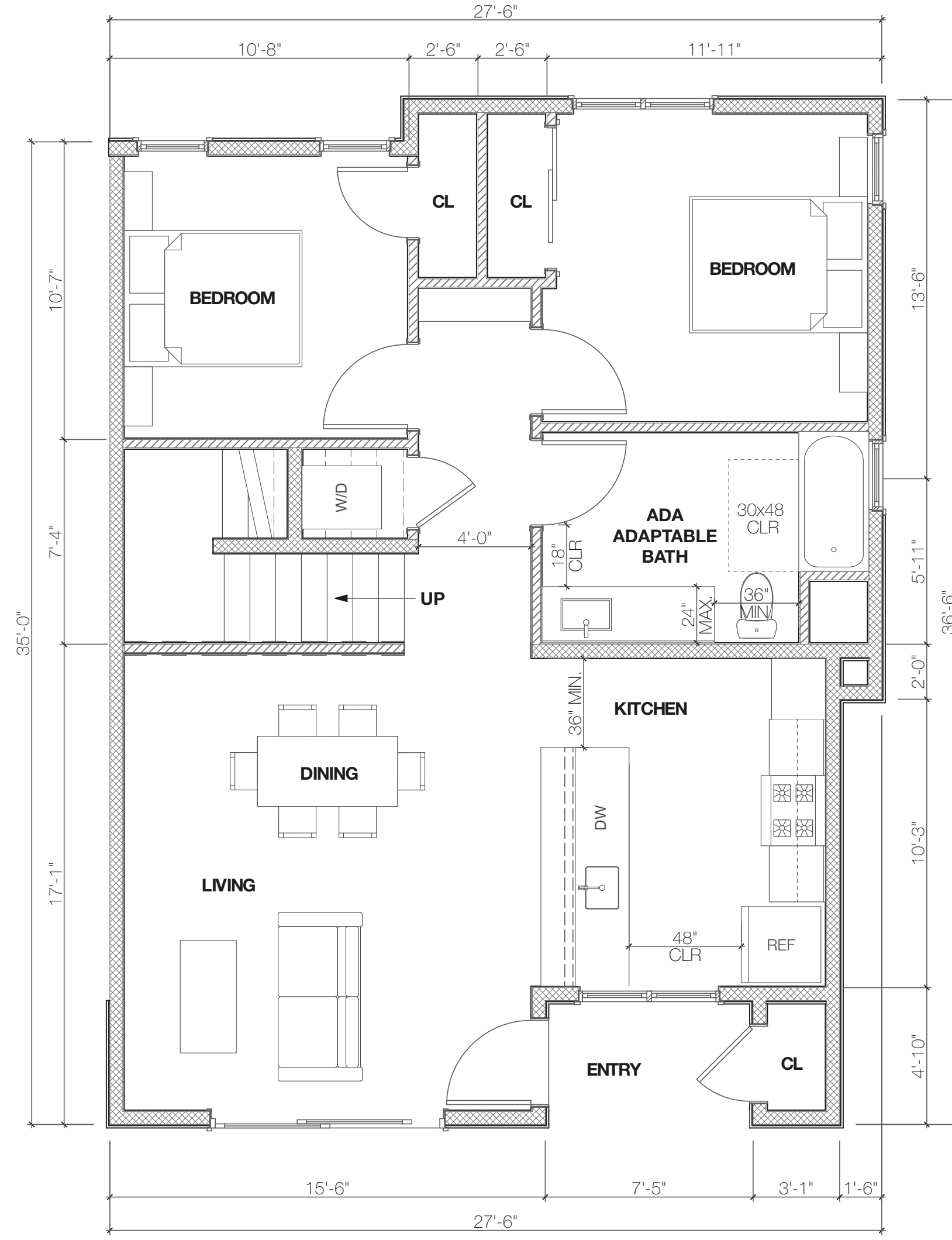
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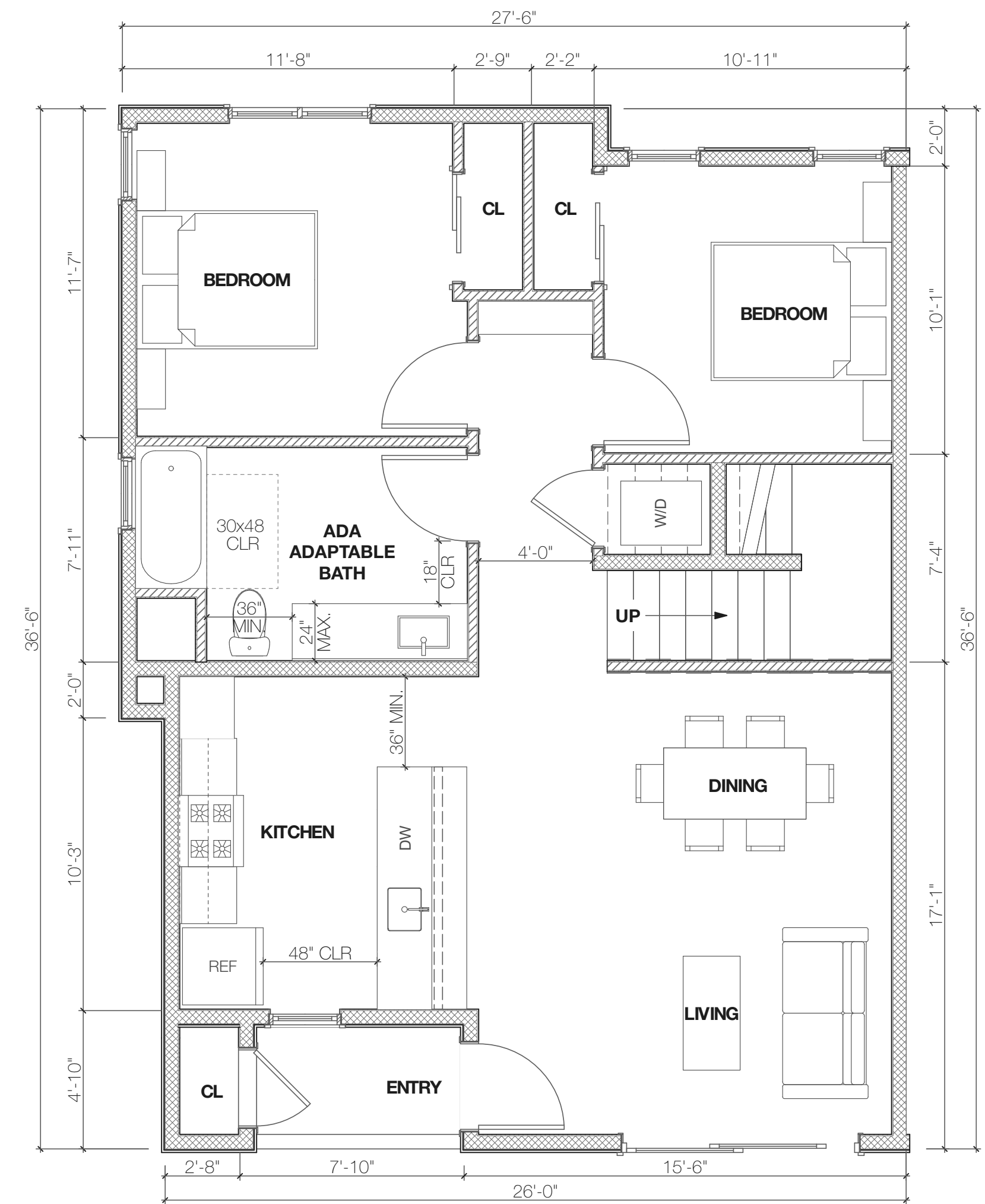
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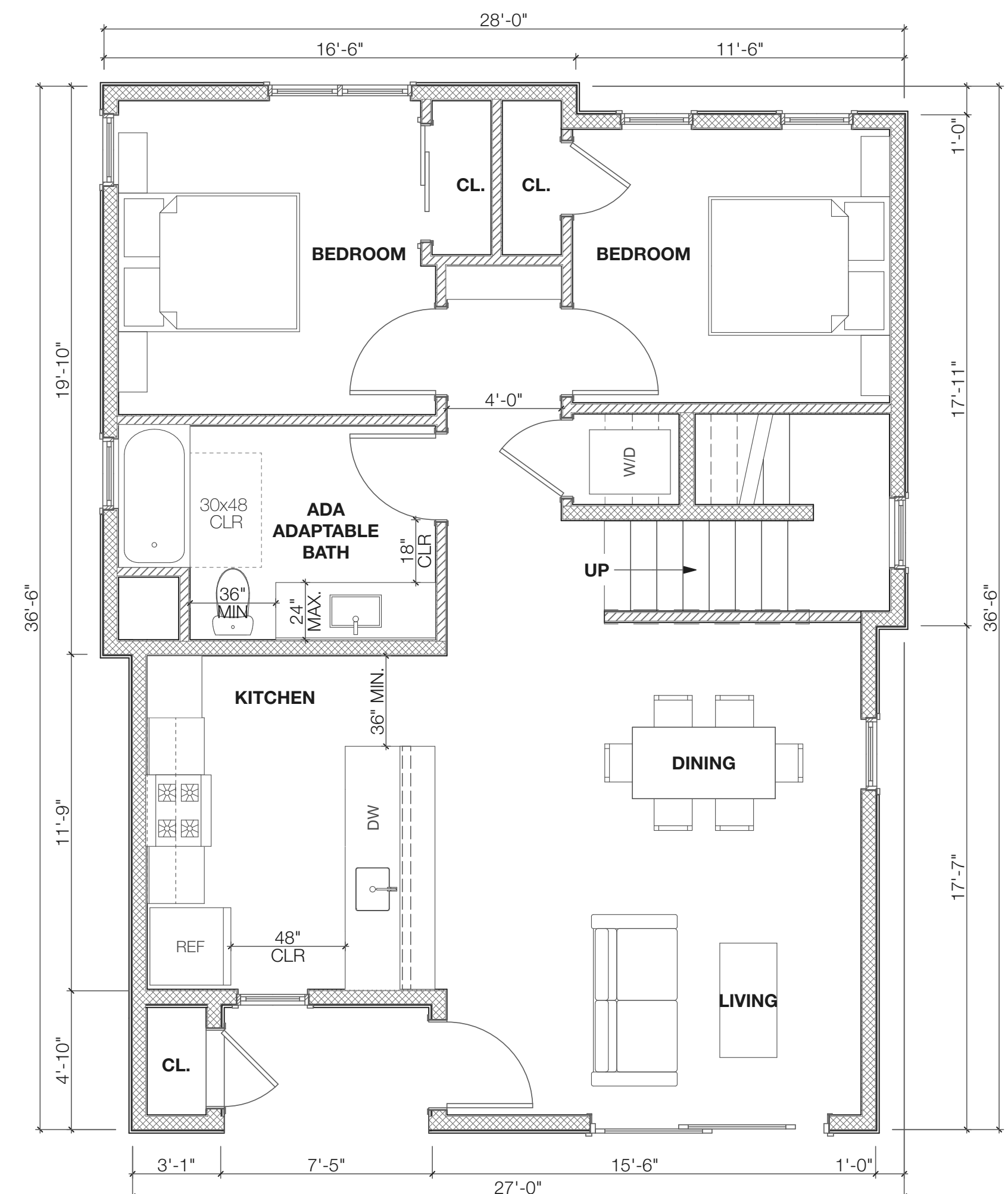
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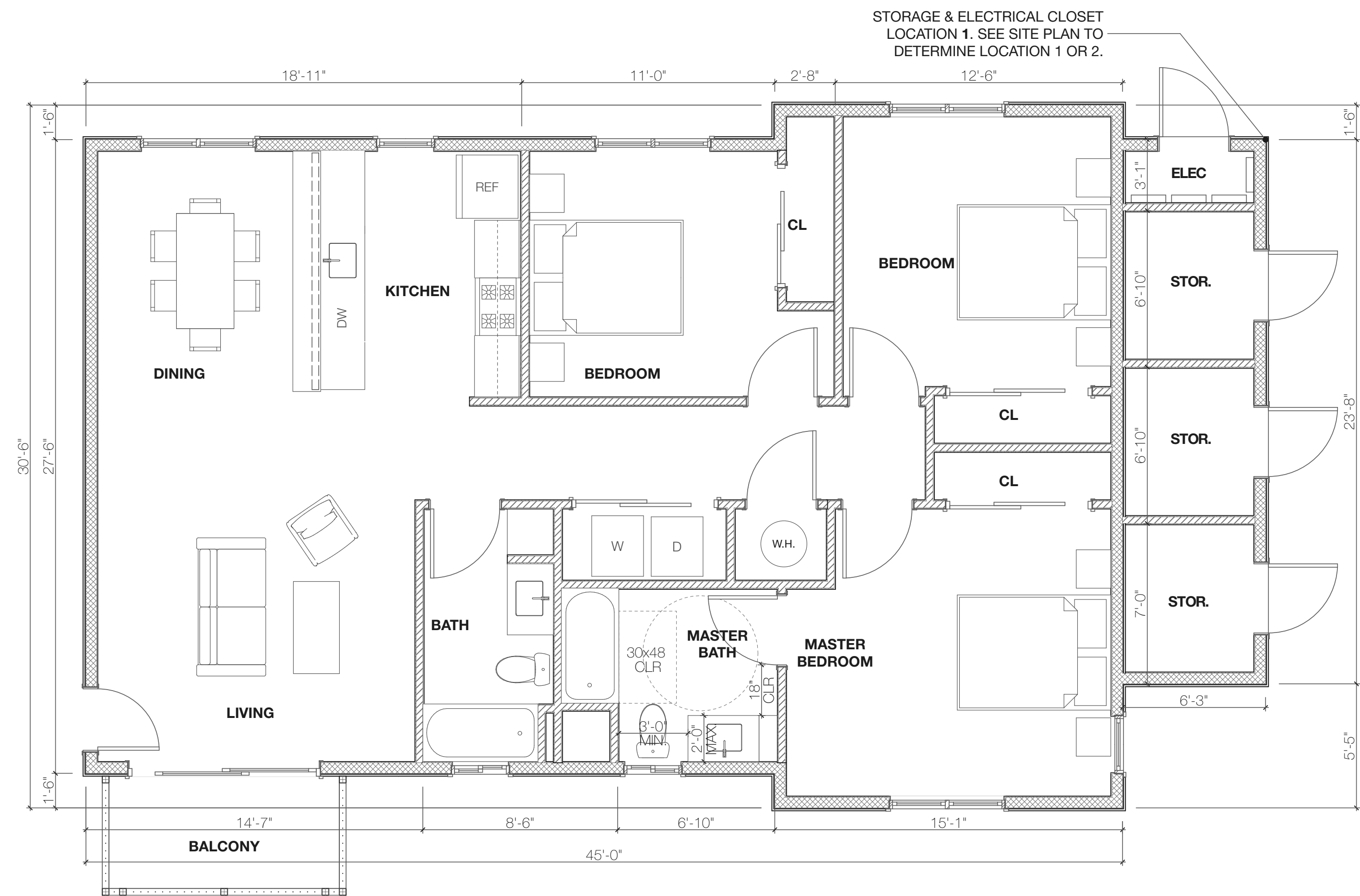
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SCALE: 1/4" = 1'-0"



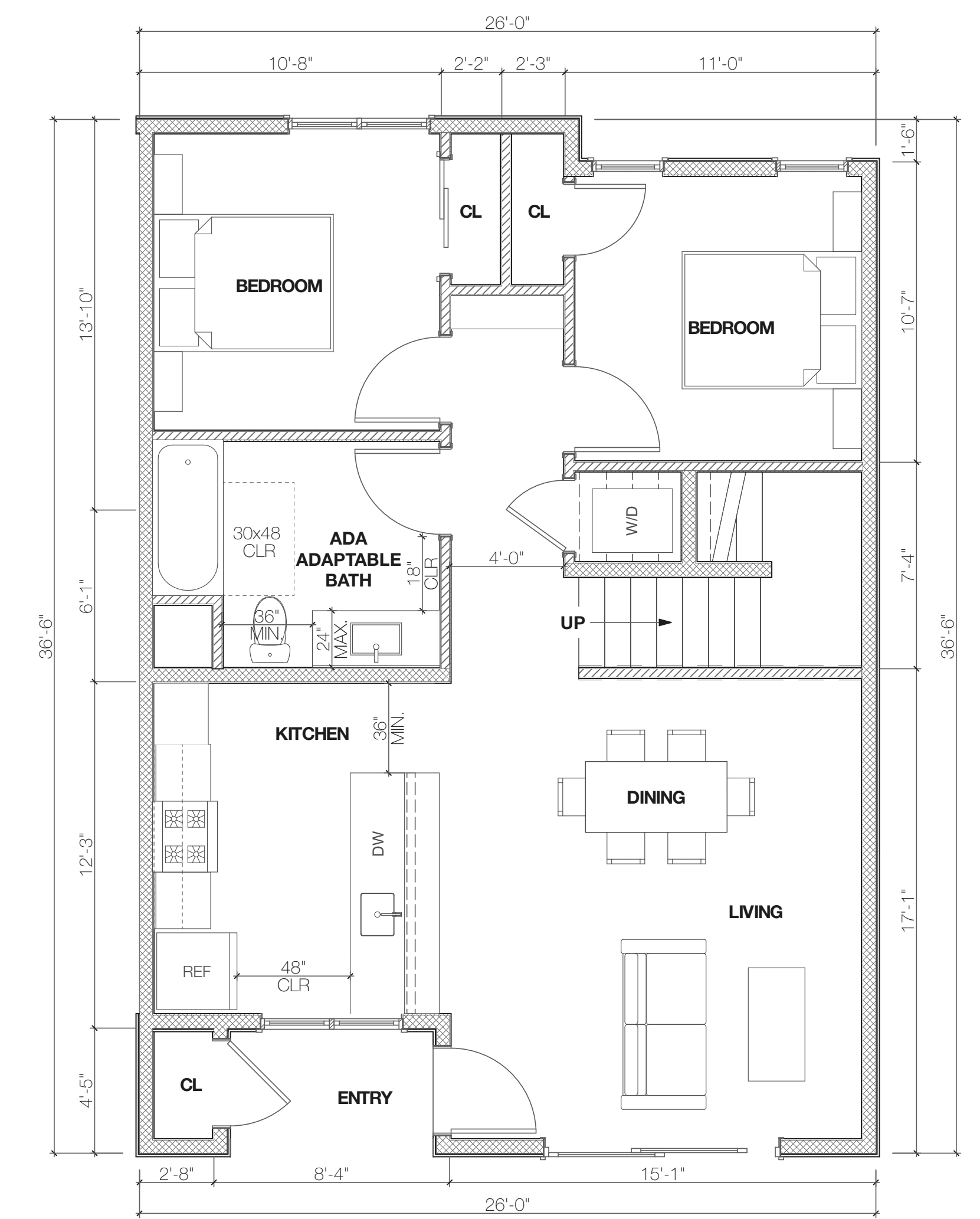
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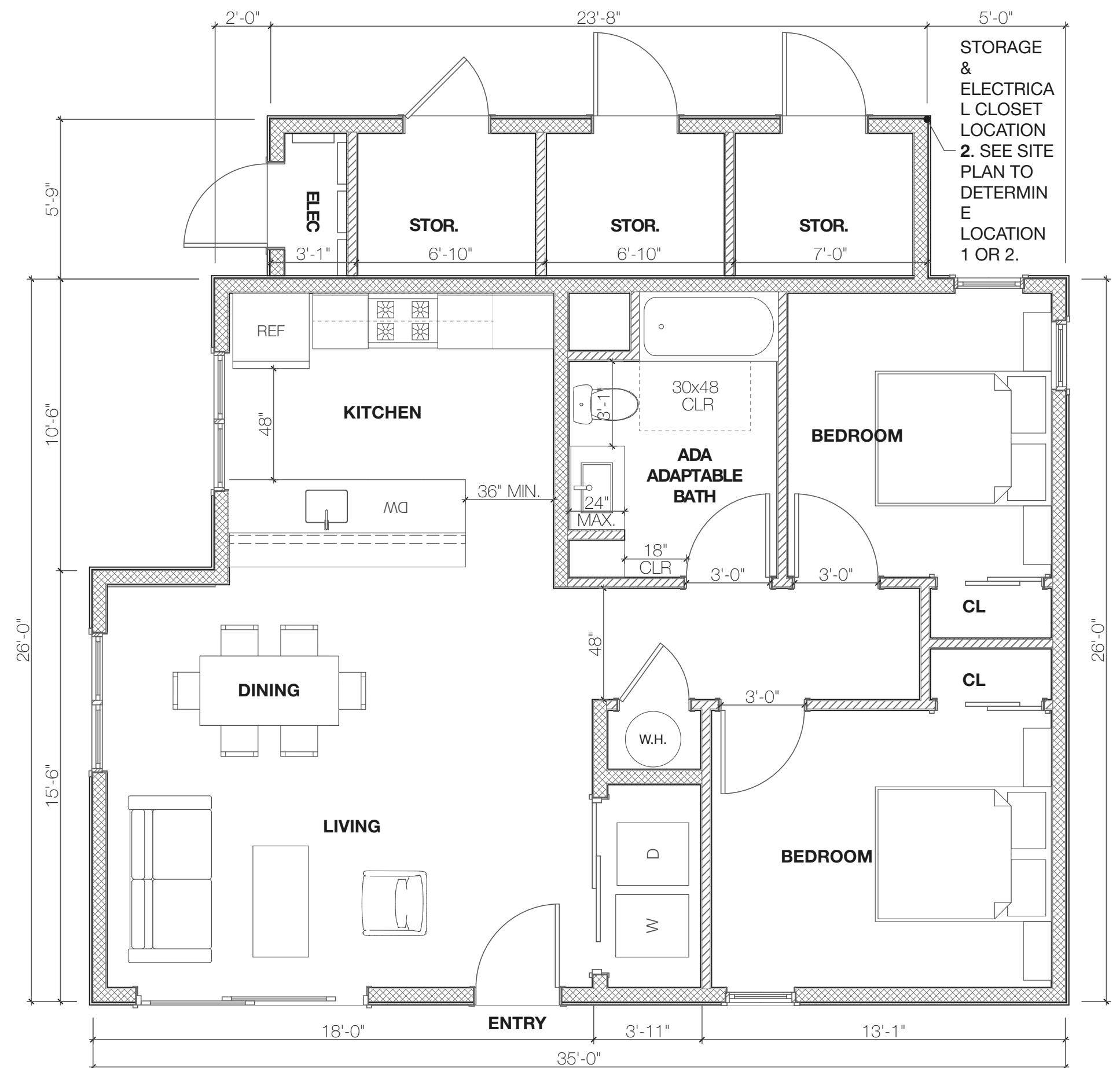
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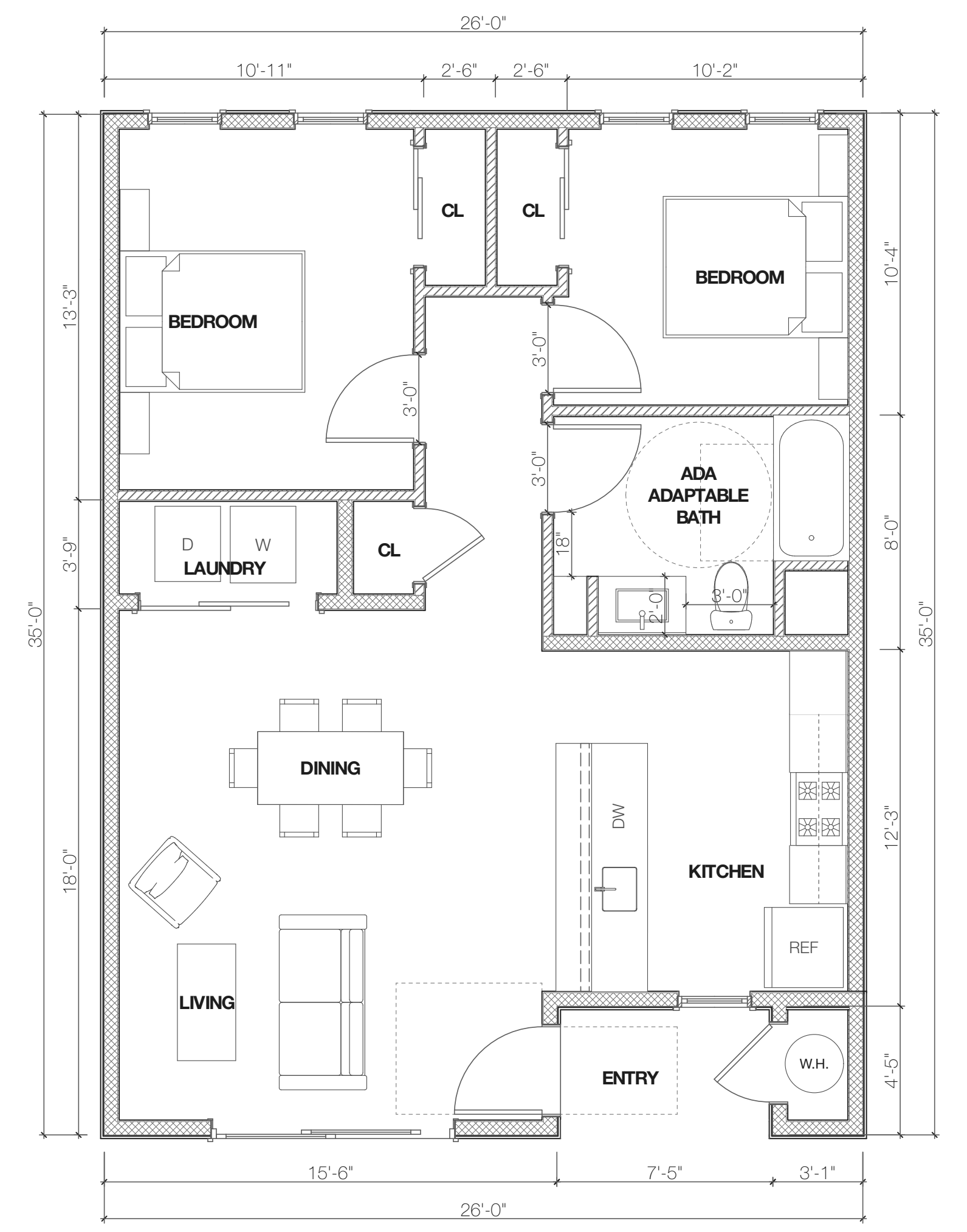
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SCALE: 1/4" = 1'-0"



3 A2 FLAT - ADA ENTRY FLR - 864 SQ. FT.
SCALE: 1/4" = 1'-0"



1 A1 FLAT - ADA ENTRY FLR - 877 SQ. FT.
SCALE: 1/4" = 1'-0"

Property Inspection Report

N/A. There are no existing structures on the Habitat Redwood Blvd project site parcel except for the existing gas and electric transmission lines. Once the new affordable housing units are built they will undergo a full inspection.

Survey and Analysis of Building Systems

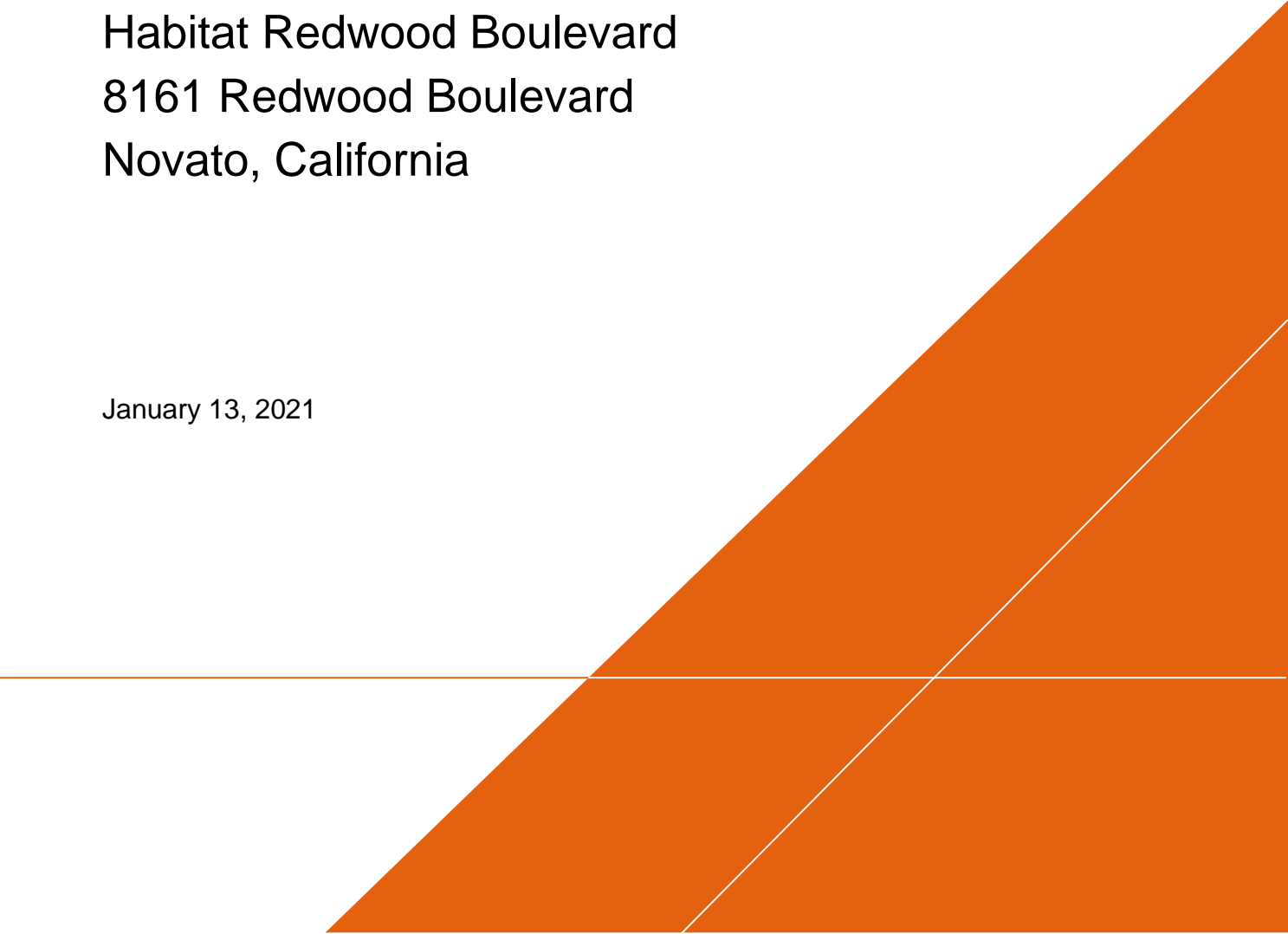
N/A. There are no existing structures on the Habitat Redwood Blvd project site parcel except for the existing gas and electric transmission lines. Once the new affordable housing units are built they will undergo a full inspection.

Habitat for Humanity Greater San Francisco, Inc.

PHASE I ENVIRONMENTAL SITE ASSESSMENT REPORT

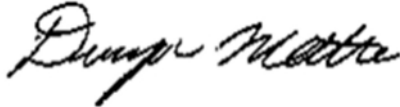
Habitat Redwood Boulevard
8161 Redwood Boulevard
Novato, California

January 13, 2021



PHASE I ENVIRONMENTAL SITE ASSESSMENT REPORT

Habitat Redwood Boulevard: 8161 Redwood Boulevard, Novato, California



Divya Mehta
Staff Scientist
Environmental Professional*



Melissa Landry
Project Geologist
Environmental Professional*

**PHASE I
ENVIRONMENTAL SITE
ASSESSMENT REPORT**

Habitat Redwood Boulevard
8161 Redwood Boulevard
Novato, California

Prepared for:

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Prepared by:

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Our Ref.:

30060030

Date:

January 13, 2021

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*The Environmental Professional's certification is provided in Section 7.1 of this report.

PHASE I ENVIRONMENTAL SITE ASSESSMENT REPORT

Habitat Redwood Boulevard: 8161 Redwood Boulevard, Novato, California

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Habitat Redwood Boulevard: 8161 Redwood Boulevard, Novato, California

EXECUTIVE SUMMARY

Arcadis U.S., Inc. (Arcadis) was retained by Habitat for Humanity to conduct a Phase I Environmental Site Assessment (ESA) for the Habitat Redwood Boulevard property located at 8161 Redwood Boulevard, Novato, Marin County, California (the Site). The Phase I ESA was performed in general accordance with the ASTM International (ASTM) Standard E1527-13, *Standard Practice for Environmental Site Assessments: Phase I Environmental Site Assessment Process* (ASTM E1527-13).

Site Layout Description

The Site comprises a 13.56-acre parcel that is currently vacant as of 2021. At the time of the assessment, the Site was used as a storage and hydrostatic pipeline testing area for PG&E in the northern portion of the parcel. This area was graded to facilitate hydrostatic testing work and equipment storage for PG&E operations both on and offsite. Three semi-truck trailers were used at the Site to store tools, supplies and equipment. Two office trailers and portable toilets were also located in this PG&E area. A sub-grade natural gas pipeline is located along the central and western portions of the Site. The central and southern portions of the Site consists of undeveloped grassy rangeland.

Operations

The Site is owned by PG&E and was temporarily used in Summer and Fall 2020 as a storage area for construction and pipeline testing equipment, construction and pipeline testing materials, temporary waste storage, and welding operations. These materials were used to support on and offsite PG&E pipeline maintenance and replacement projects. Water generated by the hydrostatic testing process (groundwater) was stored in frac tanks prior to discharge to the sanitary sewer system. Several roll-off bins were used to store used testing materials and waste materials including used pigs and excavated soil. A welding area with piping and several compressed gas tanks (acetylene, oxygen) were also observed in the northern portion of the Site. PG&E demobilized from the Site by the end of 2021 and the Site is currently vacant, grassy land.

Site History

The Site appeared as undeveloped rangeland with a small structure in the northern portion of the Site and an unpaved road along the western portion of the Site from as early as 1942. By 1952, a second structure was visible in the central portion of the Site. No changes were evident until 1968, when the former residence in the northern portion of the Site was demolished and redeveloped with a service station. By 1982, a service road was visible along the eastern boundary of the Site, the structures in the central portion of the Site had been demolished, and the service station area in the northern portion of the Site had been expanded. No changes were observed until sometime prior to 2002, when the service station in the northern portion of the Site was demolished. In 2006, three small cylindrical structures were visible in the northern portion of the Site that were not visible in subsequent photographs. In 2016, the northern portion of the Site had been cleared and there were multiple unpaved paths or roads visible in the northern portion of the Site. These paths were not visible in subsequent photographs and in 2018, an

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Habitat Redwood Boulevard: 8161 Redwood Boulevard, Novato, California

unpaved path and cleared area was visible extending from Redwood Boulevard and into the central portion of the Site. This path was no longer visible in subsequent photographs and no significant changes were evident at the Site through the present.

According to a 1994 Phase I ESA conducted for the Site, PG&E purchased the Site in 1973. The parcel and existing building were leased to Mike's Auto Repair and Body Shop through 1995. The building in the northern portion of the Site was historically occupied by Hertz Rental, Jacks 66 (service station/auto garage), and Mike's Auto Repair from 1973 until 1995, when the building was demolished. The Site remained vacant until June 2020 when PG&E began using the Site as a staging area for material, equipment, and hydrostatic testing for the natural gas pipeline. PG&E demobilized from the Site by the end of 2020 and the Site is currently vacant, grassy land.

Surrounding Area

The Site is adjoined to the north by vacant land, beyond which is Birkenstock LP, USA; to the east by Days Inn Hotel and Redwood Boulevard, beyond which is Highway 101; to the south by vacant land, beyond which is Buck Center Drive; and to the west by vacant land, beyond which is the Buck Institute for Research on Aging. Land use in the surrounding area consists of commercial properties and vacant rangeland.

Findings

Arcadis has performed a Phase I ESA of the Site in conformance with the scope and limitations of ASTM Practice E1527-13 for Phase I ESAs. This assessment has revealed the following recognized environmental conditions (RECs), controlled recognized environmental conditions (CRECs), historical recognized environmental conditions (HRECs), and other environmental conditions as defined in Section 1 of this Phase I ESA Report.

Recognized Environmental Conditions

One REC was identified in connection with the Site.

Hazardous Waste Storage and Housekeeping: The Site was used in Summer and Fall 2020 as a staging area for PG&E maintenance activities (including hydrostatic testing) for the natural gas pipeline located on and off-site, and other utility structures off-site. Several roll-off bins were observed at the Site containing soil that was generated from the Site and other properties. According to interviews with PG&E staff, this soil was sampled for Total Petroleum Hydrocarbon (TPH) constituents, volatile organic compounds (VOCs), and metals to determine if it needed to be characterized as hazardous waste prior to disposal. Arcadis observed areas of spilled soil from these bins. According to PG&E representatives, soil in this bin was characterized as non-hazardous waste; however, Arcadis was not able to review analytical data to confirm this characterization. In addition, PG&E representatives noted that one of the bins at the Site had been used to store soil that was characterized as hazardous waste. Given the absence of analytical data for soil stored at the Site, the poor housekeeping, and hazardous waste, storage associated with PG&E activities is a REC.

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Controlled Recognized Environmental Conditions

The following CREC was identified in connection with the Site:

LUST Incident: The northern portion of the Site was historically developed with a gas station and garage building that were in operation between 1973 and 1995. Four fuel tanks, one waste oil underground storage tank, and hydraulic lifts were used at these buildings. PG&E conducted an investigation in 1996 to determine if the tanks were still present at the Site and to address any potential impacts associated with the tanks and lifts. The tanks and associated piping were found to have been removed in the 1970s. The former tank and lift areas were over excavated to a depth of 8 feet below ground surface and confirmatory samples were analyzed for TPH as gasoline (TPH-g), diesel (TPH-d), motor oil (TPH-mo), hydraulic oil (TPH-ho), and total recoverable petroleum hydrocarbons (TRPH). During excavation work, groundwater was found in the former fuel tank area and a grab sample was collected and analyzed for TPH-g and TPH-d. No TPH constituents were detected in confirmatory samples collected from the former fuel tank and hydraulic lift areas. Low concentrations of TPH-mo (71 parts per million [ppm]) and TRPH (11 to 90 ppm) were detected in the former waste oil tank area. Based on these results, PG&E requested closure for the tanks; however the SF-RWQCB required soil samples to be analyzed for benzene, toluene, ethylbenzene, and xylene (BTEX), oil and grease, chlorinated hydrocarbons, semi volatile organic compounds (SVOCs), and metals prior to closure. The only constituents that were detected were chromium, lead, zinc, and nickel; however, the concentrations were consistent with background. Based on these results, no further action was required and the investigation was closed.

Arcadis noted that the RWQCB requires notification of a land use change prior to redevelopment. Based on the closure of the investigation and the RWQCB notification requirement, this investigation is a CREC for the Site.

Historical Recognized Environmental Conditions

No HRECs were identified in connection with the Site.

Other Environmental Conditions

The following other environmental condition was identified in connection with the Site:

Staining: The Site was used in Summer and Fall 2020 as a staging area for PG&E maintenance activities (including hydrostatic testing) for the natural gas pipeline located on and off-site, and other utility structures off-site. Arcadis observed limited areas of staining at the Site near material storage areas. The minor staining associated with the PG&E operations at the Site are an other environmental condition.

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Habitat Redwood Boulevard: 8161 Redwood Boulevard, Novato, California

1 INTRODUCTION

Arcadis U.S., Inc. (Arcadis) was retained by Habitat for Humanity Greater San Francisco, Inc. (Habitat) to conduct a Phase I Environmental Site Assessment (ESA) for the Habitat Redwood Boulevard property located at 8161 Redwood Boulevard, Novato, Marin County, California (the Site). This Phase I ESA Report has been prepared in accordance with the *Proposal for Phase I Environmental Site Assessment (ESA)*, dated August 25, 2020.

1.1 Purpose

Arcadis understands that the purpose for conducting this Phase I ESA is to assess and document the current status of environmental impact conditions at the Site.

1.2 Scope of Work

The Phase I ESA was performed in general accordance with the ASTM International (ASTM) Standard E1527-13, *Standard Practice for Environmental Site Assessments: Phase I Environmental Site Assessment Process* (ASTM E1527-13), including the limitations outlined in the standard. The goal of the Phase I ESA was to identify recognized environmental conditions (RECs), controlled recognized environmental conditions (CRECs), and historical recognized environmental conditions (HRECs) associated with the property.

Findings from this Phase I ESA are classified and defined as follows:

- A REC is defined in ASTM E1527-13 as “the presence or likely presence of any hazardous substances or petroleum products in, on, or at a property: (1) due to any release to the environment; (2) under conditions indicative of a release to the environment; or (3) under conditions that pose a material threat of a future release to the environment.”
- A CREC is defined in ASTM E1527-13 as “a [REC] resulting from a past release of hazardous substances or petroleum products that has been addressed to the satisfaction of the applicable regulatory authority... with hazardous substances or petroleum products allowed to remain in place subject to the implementation of required controls (for example, property use restrictions, activity and use limitations, institutional controls, or engineering controls).”
- An HREC is defined in ASTM E1527-13 as “a past release of any hazardous substances or petroleum products that has occurred in connection with the property and has been addressed to the satisfaction of the applicable regulatory authority or meeting unrestricted use criteria established by a regulatory authority, without subjecting the property to any required controls (for example, property use restrictions, activity and use limitations, institutional controls, or engineering controls).”
- A de minimis condition is defined in ASTM E1527-13 as “a condition that generally does not present a threat to human health or the environment and that generally would not be the subject of an enforcement action if brought to the attention of appropriate governmental agencies.”

PHASE I ENVIRONMENTAL SITE ASSESSMENT REPORT

Habitat Redwood Boulevard: 8161 Redwood Boulevard, Novato, California

- Other environmental conditions are considered environmental issues that do not clearly fall within the ASTM definition of a REC, CREC, HREC, or de minimis condition, fall outside the scope of the ASTM practice (e.g. asbestos), or are considered a business environmental risk.

As required by ASTM E1527-13, the scope of work for this Phase I ESA included the following, except as otherwise indicated as a data gap in Section 8.8 or as a deviation in Section 8.9 of this report:

- **Records review:** Arcadis contracted Environmental Data Resources, Inc. (EDR) to provide a report (EDR Report) summarizing the federal, state, tribal, and local environmental record source database listings for the Site and for the adjoining and surrounding properties within specified search radii, as well as physical setting information for the Site and surrounding area, as required by ASTM E1527-13. Arcadis also reviewed regulatory agency files and records, as deemed necessary and documented in Section 8.2 of this Report; alternate environmental information (e.g. on-site records, user-provided records); additional physical setting sources; and historical use information, as documented in Section 3.2 of this Report.
- **Site reconnaissance:** Mr. Bryan Fong of Arcadis visited the Site on September 18, 2020 and visually observed the parcel and applicable interior areas. Mr. Fong was accompanied by Mr. Jeff Wilson, Project Manager (three months at the Site) and Mr. Devin Bettencort, ARB Industrial Project Manager (two months at the Site), during the Site walk.
- **Interviews:** Arcadis interviewed present and past owners, operators, and occupants of the property, and local government officials, as documented in Section 8.
- **Report:** This Phase I ESA Report summarizes and documents the Phase I ESA.

The scope of work for the Phase I ESA also included the following:

- A cursory visual observation for apparent wetland areas in accessible exterior areas of the Site and review of readily available wetlands information to identify wetlands that have been previously delineated and/or reported to be present on the Site.

The scope of work for this Phase I ESA did not include the collection or analysis of soil, water, air, other environmental media, transformer/electrical fluids, ACMs, lead-based paint, other building materials, mold, or other samples.

The User of this Phase I ESA is Habitat for Humanity Greater San Francisco, Inc.

2 SITE SETTING AND DESCRIPTION

2.1 Site Location

The Site is located at 8161 Redwood Boulevard, Novato, Marin County, California (**Figure 1**). The Site comprises one parcel identified by the Marin County Assessor's Office as Parcel Identification Number (PIN) 125-180-49. The Site is located along western side of Redwood Boulevard. The Site is located in a commercial area.

The Site has also been identified at the address 8161 Old Redwood Highway.

2.2 Site Layout Description

The Site comprises a 13.56-acre parcel that is currently vacant as of 2021. At the time of the assessment, the Site was used as a storage and hydrostatic pipeline testing area for PG&E in the northern portion of the parcel. This area was graded to facilitate hydrostatic testing work and equipment storage for PG&E operations both on and offsite. Three semi-truck trailers were used at the Site to store tools, supplies and equipment. Two office trailers and portable toilets were also located in this PG&E area. A sub-grade natural gas pipeline is located along the central and western portions of the Site. The central and southern portions of the Site consists of undeveloped grassy rangeland (**Figure 2**).

Photographs of the Site and surrounding areas were taken to document current conditions and are included in **Appendix A**.

2.2.1 Utilities

The following utilities are supplied to the Site:

- Water is provided via a fire hydrant by the North Marin Water District.
- Sanitary sewer systems are maintained by the Novato Sanitary District.

Three emergency generators, fueled by diesel, are present within the laydown yard area and provide power for lights and window air conditioning units in the office trailers at the Site.

2.2.2 Heating and Cooling

Arcadis observed window air conditioning units for the portable office trailers. No other heating or cooling units were observed at the Site.

2.3 Operations

The Site is owned by Pacific Gas & Electric (PG&E) and was temporarily used in Summer and Fall 2020 as a storage area for construction and pipeline testing equipment, construction and pipeline testing materials, temporary waste storage, and welding operations. These materials were used to support on and offsite PG&E pipeline maintenance and replacement projects. Water generated by the hydrostatic testing process (groundwater) was stored in frac tanks prior to discharge to the sanitary sewer system.

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Several roll-off bins were used to store used testing materials and waste materials including used pigs and excavated soil. A welding area with piping and several compressed gas tanks (acetylene, oxygen) were also observed in the northern portion of the Site. PG&E demobilized from the Site by the end of 2021 and the Site is currently vacant, grassy land.

2.4 Physical Setting

2.4.1 Topography

According to information obtained from the U.S. Geological Survey 7.5 Minute Series Topographic Map of the Petaluma River and Novato quadrangles dated 2012, the elevation of the Site ranges from approximately 70 feet above mean sea level (amsl) along the western boundary of the Site to 10 feet amsl at the eastern boundary of the Site along Redwood Boulevard. The topography of the surrounding area is hilly to the north and south of the western portion of the Site and sloping to the east. The general topographic gradient is to the east-northeast.

2.4.2 Geology

No site-specific information was available. Geologic information in the EDR Report (**Appendix B**) specifies that the sediments beneath the Site have been identified as part of the Lower Cretaceous Series of the Cretaceous System of the Mesozoic Era. According to the United States Department of Agriculture (USDA) Soil Conservation Service, the Site is underlain by the Yorkville soil component in the western portion of the Site which has a surface soil texture of clay loam and exhibits very slow infiltration rates; the Reyes soil component in the eastern portion of the Site which has a surface soil texture of clay and exhibits very slow infiltration rates; and the Gilroy soil component in the southern portion of the Site which has a surface soil texture of loam and exhibits slow infiltration rates.

2.4.3 Hydrology

2.4.3.1 Surface Water

No surface water bodies are located on the Site. The closest surface water feature is a portion of Basalt Creek, located 342 feet east of the Site.

2.4.3.2 Wetlands

According to information obtained from the U.S. Fish and Wildlife Service (FWS) National Wetland Inventory (NWI) included in the EDR Report, two wetland areas are located along the northern and central portions of the Site. According to the National Wetlands Inventory Mapping database, these wetland areas are classified as riverine areas that are intermittently filled with water. According to an October 2020 *Jurisdictional Delineation Report*, prepared by WRA Inc., wetlands and sensitive communities identified at the Site include a small area of seasonal wetlands (less than 0.01 acre) and an adjoining drainage ditch (0.07 acres) in the northeastern portion of the Site. An ephemeral stream (0.04 acres) was identified in the southwestern portion of the Site. Approximately 2 acres of proposed purple

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needlegrass grassland areas were also identified in the western portion of the Site. According to Mr. Wilson and Mr. Bettencort, these areas of the Site are vacant.

2.4.4 Hydrogeology

Site-specific hydrogeology information was not available. A grab groundwater sample was collected during a leaking underground storage tank (LUST) investigation conducted in 1996 from an excavation pit that was approximately 8 feet below ground surface (bgs). No monitoring wells were advanced at the Site and no further information was available regarding depth to groundwater. Groundwater commonly reflects surficial topography; however, groundwater flow can be influenced locally and regionally by the presence of local wetland features, surface topography, recharge and discharge areas, horizontal and vertical inconsistencies in the types and locations of subsurface soils, and proximity to water pumping wells. Based on interpretation of the U.S. Geological Survey 7.5 Minute Series Topographic Map of the Petaluma River and Novato quadrangles dated 2012, groundwater flow appears to be to the east-southeast towards Basalt Creek and San Pablo Bay.

No wells are currently located at the Site. According to the well search information included in the EDR Report, the closest off-site well is an AquiFlow well located approximately 2,700 feet northeast of the Site. Depth to water at this well ranged from 4.5 to 6 feet bgs and flow was to the east during a sampling event on October 31, 1995.

3 SITE HISTORY

3.1 Historical Site Summary

The Site appeared as undeveloped rangeland with a small structure in the northern portion of the Site and an unpaved road along the western portion of the Site from as early as 1942. By 1952, a second structure was visible in the central portion of the Site. No changes were evident until 1968, when the former residence in the northern portion of the Site was demolished and redeveloped with a service station. By 1982, a service road was visible along the eastern boundary of the Site, the structures in the central portion of the Site had been demolished, and the service station area in the northern portion of the Site had been expanded. No changes were observed until sometime prior to 2002, when the service station in the northern portion of the Site was demolished. In 2006, three small cylindrical structures were visible in the northern portion of the Site that were not visible in subsequent photographs. In 2016, the northern portion of the Site had been cleared and there were multiple unpaved paths or roads visible in the northern portion of the Site. These paths were not visible in subsequent photographs and in 2018, an unpaved path and cleared area was visible extending from Redwood Boulevard and into the central portion of the Site. This path was no longer visible in subsequent photographs and no significant changes were evident at the Site through the present.

According to a 1994 Phase I ESA conducted for the Site, PG&E purchased the Site in 1973. The parcel and existing building were leased to Mike’s Auto Repair and Body Shop through 1995. The building in the northern portion of the Site was historically occupied by Hertz Rental, Jacks 66 (service station/auto garage), and Mike’s Auto Repair from 1973 until 1995, when the building was demolished. The Site remained vacant until June 2020 when PG&E began using the Site as a staging area for material, equipment, and hydrostatic testing for the natural gas pipeline. PG&E demobilized from the Site by the end of 2020 and the Site is currently vacant, grassy land.

3.2 Historical Information Sources

A list of the sources reviewed (**Appendix C**) is presented in the table below; information from these sources is summarized in Section 3.1.

Table 1. Historical Information Sources

Type of Record	Dates of Information	Source
Aerial photographs and satellite imagery	1942, 1952, 1963, 1968, 1970, 1973, 1982, 1993, 2006, 2009, 2012, 2016	The EDR Aerial Photo Decade Package
Aerial photographs and satellite imagery	1993, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2012, 2013, 2015, 2017, 2018, 2019	Google Earth Pro
Aerial photographs and satellite imagery	1952, 1968, 1982, 1983, 1987, 1993, 2002, 2005, 2009, 2014, 2016	Nationwide Environmental Title Research, LLC (NETR) Online

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Type of Record	Dates of Information	Source
Fire insurance maps	No maps available	Certified Sanborn® Map Report
Property tax files	No records available	Property record card (Marin County GIS Map)
Recorded land title records	No records available	Deed (Marin County Assessor's Office)
USGS topographic maps	1914, 1942, 1954, 1968, 1973, 1980, 2012	EDR Historical Topo Map Report with Quadmatch™
Local street directories	1973, 1977, 1981, 1986, 1992, 1995, 2000, 2005, 2010, 2014, 2017	EDR-City Directory Image Report
Building department records	No records available	Novato Building Department
Zoning/land use records	2020	Novato Zoning Map (Novato Planning Division)
Other	September 18, 2020	Interview with Mr. Wilson
Other	April 3, 1994	1994 Phase I ESA

3.3 Prior Environmental Assessments, Investigations, and Events

Arcadis reviewed the following previous environmental reports for the Site (**Appendix D**):

- *Phase I ESA*, prepared by Environmental Science and Engineering, Inc. (ESE), dated April 3, 1994 (1994 Phase I ESA)
- *Request for UST Case Closure of PG&E Property (Mike's Auto Repair and Body Shop), 8161 Old Redwood Highway, Novato*, prepared by PG&E, dated January 30, 1996 (January 1996 Request for UST Case Closure Letter)
- *Denial of Closure Request for PG&E Property, 8161 Old Redwood Highway, Novato, Marin County*, prepared by the San Francisco Bay Region Regional Water Quality Control Board (SF-RWQCB), dated March 1, 1996 (1996 Closure Denial Letter)
- *PG&E Property at 8161 Old Redwood Highway, Novato – Underground Storage Tank Unauthorized Release/Report Form*, prepared by the San Francisco Bay Region Regional Water Quality Control Board (SF-RWQCB), dated March 5, 1996 (1996 Unauthorized Release Form)
- *Request for UST Case Closure of PG&E Property, 8161 Old Redwood Highway, Novato*, prepared by PG&E, dated February 5, 1996 (1996 Request for Closure Letter)
- *Underground Storage Tank (UST) Case Closure for PG&E Property, 8161 Old Redwood Highway, Novato, Marin County, UST Case No. 21-0306*, prepared by SF-RWQCB, dated April 12, 1996 (1996 Closure Letter)
- *Phase I ESA*, prepared by Stantec Consulting Corporation (Stantec), dated July 28, 2009 (2009 Phase I ESA)

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- *Phase I ESA*, prepared by ERAS Environmental, Inc. (ERAS), dated February 9, 2017 (2017 Phase I ESA)

Information from these reports is presented below by topic.

1996 LUST Investigation

The Site address is listed in the underground storage tank (UST), leaking underground storage tank (LUST), Historical Cortese, and Cortese databases for an investigation that was conducted in 1996. The Site was historically developed with a gas station that had been in operation between 1973 and 1995 and had since been abandoned. The status of the former USTs and hydraulic equipment associated with lifts at the gas station and garage was unknown. According to a January 1996 Request for UST Case Closure Letter, PG&E demolished the former service station in 1995. PG&E conducted a survey to identify historical USTs and found that the tanks had previously been removed and the area had been backfilled with miscellaneous building materials (i.e. concrete, sand, bricks). Approximately 300 cubic yards of backfill material and native soil were excavated from the former underground storage tank, hydraulic lift, and former waste oil tank areas. Soil samples were collected from these excavated areas and were analyzed for Total Petroleum Hydrocarbons (TPH) as gasoline (TPH-g), diesel (TPH-d), motor oil (TPH-mo), hydraulic oil (TPH-ho), and total recoverable petroleum hydrocarbons (TRPH). During excavation work, groundwater was found in the former fuel tank area and a grab sample was collected and analyzed for TPH-g and TPH-d. No TPH constituents were detected in confirmatory samples collected from the former fuel tank and hydraulic lift areas. Low concentrations of TPH-mo (71 parts per million [ppm]) and TRPH (11 to 90 ppm) were detected in the former waste oil tank area. Based on these results, PG&E requested closure for the tanks; however the SF-RWQCB required soil samples to be analyzed for benzene, toluene, ethylbenzene, and xylene (BTEX), oil and grease, chlorinated hydrocarbons, semi volatile organic compounds (SVOCs), and metals prior to closure. According to an April 1996 Case Closure Letter, one soil sample was collected in the center of the former waste oil excavation at 8 feet bgs and analyzed for TPH constituents, BTEX, oil and grease, SVOCs, chlorinated hydrocarbons, and metals. The only constituents that were detected were chromium, lead, zinc, and nickel; however, the concentrations were consistent with background. Based on these results, no further action was required and the investigation was closed.

Arcadis noted that the RWQCB requires notification of a land use change prior to redevelopment. Based on the closure of the investigation and the RWQCB notification requirement, this investigation is a CREC for the Site.

Previous Phase I Environmental Site Assessment Reports

The first Phase I ESA provided by Habitat for the Site was conducted in April 1994. At the time of the assessment, the northern portion of the Site was developed with a vacant gas station and trailer. Following a Site visit, file review, and a review of database listings, ESE reported the following findings:

- ESE noted that the building in the northern portion of the Site was historically used as a service station. Two hydraulic lifts were observed within the garage building; however, no further information was available regarding the status or location of the corresponding hydraulic oil tanks. ESE also observed piping and a underground fuel dispenser that were historically connected to underground storage tanks (USTs) at the Site. The status of the tanks was unknown. The

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historical operations of the building as a service station and the potential impacts from material handling was identified as a REC.

- ESE noted that based on the age of the building, asbestos-containing building materials (ACBMs) could have been used in the building materials. Suspect ACMs identified at the building included floor tiles, stucco, porcelain tiles, and sheet rock. ESE did not sample these materials; however, they were observed to be in fair to good condition.
- ESE noted that the interior and exterior of the building were painted. Given the age of the building, the lead content of this paint was unknown.

A second Phase I ESA was conducted by Stantec in June 2009. At the time of the assessment, the former gas station had been demolished and the Site was vacant. Following a Site visit, file review, and a review of database listings, ESE reported the following findings:

- Stantec did not identify any RECs or CRECs for the Site. However, Stantec identified one HREC for the LUST investigation discussed above.
- Stantec noted that an underground gas pipeline was present along the western portion of the Site. No impacts were noted in connection with the pipeline.
- Stantec observed a partially exposed pipe that was approximately two to three inches in diameter in the northeastern portion of the Site. The pipe was located near the former gas station area; however, it was unknown if this pipe was miscellaneous debris or was associated with the former gas station.

The most recent Phase I ESA was conducted by Eras in February 2017. At the time of the assessment, the northwestern portion of the Site appeared to have been graded. The Site was vacant with no structures. As with the 2009 Phase I ESA, markers were observed for an underground natural gas pipeline in the western portion of the Site. Following a Site visit, file review, and a review of database listings, ESE reported the following findings:

- ERAS did not identify any RECs or HRECs for the Site; however ERAS identified the LUST investigation discussed above as a CREC as the closure letter noted that the RWQCB needed to be notified prior to changes to land use.
- ERAS noted that the operation of the natural gas pipeline in the western portion of the Site was not considered to pose a risk to the subsurface.

Given that the former buildings at the Site have been demolished, the prior findings regarding the historical ACBMs and potential lead paint are not an environmental concern for the Site. PG&E operations related to the natural gas pipeline in the western portion of the Site are a REC. As discussed above, the former LUST investigation is a CREC for the Site.

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4 SITE REGULATORY DATABASE INFORMATION

The EDR Report summarizes the federal, state, tribal, and local environmental record source regulatory database listings for the Site and for the adjoining and surrounding properties within specified search radii, as required by ASTM E1527-13. The Site address was listed on the databases indicated in the table below. Details of the database listings are discussed in the sections of this Report indicated below; database listings pertaining only to environmental compliance (Facility Index System [FINDS]) are not further discussed.

Table 2. Environmental Database Listings

Database Name	Database Description	Entity Name Listed	Report Section
Underground Storage Tank (UST)	The UST database identifies registered USTs in California.	PG&E	Section 3.3 and 5.1.2
Leaking Underground Storage Tank (LUST)	The LUST database identifies reported LUST incidents in California.	PG&E	Section 3.3 and 5.1.2
Recovered Government Archive Leaking Underground Storage Tank (RGA LUST)	The RGA LUST provides a list of LUST incidents derived from historical databases housed by the State Water Resources Control Board.	PG&E Property	Section 3.3 and 5.1.2
Cortese	The Cortese database provides information for sites that have been listed on the State Water Resource Control Board, Integrated Waste Board, and the Department of Toxic Substances Control (DTSC) databases.	PG&E	Section 3.3 and 5.1.2
Historical Cortese	The Historical Cortese database provides information for older sites that have been listed on the State Water Resource Control Board, Integrated Waste Board, and the DTSC databases.	PG&E	Section 3.3 and 5.1.2
HAZNET	The Haznet database provides information for hazardous waste transport from hazardous waste manifests.	PG&E	Section 5.3
Hazardous Waste Tracking System (HWTS)	The HWTS database provides information regarding hazardous waste generator information for sites in California.	PG&E	Section 5.3

Search results for the adjoining and surrounding properties are discussed in Section 6.

5 OPERATIONAL ENVIRONMENTAL MATTERS

5.1 Material Handling and Storage

5.1.1 Aboveground Storage Tanks (ASTs)

Arcadis observed nine 20,000-gallon groundwater frac tanks in the northern portion of the Site. These tanks are used to store groundwater generated during hydrostatic testing activities at the on and off-site portions of the natural gas pipeline. The tanks appeared to be in good condition with no indications of leaks or spills and were stored within a plastic secondary containment tarp.

Arcadis also observed an empty polyethylene AST. This tank was not in use or filled with product.

Mr. Wilson was not aware of spills or releases associated with the ASTs. No other ASTs were observed at the Site, and no evidence of other historical ASTs was identified through the review of the sources listed in Section 8 or through physical evidence observed during the Site visit.

5.1.2 Underground Storage Tanks (USTs)

According to investigation reports for the 1996 LUST incident, there were five USTs historically used at the gas station that was in operation between 1973 and 1995. These tanks were reportedly removed in the 1970's; however, no information was available regarding the contents or size. Further information regarding the LUST incident is discussed in Section 3.3. Arcadis did not observe indications of other past or current USTs in use at the Site.

Mr. Wilson was not aware of spills or releases associated with the USTs. No evidence of other current or historical USTs was identified through the review of the sources listed in Section 8 or through physical evidence observed during the Site visit.

5.1.3 Other Material Handling and Storage

Based on Arcadis' on-site observations, the following materials are currently handled and stored at the Site:

Table 3. List of Materials Handled and Stored On Site

Material	Container Capacity	Container Type	Storage Location
Propane	5 gallon	Steel cylinder	Underneath semi-truck trailers
Oxygen	100 to 300 cubic feet	Steel cylinder	Welding Area
Acetylene	100 to 300 cubic feet	Steel cylinder	Welding Area
Pipe coating material	Unknown	Bags, drums	Conex Container

No stained areas or evidence of spills were observed in the storage areas for the above-listed materials.

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Arcadis did not observe containers of hazardous substances or petroleum products, other than those described above and used in connection with identified uses at the Site.

Arcadis did not observe opened or damaged containers with unidentified contents suspected of being hazardous substances or petroleum products at the Site.

According to previous Phase I ESA reports, the northern portion of the Site was historically operated as a gas station and garage. No information was provided regarding materials handling at the facility; however, the buildings were demolished and the area surrounding the former USTs and hydraulic lifts were excavated during the 1996 LUST Investigation discussed further in Section 3.3.

5.2 Air Emissions

Arcadis did not observe air emissions that are likely to adversely affect other environmental media or to present a REC at the Site.

5.3 Waste

5.3.1 Hazardous Waste

No hazardous wastes were observed to be generated or disposed at the Site. Arcadis observed that there were several roll-off bins used to store soil generated during construction and hydrostatic testing work at the Site and off-site properties. According to conversations with Mr. Bill Frohlich, the Environmental Manager for PG&E, soil generated at the Site and offsite properties is sampled for TPH-g, TPH-d, TPH-oil, volatile organic compounds (VOCs), and metals prior to transport offsite. Any soil that is identified to be hazardous is transported off-site to disposal facilities, as needed. According to Mr. Bill Frohlich, the majority of the soil generated and stored at the Site is non-hazardous and is temporarily stored prior to transport offsite. No evidence of historical on-site hazardous waste generation or disposal was identified through the review of the sources listed in Section 8 or through physical evidence observed during the Site visit.

5.3.2 Other Regulated Waste

Based on Arcadis' on-site observations, no other regulated waste streams are currently or were formerly generated at the Site.

Mr. Wilson was not aware of spills or releases of other regulated waste at the Site. No other regulated wastes were observed at the Site, and no evidence of other historical regulated wastes was identified through the review of the sources listed in Section 8.

5.3.3 Non-Hazardous Waste

Based on interviews with Mr. Wilson and Mr. Frohlich and Arcadis' on-site observations, the following non-hazardous solid waste and recycling streams are currently generated or were formerly generated at the Site: non-hazardous soil, used pigs, hydrostatic testing water, groundwater, scrap metal, and general refuse.

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Soil generated during natural gas pipeline maintenance is stored in 20 cubic yard and 5 cubic yard roll-off bins in the northeastern portion of the Site. Four of these bins were observed during the Site walk. Arcadis observed an area of spilled soil from one of the bins at the Site. A label on the bin characterized this soil as non-hazardous. The poor housekeeping and storage of hazardous and non-hazardous waste is a REC for the Site.

Arcadis also observed 15,000-gallon and 20,000-gallon frac tanks in the northeastern portion of the Site that hold water generated during hydrostatic testing operations. As with soil, the water is sampled prior to disposal to the sanitary sewer system.

Scrap metal and general refuse are stored in 30 cubic yard containers in the northeastern portion of the Site and are transported off Site for recycling or landfilling.

Mr. Wilson was not aware of spills or releases of non-hazardous waste at the Site. No other non-hazardous wastes were observed at the Site, and no evidence of other historical non-hazardous wastes was identified through the review of the sources listed in Section 8 or through physical evidence observed during the Site visit.

5.3.4 On-site Solid Waste Disposal

During the Site visit, Arcadis looked for areas that were apparently filled or graded by non-natural causes (or filled with material of unknown origin) that suggest the presence of trash construction debris, demolition debris, or other solid waste disposal, or mounds or depressions suggesting trash or other solid waste disposal. No such areas were observed. Arcadis did note that the northern portion of the Site has been graded to facilitate construction and hydrostatic testing operations for PG&E; however, no soil or fill material was imported during these activities.

No other evidence of on-site disposal of hazardous wastes or other solid wastes was identified.

5.4 Water, Wastewater, and Storm Water

5.4.1 Water Use and Supply

The Site is connected to a fire hydrant for hydrostatic testing operations at the Site. Potable water for construction staff is brought in as needed.

5.4.2 Wastewater

5.4.2.1 Drains and Sumps

The Site is not developed with permanent structures and no floor drains or sump structures were observed. PG&E has obtained a permit to discharge water generated during hydrostatic testing operations directly to the sanitary sewer system following treatment in carbon filters. No other sources of wastewater are generated at the Site.

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5.4.2.2 Septic Systems

No evidence of current or former septic systems at the Site was identified through the review of the sources listed in Section 8 or through physical evidence observed during the Site visit.

5.4.2.3 Discharges to Publicly Owned Treatment Works

Wastewater generated from the hydrostatic testing at the natural gas pipeline on and offsite is stored in 20,000-gallon frac tanks prior to treatment in carbon filters. Water is then discharged directly to the sanitary sewer in the northeastern portion of the Site.

5.4.2.4 Pits, Ponds, and Lagoons

No pits, ponds, or lagoons are located at the Site.

5.4.3 Storm Water

Stormwater runoff sheet flows to the ground or to the ditch along the eastern boundary of the Site.

5.5 Hazardous Building Materials and Conditions

5.5.1 Asbestos-Containing Materials (ACMs)

ACMs have historically been used in a variety of building materials and other products. Between 1973 and 1978, under the asbestos National Emission Standard for Hazardous Air Pollutants (NESHAP), the USEPA banned spray-applied surfacing ACM. In 1989, the USEPA issued a final rule under Section 6 of the Toxic Substances Control Act (TSCA) banning most asbestos-containing products; however, in 1991, the rule was vacated and remanded by the Fifth Circuit Court of Appeals. Only the bans on corrugated paper, rollboard, commercial paper, specialty paper, and flooring felt and any new uses of asbestos remain banned under the 1989 rule. In addition, the Occupational Safety and Health Act defines presumed ACM (PACM) as thermal system insulation (TSI) and surfacing material found in buildings constructed no later than 1980.

The Site is not currently developed with permanent buildings and ACMs from historical buildings are not anticipated to be present at the Site.

5.5.2 Lead-based Paint

Lead-based paint was commonly used for a variety of purposes, until 1978 when federal regulations banned consumer uses of lead-containing paint, though exceptions applied for certain commercial and other paints. Federal regulations require certain disclosures regarding lead-based paint for housing constructed prior to 1978.

The Site is not currently developed with permanent buildings and lead-based paint from historical buildings are not anticipated to be present at the Site.

5.6 Other Hazardous Substances

5.6.1 Polychlorinated Biphenyls (PCBs)

PCBs are a group of organic chemicals that were used historically in a variety of industrial and chemical applications, including transformers, ballasts, other electrical equipment, and hydraulic oils, among many other products. PCBs were manufactured in the United States from 1929 until 1979, when PCB manufacturing was banned due to the toxicity of PCBs.

The Site is not currently developed with permanent structures and no PCB-containing materials or machinery were observed at the Site.

5.6.2 Per- and Polyfluoroalkyl Substances (PFAs)

Per- and polyfluoroalkyl substances (PFAS) are a group of man-made, emerging contaminants that includes Perfluorooctanoic acid (PFOA), Perfluorooctanesulfonic acid (PFOS), and several other chemicals. PFAS have been manufactured and used in various industries around the world and in the United States since the 1940s. Uses and potential sources of PFAS include firefighting foam, landfills, military installations, airports, electronics, metal plating, inks and paints, hydraulic fluids, and several consumer products including fast food packaging, carpet, and non-stick cookware. PFOA and PFOS are no longer manufactured in the United States but are still produced internationally and can be imported via consumer goods into the United States.

PFAS are characterized as persisting and accumulating in the environment and living organisms, and are considered highly mobile up to several miles from their source. Exposure to PFAS can lead to adverse human health effects at very low concentrations. PFAS are also frequently found in drinking water supplies around the world and have been determined to be present in the majority of people at various concentrations. Regulatory scrutiny associated with PFAS is increasing significantly, and several states have begun evaluating and promulgating regulatory cleanup standards for PFAS in advance of USEPA.

Based on Arcadis' review of the sources identified in Section 8.0, neither current nor historical Site operations appear to include the use of PFAS. Known or potential sources of PFAS associated with adjacent or surrounding properties, if identified, are discussed in Section 6.0.

5.7 Indicators of Environmental Impact

5.7.1 Odors

No odors that would indicate a REC were noted during the Site visit.

5.7.2 Stains and Corrosion

De minimis oil staining was observed near a few of the roll-off containers used to store used pigs and soil in the northeastern portion of the Site. These stained areas were small and the source was unknown. Given the small quantity of staining, the staining is an other environmental condition.

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5.7.3 Stressed Vegetation

During the Site visit, Arcadis' representative looked for areas of stressed vegetation (from other than insufficient water). No areas of stressed vegetation were observed during this assessment.

5.7.4 Environmental Liens and Activity and Use Limitations

According to Mr. Wilson, there are no environmental liens or activity and use limitations (AULs) associated with the Site.

6 ADJOINING AND SURROUNDING PROPERTIES

6.1 Current Uses of Adjoining and Surrounding Properties

The following properties adjoin the Site (**Figure 3**):

- **North:** Vacant land, beyond which is Birkenstock LP, USA.
- **East:** Days Inn Hotel and Redwood Boulevard, beyond which is Highway 101.
- **South:** Vacant land, beyond which is Buck Center Drive.
- **West:** Vacant land, beyond which is the Buck Institute for Research on Aging.

Land use in the surrounding area consists of commercial properties and vacant rangeland.

No physical evidence of impact to the Site from the adjoining properties (such as outdoor storage of drums, tanks, pooled liquids, or poor chemical or waste handling) was observed during a visual survey of the adjoining properties conducted at the time of the Site visit.

6.2 Historical Uses of Adjoining and Surrounding Properties

The Site area appeared as undeveloped property with a paved road and railroad tracks east of the Site from as early as 1914. The area east of the Site was comprised of wetland areas and several small structures and roads were constructed far south of the Site. By 1942, the area east of the Site across the railroad tracks had been filled and multiple structures had been constructed north and northeast of the Site. Marin County Airport was constructed northeast of the Site across the road and tracks by 1954 and several rock quarries had been developed west of the Site. By 1968, the quarry area west of the Site appeared to have been expanded, a large building was constructed north of the Site, and the road east of the Site had been expanded to a four-lane highway. No changes were observed until 1973, when the Days Inn was constructed east-adjacent to the Site. By 1982, the quarry area west of the Site no longer appeared to be in use. Two rectangular ponds or reservoirs and a public storage area were visible east and northeast of the Site by 1987. No significant changes were evident until sometime prior to 2002, when the Buck Institute on Aging was constructed west of the Site. By 2003, the adjoining and surrounding properties appeared to be in a configuration generally consistent with the current property uses described above.

6.3 Environmental Record Sources and Regulatory Agency File and Records Reviews

The EDR Report summarizes the federal, state, tribal, and local environmental regulatory database listings for the Site and for the adjoining and surrounding properties within specified search radii, as required by ASTM E1527-13. Adjoining and surrounding properties identified within the search radii were evaluated to determine if they are likely to have adversely impacted the Site. The criteria used to evaluate the potential for adverse impact to the Site include:

- Distance from the Site;

PHASE I ENVIRONMENTAL SITE ASSESSMENT REPORT

Habitat Redwood Boulevard: 8161 Redwood Boulevard, Novato, California

- Expected depth and direction of groundwater flow;
- Expected direction of surface water and stormwater runoff flow;
- Presence or absence of documented releases of hazardous substances and/or petroleum products at the identified facilities, the nature of such releases, and where applicable, status of associated investigations, remediation, and regulatory closure.

6.3.1 Adjoining Properties

One adjoining property was identified in the databases in the EDR Report. Novato Motel LLC at 8141 Redwood Boulevard, located east-adjacent to the Site (downgradient), was listed on the Resource Conservation and Recovery Act Non-Generator or No Longer Reporting (RCRA NonGen/NLR) database.

The hotel was listed in the database in October 2019 and no further information was provided regarding historical waste generation or generator status. Given that this database listing pertains to compliance and no violations were noted, no further review is warranted.

6.3.2 Surrounding Properties

Numerous surrounding properties were identified on the databases in the EDR Report. Based on the criteria listed in Section 6.3, the following surrounding area property was evaluated further to determine if it represents a concern of environmental impairment to the Site:

Buck Center for Research in Aging, at 8001 Redwood Highway

The Buck Center for Research in Aging (Buck Center) and several tenants within the complex (Fujifilm Cellular DY, Ultragenyx Pharmaceuticals Incorporated, Calico Life Sciences, Biomarin Pharmaceutical Inc.) are located approximately 1,400 feet west-northwest and upgradient to the Site. The Buck Center and tenants are listed in several databases summarized below.

The Buck Center is listed in the RCRA Small Quantity Generator (RCRA-SQG) database in April 2004 for the generation of ignitable waste (waste code D001), corrosive waste (waste code D002), reactive waste (waste code D003), cadmium (waste code D006), lead (waste code D008), mercury (waste code D009), silver (waste code D011), chloroform (waste code D022), spent nonhalogenated solvents (waste codes F003, F005), cyanides (waste code P030), osmium oxide (waste code P087), potassium cyanide (waste code P098), and phenol (waste codes U1888). No compliance violations have been reported and no further information was provided regarding historical hazardous waste generation or generator status. The facility is listed in the Haznet database, which provides information regarding hazardous waste generation and transport from hazardous waste manifests provided to the Department of Toxic Substances (DTSC). There are numerous listings in this database for transport of hazardous waste at the Site including laboratory waste chemicals, other organic solids, corrosive liquids (liquids with pH \leq 2), waste oil/mixed soil, detergent and soap, photo processing waste, and pharmaceutical waste. No violations were noted. The Buck Center is also listed in the Hazardous Waste Tracking System (HWTS) database as for research and development operations at the facility. According to the listing, the facility has been registered as a RCRA hazardous waste generator since 2004. The facility is also listed in the California Environmental Reporting System (CERS) Hazardous Waste database. No further information was provided regarding compliance violations related to hazardous waste generation.

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Several tenants at the center are also listed in hazardous waste-related databases. Fujifilm Cellular Dynamics International is listed in the RCRA Non Generator/No Longer Reporting (NonGen/NLR) database in August 2017. No further information was provided regarding prior hazardous waste generation or generator status and no violations were listed. Ultragenyx Pharmaceuticals Inc. (Ultragenyx) is listed in the RCRA-SQG database in August 2017 for the generation of other organic solids (waste code 352), laboratory waste chemicals (waste code 551), ignitable waste (waste code D001), corrosive waste (waste code D002), chloroform (waste code D022), and spent nonhalogenated solvents (waste code F003). No violations were noted. Ultragenyx is also listed in the CERS Hazardous Waste and CERS databases for hazardous waste generation and chemical storage. No violations were noted in these databases. Calico Life Sciences (Calico) is listed in the RCRA NonGen/NLR database in July 2017. No further information was provided regarding prior hazardous waste generation or generator status and no violations were listed. Calico is also listed in the CERS Hazardous Waste database and no violations were noted. Biomarin Pharmaceutical Inc. (Biomarin) is listed in the RCRA NonGen/NLR database in September 2017. No further information was provided regarding prior hazardous waste generation or generator status and no violations were listed. Biomarin is also listed in the CERS Hazardous Waste and CERS databases and no violations were noted. Given that these listings pertain to compliance matters and no violations were noted, no further research is warranted.

The Buck Center is also listed in the UST and CERS Tanks databases for a diesel tank. No further information was available regarding the size of the tank. The facility has received several notices of violation for administrative issues (incomplete paperwork, forms), employee training requirements, and overfill testing requirements related to the fuel tank. All of the violations have since been resolved. Arcadis submitted a records request to the Marin County Department of Environmental Health (MCDEH) for more information on the tanks and compliance at the property. According to files provided by the MCDEH, the fuel oil tank was installed in 1997. Petroleum-impacted soil was found at the property that was excavated. No further information was available regarding the concentrations detected at the facility, the quantity of soil removed, or confirmatory sampling results following excavation work. Arcadis also noted that an application was submitted to construction two monitoring wells at the property in October 2002; however, no further information was provided to the MCDEH regarding the installation of the wells or sampling results. Arcadis reviewed the RWQCB Geotracker and DTSC Envirostor databases and no further information was available regarding investigations conducted at the facility. Given the distance from the Site, these listings are not a REC for the Site.

7 CONCLUSIONS

7.1 Findings and Opinion

Arcadis has performed a Phase I ESA of the Site in conformance with the scope and limitations of ASTM Practice E1527-13 for Phase I ESAs. This assessment has revealed the following RECs, CRECs, HRECs, and other environmental conditions as defined in Section 1.2 of this Phase I ESA Report.

7.1.1 Recognized Environmental Conditions

One REC was identified in connection with the Site.

Hazardous Waste Storage and Housekeeping: The Site was used in Summer and Fall 2020 as a staging area for PG&E maintenance activities (including hydrostatic testing) for the natural gas pipeline located on and off-site, and other utility structures off-site. Several roll-off bins were observed at the Site containing soil that was generated from the Site and other properties. According to interviews with PG&E staff, this soil was sampled for Total Petroleum Hydrocarbon (TPH) constituents, volatile organic compounds (VOCs), and metals to determine if it needed to be characterized as hazardous waste prior to disposal. Arcadis observed areas of spilled soil from these bins. According to PG&E representatives, soil in this bin was characterized as non-hazardous waste; however, Arcadis was not able to review analytical data to confirm this characterization. In addition, PG&E representatives noted that one of the bins at the Site had been used to store soil that was characterized as hazardous waste. Given the absence of analytical data for soil stored at the Site, the poor housekeeping, and hazardous waste, storage associated with PG&E activities is a REC.

7.1.2 Controlled Recognized Environmental Conditions

The following CREC was identified in connection with the Site:

LUST Incident: The northern portion of the Site was historically developed with a gas station and garage building that were in operation between 1973 and 1995. Four fuel tanks, one waste oil underground storage tank, and hydraulic lifts were used at these buildings. PG&E conducted an investigation in 1996 to determine if the tanks were still present at the Site and to address any potential impacts associated with the tanks and lifts. The tanks and associated piping were found to have been removed in the 1970s. The former tank and lift areas were over excavated to a depth of 8 feet below ground surface and confirmatory samples were analyzed for Total Petroleum Hydrocarbons (TPH) as gasoline (TPH-g), diesel (TPH-d), motor oil (TPH-mo), hydraulic oil (TPH-ho), and total recoverable petroleum hydrocarbons (TRPH). During excavation work, groundwater was found in the former fuel tank area and a grab sample was collected and analyzed for TPH-g and TPH-d. No TPH constituents were detected in confirmatory samples collected from the former fuel tank and hydraulic lift areas. Low concentrations of TPH-mo (71 parts per million [ppm]) and TRPH (11 to 90 ppm) were detected in the former waste oil tank area. Based on these results, PG&E requested closure for the tanks; however the SF-RWQCB required soil samples to be analyzed for benzene, toluene, ethylbenzene, and xylene (BTEX), oil and grease, chlorinated hydrocarbons, semi volatile organic compounds (SVOCs), and metals prior to closure. The only constituents that were detected were chromium, lead, zinc, and nickel; however, the concentrations were

PHASE I ENVIRONMENTAL SITE ASSESSMENT REPORT

Habitat Redwood Boulevard: 8161 Redwood Boulevard, Novato, California

consistent with background. Based on these results, no further action was required and the investigation was closed.

Arcadis noted that the RWQCB requires notification of a land use change prior to redevelopment. Based on the closure of the investigation and the RWQCB notification requirement, this investigation is a CREC for the Site.

7.1.3 Historical Recognized Environmental Conditions

No HRECs were identified in connection with the Site.

7.1.4 De Minimis Conditions

No de minimis conditions were identified in connection with the Site.

7.1.5 Other Environmental Conditions

The following other environmental condition was identified in connection with the Site:

PG&E Operations: The Site was used in Summer and Fall 2020 as a staging area for PG&E maintenance activities (including hydrostatic testing) for the natural gas pipeline located on and off-site, and other utility structures off-site. Arcadis observed limited areas of staining at the Site near material storage areas. The minor staining associated with the PG&E operations at the Site are an other environmental condition.

7.2 Environmental Professional Statement

I declare that, to the best of our professional knowledge and belief, we meet the definition of environmental professional as defined in Title 40 of the Code of Federal Regulations (CFR) § 312.10, and I have the specific qualifications based on education, training, and experience to assess a property of the nature, history, and setting of the subject property. I have developed and performed all appropriate inquiries in conformance with the standards and practices set forth in 40 CFR § 312.*

The designated Environmental Professional for this project is Ms. Melissa Landry.

Resumes for Ms. Mehta and Ms. Landry are attached in **Appendix E**.

*A professional geologist's or registered environmental assessor's certification of conditions comprises a declaration of his or her professional judgment. It does not constitute a warranty or guarantee, expressed or implied, nor does it relieve any other party of its responsibility to abide by contract documents, applicable codes, standards, regulations, and ordinances.

8 SOURCES, REFERENCES, ASSUMPTIONS, AND LIMITATIONS

8.1 User-provided Information

Mr. Peter Dunne of Habitat provided information regarding the Site to satisfy the User’s responsibilities described in ASTM E1527-13 Sections 6.2 to 6.7. Information provided by Mr. Dunne is summarized in relevant sections throughout this Phase I ESA Report.

8.2 Records Review

8.2.1 Regulatory Agency File and Records Reviews

Regulatory agency files and records requested and/or reviewed for the Site are summarized in the following table:

Table 4. Regulatory Agency File and Records Requests

Agency	Method of Request	Date of Request	Response
USEPA	Online request; Online database review (Envirofacts, ECHO)	September 13, 2020	No records available
California Regional Water Quality Control Board	Online database review	September 5, 2020	Records received (See Section 3.3.)
California Department of Toxic Substances Control	Online database review	September 5, 2020	No records available
Marin County Department of Environmental Health	Online records request	September 10, 2020	Response received (See Section 6.3.2)
City of Novato Fire Department	Online records request	September 10, 2020	Records received, but no pertinent files were provided for the Site

8.2.2 Physical Setting Sources

The physical setting sources are described in Section 2.4 of this Report.

8.2.3 Standard and Other Historical Sources

The standard and other historical sources are listed in Section 3.2 of this Report.

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Habitat Redwood Boulevard: 8161 Redwood Boulevard, Novato, California

8.3 Interviews with Past and Present Owners and Occupants

Arcadis interviewed the following owners and occupants of the Site:

- Mr. Wilson, Project Manager (present owner/occupant representative)
- Mr. Bettencort, ARB Industrial Project Manager (present owner/occupant representative)
- Mr. Frohlich, PG&E Environmental Manager (present owner/occupant representative)

Contact information for past owners and occupants of the Site was not provided to Arcadis. The Site is not abandoned; therefore, owners and occupants of neighboring or nearby properties were not interviewed.

8.4 Interviews with State and/or Local Government Officials

State and/or local government officials contacted during this Phase I ESA are summarized in Section 8.2.1.

8.5 Other References

ASTM. 2013. Standard Practice for Environmental Site Assessments: Phase I Environmental Site Assessment Process, Designation E 1527-13.

EDR. 2020. EDR Radius Map™ Report with GeoCheck®. Inquiry Number 6183353. September 8, 2020

EDR. 2019. The EDR Aerial Photo Decade Package. Inquiry Number 6183353. September 8, 2020

EDR. 2019. The EDR-City Directory Image Report. Inquiry Number 6183353. September 8, 2020

EDR. 2019. EDR Historical Topo Map Report with Quadmatch™. Inquiry Number 6183353. September 8, 2020

EDR. 2019. Certified Sanborn® Map Report. Inquiry Number Inquiry Number 6183353. September 8, 2020

National Wetlands Inventory Mapper. 2020. Available at: <https://www.fws.gov/wetlands/data/mapper.html>

WRA Environmental Consultants, Inc. 2020 Jurisdictional Delineation Report for 8161 Redwood Boulevard, Novato, Marin County, California. October.

Other documents reviewed are referenced throughout this Phase I ESA.

8.6 Significant Assumptions

Arcadis has assumed that the information sources used for this Phase I ESA provided accurate information.

Evaluations presented in this Phase I ESA Report are based exclusively on the sources listed herein; no invasive field activities were conducted and no laboratory analyses were performed.

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Habitat Redwood Boulevard: 8161 Redwood Boulevard, Novato, California

The boundaries of the Site were described in documents provided by Habitat and by interviews with Site personnel. Arcadis has assumed that this information was accurate.

8.7 Limitations and Exceptions

The services performed and any opinions expressed by Arcadis in this Phase I ESA Report are based upon the limits of the Phase I ESA described herein. Arcadis has relied upon the accuracy of documents, information, data, and other materials provided or made available by the User and others. Arcadis has not independently verified such information and assumes no liability for the accuracy or completeness of such information. Conclusions provided with regard to subsurface soil and groundwater impacts are limited to those that can be formed based on a non-intrusive investigation. The absence of environmental hazards in the subsurface cannot be guaranteed based on conditions observed on the surface. The scope of this project did not include sampling of environmental media. Arcadis makes no guarantee that Site conditions do not exist, or will not exist in the future, that were undetected or that could lead to liability in connection with the Site. Similarly, past and present activities on the Site indicating the potential for the existence of environmental concerns may not have been discovered by Arcadis. Such activities may include those that would indicate the potential for regulated hazardous substances at the Site. Likewise, Site conditions or Site activities that were outside the scope of the services described above, or changes to Site conditions or regulatory requirements may lead to liabilities in connection with the Site that are not identified in this Phase I ESA Report. Arcadis has reviewed the information obtained in connection with the performance of the services described above, in keeping with existing applicable environmental consulting standards and enforcement practices, but cannot predict what actions any given agency may take or what standards and practices may apply in the future.

Unless otherwise described in the body of this Phase I ESA Report, if any one or more of the standard sources under ASTM was not reviewed, this was due to information from the source not being readily available or a determination by the Environmental Professional that the standard source was not likely to be useful. Similarly, unless otherwise noted in this Phase I ESA Report, an incompleteness in connection with the review was determined not to affect the Environmental Professional's ability to form conclusions regarding the Site.

Arcadis evaluates the potential for the presence or likely presence of vapor in the subsurface of the Site using the Environmental Professional's professional judgment and evaluation of the available information and may use portions of ASTM E2600-10 as a guide. This evaluation is not a full Vapor Encroachment Screen (VES) pursuant to ASTM E2600-10. The vapor evaluation is not exhaustive and cannot wholly eliminate uncertainty regarding the presence or potential presence of vapors in the subsurface of the Site.

Where access to portions of the Site or to structures on the Site was unavailable or limited, Arcadis renders no opinion and accepts no responsibility for assessment of the condition of these portions of the Site, including specifically, but not limited to, the presence of hazardous substances or petroleum products at these locations. In addition, Arcadis renders no opinion concerning the presence or absence of hazardous substances or petroleum products where direct observation of any part of the Site, or structure on the Site, is limited by physical obstructions. Unless otherwise noted herein, Arcadis did not access the roof(s) of on-site building(s).

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Habitat Redwood Boulevard: 8161 Redwood Boulevard, Novato, California

The conclusions and observations are based upon limited data and professional opinions, and the Site visit was performed on a particular date. Site conditions and activities may change after that date. Therefore, the risk of undiscovered environmental impairment of the Site cannot be ruled out. Arcadis does not make any representations or warranties regarding the condition or value of the Site, regardless of the results of the assessment presented in this Phase I ESA Report.

Arcadis makes no guarantees, certifications, warranties, or representations of any kind whatsoever, whether expressed or implied, regarding this Phase I ESA, the condition of the Site, or the liabilities associated with the Site.

8.8 Data Gaps

ASTM E1527-13 defines a data gap as “a lack of or inability to obtain information required by this practice despite good faith efforts by the environmental professional to gather such information.” The following data gap was identified during this Phase I ESA:

Past Uses of the Site: Arcadis was unable to identify the past uses of the Site back to first developed use or 1940, whichever is earlier, pursuant to ASTM E1527-13 Section 8.3.2. Based on information obtained from other sources (as listed in Section 3.2 of this report), the Site appeared as undeveloped range land prior to 1963, when the northern portion of the Site appeared to be developed with one structure. This data gap is unlikely to affect Arcadis’ ability to identify RECs at the Site; therefore, this data gap is considered to be non-significant.

8.9 Deviations

No deviations from ASTM E1527-13 occurred during this Phase I ESA:

8.10 Reliance

This Phase I ESA Report has been prepared for the sole use of Habitat and the contents thereof may not be used or relied upon by any other person without the express written consent and authorization of Arcadis. Use of this Phase I ESA Report by any other party shall be at such party’s sole risk and liability.

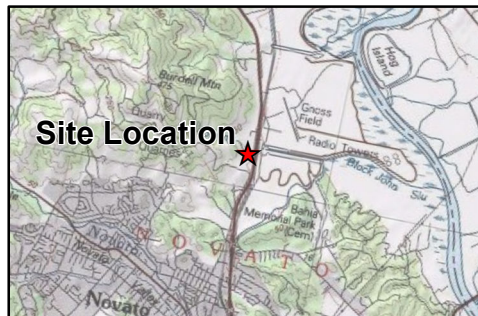
FIGURES





LEGEND

 SITE BOUNDARY



PHASE I ESA
8161 REDWOOD BOULEVARD,
NOVATO, CALIFORNIA

SITE LOCATION MAP

 **ARCADIS** | Design & Consultancy
for natural and built assets

FIGURE
1



LEGEND

- DRAINAGE DITCH
- PG&E YARD AREA
- NATURAL GAS PIPELINE (Approximate Location)
- SITE BOUNDARY

PHASE I ESA
8161 REDWOOD BOULEVARD,
NOVATO, CALIFORNIA





SITE MAP

 **ARCADIS** | Design & Consultancy
for natural and built assets

FIGURE 2



LEGEND

-  PG&E YARD AREA
-  DRAINAGE DITCH
-  NATURAL GAS PIPELINE (Approximate Location)
-  SITE BOUNDARY

PHASE I ESA
8161 REDWOOD BOULEVARD,
NOVATO, CALIFORNIA

SURROUNDING PROPERTY MAP



FIGURE
3

Ms. Constanza Asfura-Heim
Vice President of Real Estate
Habitat for Humanity Greater San Francisco
500 Washington Street, Suite 250
San Francisco, CA 94111

Arcadis U.S., Inc.
100 Smith Ranch Road
Suite 328
San Rafael
California 94903
Tel 415.491.4530
Fax 415.491.4532
www.arcadis.com

Subject:
Shallow Soil Sampling Memorandum
8161 Redwood Boulevard
Novato, California

ENVIRONMENT

Dear Ms. Asfura-Heim:

Date:
July 14, 2021

Arcadis U.S., Inc. (Arcadis) has prepared this Shallow Soil Sampling Memorandum (Memorandum) concerning the 8161 Redwood Boulevard, Novato, California property (the Site; Figure 1) for Habitat for Humanity Greater San Francisco (Habitat). The purpose of the Shallow Soil Investigation was to obtain soil analytical data as requested by Habitat as part of their due diligence activities.

Contact:
Justin Sobieraj

Phone:
415.858.8310

Summary of Site Background

Email:
Justin.Sobieraj@arcadis.com

The site (APN 125-180-49) is 13 acres of vacant land being considered for a multi-family housing project. The Site has been used as a staging area for Pacific Gas & Electric (PG&E) maintenance activities (including hydrostatic testing) for the natural gas pipeline located on and off-site, and other utility structures off-site. During Arcadis' October 2020 Phase I site visit¹, several roll-off bins were observed at the Site containing soil that was generated from the Site and other properties. According to interviews with PG&E staff, this soil has been sampled for Total Petroleum Hydrocarbon (TPH) constituents, volatile organic compounds (VOCs), and metals to determine if it needs to be characterized as hazardous waste prior to disposal. Arcadis observed areas of spilled soil from a single waste disposal bin. According to PG&E representatives, soil in this bin was characterized as non-hazardous waste; however, Arcadis was not able to review analytical data to confirm this characterization. In addition, PG&E representatives noted that one of the bins at the Site had been used to store soil that was characterized as hazardous waste. Given the absence of analytical data for soil stored at the Site, the observation of soil spillage, and hazardous waste storage associated with PG&E activities, Arcadis

Our ref:
30084302

¹ Arcadis, 2021. Phase I Environmental Site Assessment Report. June 16.

Ms. Asfura-Heim

July 14, 2021

recommended to Habitat that a composite soil sample should be collected surrounding the waste bin with identified spilled soil.

Scope of Work

Arcadis collected and analyze one composite soil sample from four locations surrounding the area of the waste disposal bin with observed spilled soil. At the sample locations, Arcadis scraped vegetation or debris to collect soil from the surface using a trowel. The soil sample data will be used to determine if the spilled soil should be characterized as non-hazardous waste.

Pre-Field Activities

Site-Specific Health and Safety Plan

As required by the Occupational Safety and Health Administration (OSHA) Standard “Hazardous Waste Operations and Emergency Response” guidelines (29 Code of Federal Regulations Section 1910.120), and by California Occupational Health and Safety Administration (Cal-OSHA) “Hazardous Waste Operations and Emergency Response” guidelines (California Code of Regulations Title 8, Section 5192), Arcadis prepared a site-specific health and safety plan (HASP) prior to commencing fieldwork. All field staff and contractors reviewed the HASP before beginning field operations at the Site.

Field Activities

Soil Boring Advancement and Sampling

On June 16, 2021, Arcadis collected one field composited soil sample from four locations surrounding the area of the waste disposal bin. Arcadis scraped vegetation and surface materials to depths of approximately 0.25 inches to 0.50 inches prior to collecting the samples. Soil materials consisted of silty gravels and was hard and dry. Sample locations are shown on Figure 2.

The soil sample was collected in laboratory-supplied 8-ounce container and submitted to Eurofins Calscience, a California Department of Health Services-certified laboratory under appropriate chain-of-custody protocols and were analyzed using the following analytical methods:

- California Assessment Manual (CAM) 17 metals using USEPA Method 6010B/7471A;
- VOCs using EPA Method 8260B;

- Semi-volatile organic compounds (SVOCs) using USEPA Method 8270C (with Selective Ion Monitoring [SIM]); and
- TPH as gasoline, TPH as diesel, and TPH as motor oil using USEPA Method 8015M with silica gel cleanup.
- Polychlorinated biphenyls (PCBs) using EPA Method 8082;
- Organochlorine pesticides (OCPs) using USEPA Method 8081A; and
- Asbestos by USEPA Method Polarized Light Microscopy (PLM) 600/R-93/116.

Soil analytical results are presented in Table 1.

Analytical Results

Soil Analytical Results

Soil analytical results for the sample collected was compared to San Francisco Bay Regional Water Quality Control Board (SFBRWQCB) Tier 1 Environmental Screening Levels (ESLs)². Additionally, arsenic results were compared to the established background range of arsenic in the San Francisco Bay Area (11 milligrams per kilogram [mg/kg])³. Soil analytical results for detections of TPH, SVOCs, and CAM 17 metals are included in Table 1. Laboratory analytical reports and chain-of-custody documentation are included in Attachment A.

All detections above the laboratory reporting limit were below their respective residential ESLs. TPH as gasoline, OCPs, and PCBs, were not detected above the laboratory reporting limit.

Conclusions

Laboratory soil analytical results from the composited soil sample collected around the waste soil bin does not have any exceedances of their respective residential ESLs. Therefore, these soil sample analytical results indicate that the shallow soil in

² San Francisco Bay Regional Water Quality Control Board, 2019. Environmental Screening Levels. January (Revision 2).

³ Duverge. 2011. Establishing Background Arsenic in Soil of the Urbanized San Francisco Bay Region. December.

Ms. Asfura-Heim

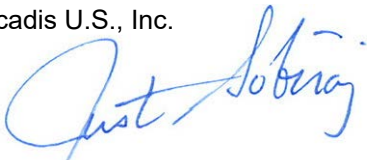
July 14, 2021

the immediate area surrounding the bin has not been impacted by waste storage or spillage.

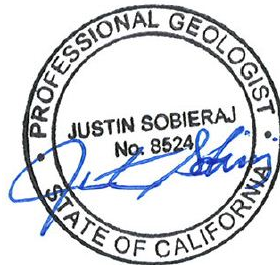
If you have any questions or comments regarding the contents of this Memorandum, please contact Justin Sobieraj at 415.858.8310 or by e-mail at Justin.Sobieraj@arcadis.com.

Sincerely,

Arcadis U.S., Inc.



Justin Sobieraj, PG (8524)
Senior Geologist



Enclosures:

Figure 1 - Site Location Map

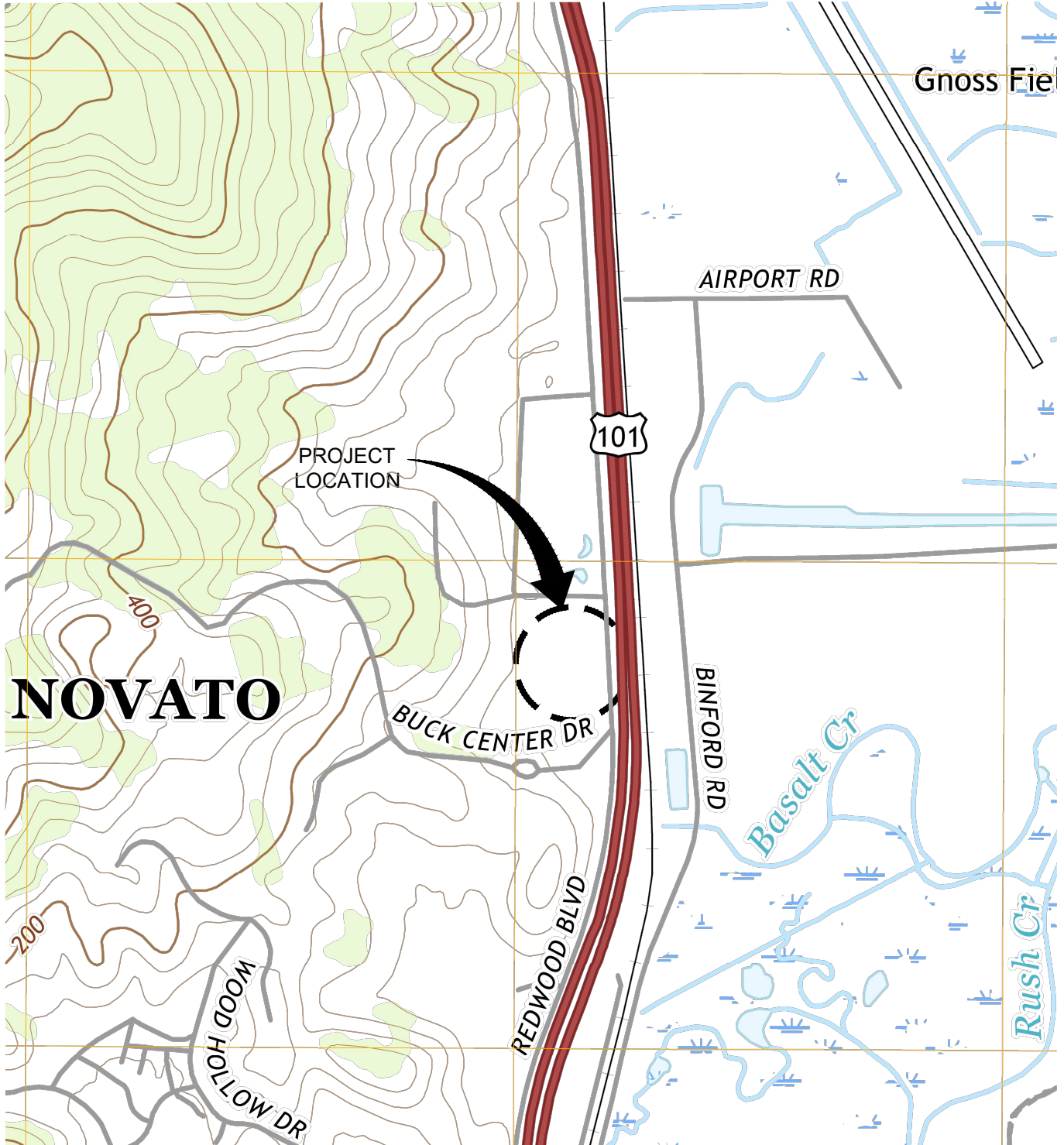
Figure 2 - Site Plan

Table 1 - Soil Analytical Results – Detections Only

Attachment A - Laboratory Analytical Reports and Chain-of-Custody Documentation

FIGURES



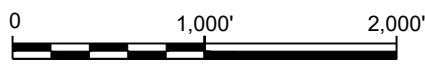


REFERENCE: BASE MAP USGS 7.5. MIN. TOPO. QUAD., PETALUMA RIVER, CALIFORNIA 2018.



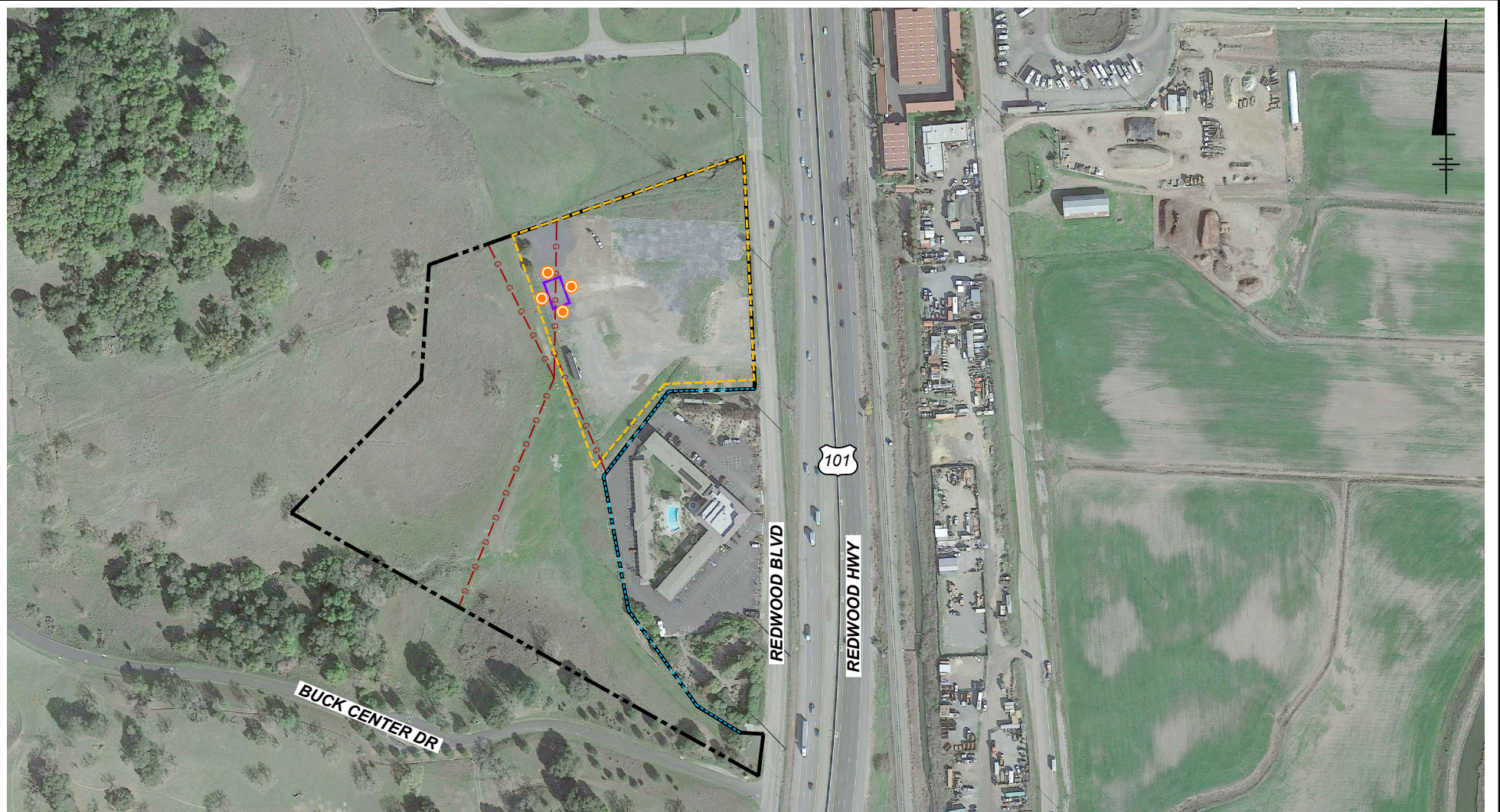
AREA LOCATION

CALIFORNIA



GRAPHIC SCALE

SHALLOW SOIL SAMPLING MEMORANDUM 8161 REDWOOD BOULEVARD NOVATO, CALIFORNIA	
SITE LOCATION MAP	
	FIGURE 1



LEGEND:

- SITE BOUNDARY
- DRAINAGE DITCH
- PG&E YARD AREA
- G-G- NATURAL GAS PIPELINE (APPROXIMATE LOCATION)
- APPROXIMATE SOIL BIN LOCATION
- APPROXIMATE COMPOSITE SOIL SAMPLE LOCATION (COMP-01-210616)



SHALLOW SOIL SAMPLING MEMORANDUM
8161 REDWOOD BOULEVARD
NOVATO, CALIFORNIA

SITE PLAN



FIGURE

2

TABLE



Table 1
Soil Analytical Results - Detections Only
8161 Redwood Boulevard Property
Novato, California

Sample Identification	Date Sampled	Approximate Depth (feet bgs)	Diesel C10-C24 (mg/kg)	Motor Oil C24-C36 (mg/kg)	Arsenic (mg/kg)	Barium (mg/kg)	Beryllium (mg/kg)	Chromium (mg/kg)	Cobalt (mg/kg)	Copper (mg/kg)	Lead (mg/kg)	Mercury (mg/kg)	Nickel (mg/kg)	Vanadium (mg/kg)	Zinc (mg/kg)	Toluene (mg/kg)	Benzo[e] pyrene (mg/kg)	Perylene (mg/kg)	Chrysene (mg/kg)		
STLC Level (mg/L)			--	--	5	100	0.75	5	80	25	5	0.2	20	24	250	--	--	--	--		
10X STLC Level (mg/L)			--	--	50	1,000	7.5	50	800	250	50	2	200	240	2,500	--	--	--	--		
TCLP Level (mg/L)			--	--	5	100	--	5	--	--	5	0.2	--	--	--	--	--	--	--		
TTLC Level (mg/L)			--	--	500	10,000	75	2,500	8,000	2,500	1,000	20	2,000	2,400	5,000	--	--	--	--		
ESL ¹					260¹	1,600¹	11²	390¹	5¹	160¹	23¹	180¹	32¹	13¹	86¹	18¹	340¹	3.2¹	--	--	2.2¹
COMP-01-210616	6/16/2021	0.25	86	230	3.32	133	0.337	10.4	4.77	10.3	6.72	0.142	22.9	12.7	16.9	0.001	0.022	0.035	0.035		

Notes:

1 - ESL = San Francisco Bay Regional Water Quality Control Board. Tier 1 Soil Environmental Screening Levels. January 2019 (Rev 2).

2 - Duverge. 2011. Establishing Background Arsenic in Soil of the Urbanized San Francisco Bay Region. December.

mg/kg = milligrams per kilogram

bgs = below ground surface

Bold = analyte detected at or above laboratory reporting limit

-- = not applicable

ATTACHMENT A

Laboratory Analytical Reports and Chain-of-Custody Documentation



ANALYTICAL REPORT

Eurofins Calscience LLC
7440 Lincoln Way
Garden Grove, CA 92841
Tel: (714)895-5494

Laboratory Job ID: 570-62098-1
Client Project/Site: 8161 Redwood Blvd, Novato

For:
ARCADIS U.S. Inc
100 Smith Ranch Road
Suite 328
San Rafael, California 94903

Attn: Justin Sobieraj

Virendra R Patel

Authorized for release by:
6/30/2021 2:53:45 PM

Virendra Patel, Project Manager I
(714)895-5494
Virendra.Patel@eurofinset.com

LINKS

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The test results in this report meet all 2003 NELAC, 2009 TNI, and 2016 TNI requirements for accredited parameters, exceptions are noted in this report. This report may not be reproduced except in full, and with written approval from the laboratory. For questions please contact the Project Manager at the e-mail address or telephone number listed on this page.

This report has been electronically signed and authorized by the signatory. Electronic signature is intended to be the legally binding equivalent of a traditionally handwritten signature.

Results relate only to the items tested and the sample(s) as received by the laboratory.



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Definitions/Glossary

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Qualifiers

GC/MS Semi VOA

Qualifier	Qualifier Description
F1	MS and/or MSD recovery exceeds control limits.
F2	MS/MSD RPD exceeds control limits

GC Semi VOA

Qualifier	Qualifier Description
p	The %RPD between the primary and confirmation column/detector is >40%. The lower value has been reported.

Glossary

Abbreviation	These commonly used abbreviations may or may not be present in this report.
α	Listed under the "D" column to designate that the result is reported on a dry weight basis
%R	Percent Recovery
CFL	Contains Free Liquid
CFU	Colony Forming Unit
CNF	Contains No Free Liquid
DER	Duplicate Error Ratio (normalized absolute difference)
Dil Fac	Dilution Factor
DL	Detection Limit (DoD/DOE)
DL, RA, RE, IN	Indicates a Dilution, Re-analysis, Re-extraction, or additional Initial metals/anion analysis of the sample
DLC	Decision Level Concentration (Radiochemistry)
EDL	Estimated Detection Limit (Dioxin)
LOD	Limit of Detection (DoD/DOE)
LOQ	Limit of Quantitation (DoD/DOE)
MCL	EPA recommended "Maximum Contaminant Level"
MDA	Minimum Detectable Activity (Radiochemistry)
MDC	Minimum Detectable Concentration (Radiochemistry)
MDL	Method Detection Limit
ML	Minimum Level (Dioxin)
MPN	Most Probable Number
MQL	Method Quantitation Limit
NC	Not Calculated
ND	Not Detected at the reporting limit (or MDL or EDL if shown)
NEG	Negative / Absent
POS	Positive / Present
PQL	Practical Quantitation Limit
PRES	Presumptive
QC	Quality Control
RER	Relative Error Ratio (Radiochemistry)
RL	Reporting Limit or Requested Limit (Radiochemistry)
RPD	Relative Percent Difference, a measure of the relative difference between two points
TEF	Toxicity Equivalent Factor (Dioxin)
TEQ	Toxicity Equivalent Quotient (Dioxin)
TNTC	Too Numerous To Count

Case Narrative

Client: ARCADIS U.S. Inc
Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Job ID: 570-62098-1

Laboratory: Eurofins Calscience LLC

Narrative

Job Narrative 570-62098-1

Comments

No additional comments.

Receipt

The sample was received on 6/17/2021 9:30 AM. Unless otherwise noted below, the sample arrived in good condition, and where required, properly preserved and on ice. The temperature of the cooler at receipt was 2.0° C.

GC/MS VOA

Method 8260B: The matrix spike / matrix spike duplicate (MS/MSD) recoveries and precision for preparation batch 570-160557 and analytical batch 570-160499 were outside control limits. Sample matrix interference and/or non-homogeneity are suspected because the associated laboratory control sample / laboratory sample control duplicate (LCS/LCSD) precision was within acceptance limits.

No additional analytical or quality issues were noted, other than those described above or in the Definitions/Glossary page.

GC/MS Semi VOA

Method 8270C SIM: The matrix spike / matrix spike duplicate (MS/MSD) recoveries for preparation batch 570-158347 and analytical batch 570-159167 were outside control limits. Sample matrix interference is suspected because the associated laboratory control sample (LCS) recovery was within acceptance limits.

Method 8270C SIM: The following sample was diluted due to the nature of the sample matrix: COMP-01-210616 (570-62098-1). Elevated reporting limits (RLs) are provided.

No additional analytical or quality issues were noted, other than those described above or in the Definitions/Glossary page.

GC VOA

No analytical or quality issues were noted, other than those described in the Definitions/Glossary page.

GC Semi VOA

No analytical or quality issues were noted, other than those described in the Definitions/Glossary page.

Metals

No analytical or quality issues were noted, other than those described in the Definitions/Glossary page.

Organic Prep

No analytical or quality issues were noted, other than those described in the Definitions/Glossary page.

VOA Prep

No analytical or quality issues were noted, other than those described in the Definitions/Glossary page.

Lab Admin

No analytical or quality issues were noted, other than those described in the Definitions/Glossary page.

Subcontract Work

Method Asbestos EPA 600/R-93/116: This method was subcontracted to EMLab - Irvine. The subcontract laboratory certification is different from that of the facility issuing the final report.

Detection Summary

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Client Sample ID: COMP-01-210616

Lab Sample ID: 570-62098-1

Analyte	Result	Qualifier	RL	MDL	Unit	Dil Fac	D	Method	Prep Type
Toluene	1.0		1.0		ug/Kg	1		8260B	Total/NA
Benzo[e]pyrene - DL	0.022		0.020		mg/Kg	2		8270C SIM	Total/NA
Chrysene - DL	0.035		0.020		mg/Kg	2		8270C SIM	Total/NA
Perylene - DL	0.035		0.020		mg/Kg	2		8270C SIM	Total/NA
TPH as Motor Oil (C17-C44)	230		26		mg/Kg	1		8015B	Silica Gel Cleanup
TPH as Diesel (C10-C28)	86		5.1		mg/Kg	1		8015B	Silica Gel Cleanup
Arsenic	3.32		2.38		mg/Kg	1		6010B	Total/NA
Barium	133		0.476		mg/Kg	1		6010B	Total/NA
Beryllium	0.337		0.238		mg/Kg	1		6010B	Total/NA
Cobalt	4.77		0.952		mg/Kg	1		6010B	Total/NA
Chromium	10.4		0.952		mg/Kg	1		6010B	Total/NA
Copper	10.3		0.952		mg/Kg	1		6010B	Total/NA
Nickel	22.9		0.476		mg/Kg	1		6010B	Total/NA
Vanadium	12.7		0.952		mg/Kg	1		6010B	Total/NA
Zinc	16.9		9.52		mg/Kg	1		6010B	Total/NA
Lead	6.72		4.76		mg/Kg	1		6010B	Total/NA
Mercury	0.142		0.0794		mg/Kg	1		7471A	Total/NA

This Detection Summary does not include radiochemical test results.

Eurofins Calscience LLC

Client Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8260B - Volatile Organic Compounds (GC/MS)

Client Sample ID: COMP-01-210616

Date Collected: 06/16/21 11:00

Date Received: 06/17/21 09:30

Lab Sample ID: 570-62098-1

Matrix: Solid

Analyte	Result	Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
1,1,1,2-Tetrachloroethane	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,1,1-Trichloroethane	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,1,2,2-Tetrachloroethane	ND		2.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,1,2-Trichloro-1,2,2-trifluoroethane	ND		10		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,1,2-Trichloroethane	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,1-Dichloroethane	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,1-Dichloroethene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,1-Dichloropropene	ND		2.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,2,3-Trichlorobenzene	ND		2.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,2,3-Trichloropropane	ND		2.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,2,4-Trichlorobenzene	ND		2.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,2,4-Trimethylbenzene	ND		2.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,2-Dibromo-3-Chloropropane	ND		10		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,2-Dibromoethane	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,2-Dichlorobenzene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,2-Dichloroethane	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,2-Dichloropropane	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,3,5-Trimethylbenzene	ND		2.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,3-Dichlorobenzene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,3-Dichloropropane	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
1,4-Dichlorobenzene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
2,2-Dichloropropane	ND		5.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
2-Butanone	ND		20		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
2-Chlorotoluene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
2-Hexanone	ND		20		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
4-Chlorotoluene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
4-Methyl-2-pentanone	ND		20		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Acetone	ND		20		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Benzene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Bromobenzene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Bromochloromethane	ND		2.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Bromodichloromethane	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Bromoform	ND		5.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Bromomethane	ND		20		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
cis-1,2-Dichloroethene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
cis-1,3-Dichloropropane	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Carbon disulfide	ND		10		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Carbon tetrachloride	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Chlorobenzene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Chloroethane	ND		2.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Chloroform	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Chloromethane	ND		20		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Dibromochloromethane	ND		2.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Dibromomethane	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Dichlorodifluoromethane	ND		2.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Ethylbenzene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Isopropylbenzene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Methylene Chloride	ND		10		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Methyl-t-Butyl Ether (MTBE)	ND		2.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1

Eurofins Calscience LLC

Client Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8260B - Volatile Organic Compounds (GC/MS) (Continued)

Client Sample ID: COMP-01-210616

Date Collected: 06/16/21 11:00

Date Received: 06/17/21 09:30

Lab Sample ID: 570-62098-1

Matrix: Solid

Analyte	Result	Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
Naphthalene	ND		10		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
n-Butylbenzene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
N-Propylbenzene	ND		2.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
o-Xylene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
m,p-Xylene	ND		2.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
p-Isopropyltoluene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
sec-Butylbenzene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Styrene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
trans-1,2-Dichloroethene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
trans-1,3-Dichloropropene	ND		2.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
tert-Butylbenzene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Tetrachloroethene	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Toluene	1.0		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Trichloroethene	ND		2.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Trichlorofluoromethane	ND		10		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Vinyl acetate	ND		10		ug/Kg		06/29/21 13:07	06/29/21 18:15	1
Vinyl chloride	ND		1.0		ug/Kg		06/29/21 13:07	06/29/21 18:15	1

Surrogate	%Recovery	Qualifier	Limits	Prepared	Analyzed	Dil Fac
1,2-Dichloroethane-d4 (Surr)	88		64 - 141	06/29/21 13:07	06/29/21 18:15	1
4-Bromofluorobenzene (Surr)	93		76 - 120	06/29/21 13:07	06/29/21 18:15	1
Dibromofluoromethane (Surr)	89		47 - 142	06/29/21 13:07	06/29/21 18:15	1
Toluene-d8 (Surr)	94		80 - 120	06/29/21 13:07	06/29/21 18:15	1

Client Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8270C SIM - Semivolatile Organic Compounds (GC/MS SIM) - DL

Client Sample ID: COMP-01-210616

Date Collected: 06/16/21 11:00

Date Received: 06/17/21 09:30

Lab Sample ID: 570-62098-1

Matrix: Solid

Analyte	Result	Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
1,2,4-Trichlorobenzene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
1,2-Dichlorobenzene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
1,3-Dichlorobenzene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
1,4-Dichlorobenzene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
1,6,7-Trimethylnaphthalene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
1-Methylnaphthalene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
1-Methylphenanthrene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
2,4,5-Trichlorophenol	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
2,4,6-Trichlorophenol	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
2,4-Dichlorophenol	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
2,4-Dimethylphenol	ND		0.98		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
2,4-Dinitrophenol	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
2,4-Dinitrotoluene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
2,6-Dichlorophenol	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
2,6-Dimethylnaphthalene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
2,6-Dinitrotoluene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
2-Chloronaphthalene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
2-Chlorophenol	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
2-Methylnaphthalene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
2-Methylphenol	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
2-Nitroaniline	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
2-Nitrophenol	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
3,3'-Dichlorobenzidine	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
3/4-Methylphenol	ND		0.20		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
3-Nitroaniline	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
4,6-Dinitro-2-methylphenol	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
4-Bromophenyl phenyl ether	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
4-Chloro-3-methylphenol	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
4-Chloroaniline	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
4-Chlorophenyl phenyl ether	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
4-Nitroaniline	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
4-Nitrophenol	ND		0.98		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Acenaphthene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Acenaphthylene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Aniline	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Anthracene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Azobenzene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Benzidine	ND	F2	0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Benzo[a]anthracene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Benzo[a]pyrene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Benzo[b]fluoranthene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Benzo[e]pyrene	0.022		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Benzo[g,h,i]perylene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Benzo[k]fluoranthene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Benzoic acid	ND	F1	0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Benzyl alcohol	ND	F2	0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Biphenyl	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Bis(2-chloroethoxy)methane	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Bis(2-chloroethyl)ether	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2

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Client Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8270C SIM - Semivolatile Organic Compounds (GC/MS SIM) - DL (Continued)

Client Sample ID: COMP-01-210616

Date Collected: 06/16/21 11:00

Date Received: 06/17/21 09:30

Lab Sample ID: 570-62098-1

Matrix: Solid

Analyte	Result	Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
bis (2-Chloroisopropyl) ether	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Bis(2-ethylhexyl) phthalate	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Butyl benzyl phthalate	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Chrysene	0.035		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
DCEPA	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Dibenz(a,h)anthracene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Dibenzofuran	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Dibenzothiophene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Diethyl phthalate	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Dimethyl phthalate	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Di-n-butyl phthalate	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Di-n-octyl phthalate	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Fluoranthene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Fluorene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Hexachloro-1,3-butadiene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Hexachlorobenzene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Hexachlorocyclopentadiene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Hexachloroethane	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Indeno[1,2,3-cd]pyrene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Isophorone	ND		0.98		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Naphthalene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Nitrobenzene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
N-Nitrosodimethylamine	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
N-Nitrosodi-n-propylamine	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
N-Nitrosodiphenylamine	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Pentachlorophenol	ND		0.49		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Perthane	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Perylene	0.035		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Phenanthrene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Phenol	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Pyrene	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2
Pyridine	ND		0.020		mg/Kg		06/18/21 15:23	06/23/21 14:24	2

Surrogate	%Recovery	Qualifier	Limits	Prepared	Analyzed	Dil Fac
2,4,6-Tribromophenol (Surr)	56		16 - 132	06/18/21 15:23	06/23/21 14:24	2
2-Fluorophenol (Surr)	54		13 - 120	06/18/21 15:23	06/23/21 14:24	2
Nitrobenzene-d5 (Surr)	57		14 - 120	06/18/21 15:23	06/23/21 14:24	2
Phenol-d6 (Surr)	55		12 - 120	06/18/21 15:23	06/23/21 14:24	2
p-Terphenyl-d14 (Surr)	61		24 - 120	06/18/21 15:23	06/23/21 14:24	2
2-Fluorobiphenyl (Surr)	57		19 - 120	06/18/21 15:23	06/23/21 14:24	2

Client Sample Results

Client: ARCADIS U.S. Inc
Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8015B - Gasoline Range Organics - (GC)

Client Sample ID: COMP-01-210616

Date Collected: 06/16/21 11:00

Date Received: 06/17/21 09:30

Lab Sample ID: 570-62098-1

Matrix: Solid

Analyte	Result	Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
TPH as Gasoline (C4-C12)	ND		0.10		mg/Kg		06/29/21 14:10	06/29/21 20:25	1

Surrogate	%Recovery	Qualifier	Limits	Prepared	Analyzed	Dil Fac
4-Bromofluorobenzene (Surr)	71		42 - 126	06/29/21 14:10	06/29/21 20:25	1

Client Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8015B - Diesel Range Organics (DRO) (GC) - Silica Gel Cleanup

Client Sample ID: COMP-01-210616

Date Collected: 06/16/21 11:00

Date Received: 06/17/21 09:30

Lab Sample ID: 570-62098-1

Matrix: Solid

Analyte	Result	Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
TPH as Motor Oil (C17-C44)	230		26		mg/Kg		06/28/21 16:38	06/29/21 11:31	1
TPH as Diesel (C10-C28)	86		5.1		mg/Kg		06/28/21 16:38	06/29/21 11:31	1
Surrogate	%Recovery	Qualifier	Limits				Prepared	Analyzed	Dil Fac
<i>n</i> -Octacosane (Surr)	108		60 - 138				06/28/21 16:38	06/29/21 11:31	1
<i>n</i> -Octacosane (Surr)	108		60 - 138				06/28/21 16:38	06/29/21 11:31	1

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Client Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8081A - Organochlorine Pesticides (GC)

Client Sample ID: COMP-01-210616

Date Collected: 06/16/21 11:00

Date Received: 06/17/21 09:30

Lab Sample ID: 570-62098-1

Matrix: Solid

Analyte	Result	Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
4,4'-DDD	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
4,4'-DDE	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
4,4'-DDT	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
Aldrin	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
alpha-BHC	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
alpha-Chlordane	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
beta-BHC	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
Chlordane	ND		25		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
delta-BHC	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
Dieldrin	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
Endosulfan I	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
Endosulfan II	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
Endosulfan sulfate	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
Endrin	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
Endrin aldehyde	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
Endrin ketone	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
gamma-Chlordane	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
gamma-BHC	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
Heptachlor	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
Heptachlor epoxide	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
Methoxychlor	ND		5.0		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
Toxaphene	ND		25		ug/Kg		06/18/21 15:18	06/22/21 11:58	1
Surrogate	%Recovery	Qualifier	Limits				Prepared	Analyzed	Dil Fac
Tetrachloro-m-xylene (Surr)	70		38 - 148				06/18/21 15:18	06/22/21 11:58	1
DCB Decachlorobiphenyl (Surr)	80		37 - 151				06/18/21 15:18	06/22/21 11:58	1

Client Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8082 - Polychlorinated Biphenyls (PCBs) by Gas Chromatography

Client Sample ID: COMP-01-210616

Date Collected: 06/16/21 11:00

Date Received: 06/17/21 09:30

Lab Sample ID: 570-62098-1

Matrix: Solid

Analyte	Result	Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
Aroclor-1016	ND		50		ug/Kg		06/18/21 15:18	06/21/21 13:46	1
Aroclor-1221	ND		50		ug/Kg		06/18/21 15:18	06/21/21 13:46	1
Aroclor-1232	ND		50		ug/Kg		06/18/21 15:18	06/21/21 13:46	1
Aroclor-1242	ND		50		ug/Kg		06/18/21 15:18	06/21/21 13:46	1
Aroclor-1248	ND		50		ug/Kg		06/18/21 15:18	06/21/21 13:46	1
Aroclor-1254	ND		50		ug/Kg		06/18/21 15:18	06/21/21 13:46	1
Aroclor-1260	ND		50		ug/Kg		06/18/21 15:18	06/21/21 13:46	1
Aroclor-1262	ND		50		ug/Kg		06/18/21 15:18	06/21/21 13:46	1
Aroclor-1268	ND		50		ug/Kg		06/18/21 15:18	06/21/21 13:46	1

Surrogate	%Recovery	Qualifier	Limits	Prepared	Analyzed	Dil Fac
<i>Tetrachloro-m-xylene (Surr)</i>	79		25 - 126	06/18/21 15:18	06/21/21 13:46	1
<i>DCB Decachlorobiphenyl (Surr)</i>	77		20 - 155	06/18/21 15:18	06/21/21 13:46	1

Client Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 6010B - Metals (ICP)

Client Sample ID: COMP-01-210616

Date Collected: 06/16/21 11:00

Date Received: 06/17/21 09:30

Lab Sample ID: 570-62098-1

Matrix: Solid

Analyte	Result	Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
Silver	ND		0.952		mg/Kg		06/28/21 14:18	06/29/21 12:17	1
Arsenic	3.32		2.38		mg/Kg		06/28/21 14:18	06/29/21 12:17	1
Barium	133		0.476		mg/Kg		06/28/21 14:18	06/29/21 12:17	1
Beryllium	0.337		0.238		mg/Kg		06/28/21 14:18	06/29/21 12:17	1
Cadmium	ND		0.476		mg/Kg		06/28/21 14:18	06/29/21 12:17	1
Cobalt	4.77		0.952		mg/Kg		06/28/21 14:18	06/29/21 12:17	1
Chromium	10.4		0.952		mg/Kg		06/28/21 14:18	06/29/21 12:17	1
Copper	10.3		0.952		mg/Kg		06/28/21 14:18	06/29/21 12:17	1
Molybdenum	ND		0.476		mg/Kg		06/28/21 14:18	06/29/21 12:17	1
Nickel	22.9		0.476		mg/Kg		06/28/21 14:18	06/29/21 12:17	1
Antimony	ND		2.86		mg/Kg		06/28/21 14:18	06/29/21 12:17	1
Selenium	ND		4.76		mg/Kg		06/28/21 14:18	06/29/21 12:17	1
Thallium	ND		4.76		mg/Kg		06/28/21 14:18	06/29/21 12:17	1
Vanadium	12.7		0.952		mg/Kg		06/28/21 14:18	06/29/21 12:17	1
Zinc	16.9		9.52		mg/Kg		06/28/21 14:18	06/29/21 12:17	1
Lead	6.72		4.76		mg/Kg		06/28/21 14:18	06/29/21 12:17	1

Client Sample Results

Client: ARCADIS U.S. Inc
Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 7471A - Mercury (CVAA)

Client Sample ID: COMP-01-210616

Date Collected: 06/16/21 11:00

Date Received: 06/17/21 09:30

Lab Sample ID: 570-62098-1

Matrix: Solid

Analyte	Result	Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
Mercury	0.142		0.0794		mg/Kg		06/28/21 14:37	06/29/21 13:58	1

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Surrogate Summary

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8260B - Volatile Organic Compounds (GC/MS)

Matrix: Solid

Prep Type: Total/NA

Percent Surrogate Recovery (Acceptance Limits)

Lab Sample ID	Client Sample ID	Percent Surrogate Recovery (Acceptance Limits)			
		DCA (64-141)	BFB (76-120)	DBFM (47-142)	TOL (80-120)
570-62098-1	COMP-01-210616	88	93	89	94
LCS 570-160499/4	Lab Control Sample	84	93	94	96
LCSD 570-160499/5	Lab Control Sample Dup	83	92	94	97
MB 570-160557/3-A	Method Blank	87	94	88	93

Surrogate Legend

DCA = 1,2-Dichloroethane-d4 (Surr)

BFB = 4-Bromofluorobenzene (Surr)

DBFM = Dibromofluoromethane (Surr)

TOL = Toluene-d8 (Surr)

Method: 8270C SIM - Semivolatile Organic Compounds (GC/MS SIM)

Matrix: Solid

Prep Type: Total/NA

Percent Surrogate Recovery (Acceptance Limits)

Lab Sample ID	Client Sample ID	Percent Surrogate Recovery (Acceptance Limits)					
		TBP (16-132)	2FP (13-120)	NBZ (14-120)	PHL6 (12-120)	TPHd14 (24-120)	FBP (19-120)
570-62098-1 - DL	COMP-01-210616	56	54	57	55	61	57
570-62098-1 MS - DL	COMP-01-210616	64	62	58	65	70	63
570-62098-1 MSD - DL	COMP-01-210616	66	64	58	67	69	63
LCS 570-158347/2-A	Lab Control Sample	65	74	61	77	73	69
LCSD 570-158347/3-A	Lab Control Sample Dup	67	75	59	76	72	68
MB 570-158347/1-A	Method Blank	64	68	71	66	70	71

Surrogate Legend

TBP = 2,4,6-Tribromophenol (Surr)

2FP = 2-Fluorophenol (Surr)

NBZ = Nitrobenzene-d5 (Surr)

PHL6 = Phenol-d6 (Surr)

TPHd14 = p-Terphenyl-d14 (Surr)

FBP = 2-Fluorobiphenyl (Surr)

Method: 8015B - Gasoline Range Organics - (GC)

Matrix: Solid

Prep Type: Total/NA

Percent Surrogate Recovery (Acceptance Limits)

Lab Sample ID	Client Sample ID	BFB1
		(42-126)
570-62098-1	COMP-01-210616	71
LCS 570-160632/1-A	Lab Control Sample	91
LCSD 570-160632/2-A	Lab Control Sample Dup	93
MB 570-160632/3-A	Method Blank	76

Surrogate Legend

BFB = 4-Bromofluorobenzene (Surr)

Surrogate Summary

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8015B - Diesel Range Organics (DRO) (GC)

Matrix: Solid

Prep Type: Silica Gel Cleanup

Percent Surrogate Recovery (Acceptance Limits)

Lab Sample ID	Client Sample ID	OTCSN1 (60-138)	OTCSN1 (60-138)
570-62098-1	COMP-01-210616	108	108
LCS 570-160318/2-A	Lab Control Sample	102	102
LCS 570-160318/6-A	Lab Control Sample	102	102
LCS 570-160318/3-A	Lab Control Sample Dup	105	105
LCS 570-160318/7-A	Lab Control Sample Dup	105	105
MB 570-160318/1-A	Method Blank	102	102

Surrogate Legend

OTCSN = n-Octacosane (Surr)

Method: 8081A - Organochlorine Pesticides (GC)

Matrix: Solid

Prep Type: Total/NA

Percent Surrogate Recovery (Acceptance Limits)

Lab Sample ID	Client Sample ID	TCX1 (38-148)	DCB1 (37-151)
570-62098-1	COMP-01-210616	70	80
570-62098-1 MS	COMP-01-210616	76	80
570-62098-1 MSD	COMP-01-210616	71	79
LCS 570-158346/2-A	Lab Control Sample	91	91
LCS 570-158346/3-A	Lab Control Sample Dup	88	90
MB 570-158346/1-A	Method Blank	91	93

Surrogate Legend

TCX = Tetrachloro-m-xylene (Surr)

DCB = DCB Decachlorobiphenyl (Surr)

Method: 8082 - Polychlorinated Biphenyls (PCBs) by Gas Chromatography

Matrix: Solid

Prep Type: Total/NA

Percent Surrogate Recovery (Acceptance Limits)

Lab Sample ID	Client Sample ID	TCX1 (25-126)	DCB1 (20-155)
570-62098-1	COMP-01-210616	79	77
570-62098-1 MS	COMP-01-210616	81	77
570-62098-1 MSD	COMP-01-210616	82	77
LCS 570-158346/4-A	Lab Control Sample	88	93
LCS 570-158346/5-A	Lab Control Sample Dup	96	104
MB 570-158346/1-A	Method Blank	88	87

Surrogate Legend

TCX = Tetrachloro-m-xylene (Surr)

DCB = DCB Decachlorobiphenyl (Surr)

QC Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8260B - Volatile Organic Compounds (GC/MS)

Lab Sample ID: LCS 570-160499/4
Matrix: Solid
Analysis Batch: 160499

Client Sample ID: Lab Control Sample
Prep Type: Total/NA

Analyte	Spike Added	LCS Result	LCS Qualifier	Unit	D	%Rec	%Rec. Limits
1,1-Dichloroethene	50.0	45.82		ug/Kg		92	68 - 120
1,2-Dibromoethane	50.0	52.54		ug/Kg		105	80 - 120
1,2-Dichlorobenzene	50.0	50.51		ug/Kg		101	80 - 120
1,2-Dichloroethane	50.0	43.63		ug/Kg		87	76 - 126
Benzene	50.0	48.00		ug/Kg		96	76 - 120
Carbon tetrachloride	50.0	44.00		ug/Kg		88	68 - 132
Chlorobenzene	50.0	48.27		ug/Kg		97	80 - 120
Ethylbenzene	50.0	47.04		ug/Kg		94	80 - 120
Methyl-t-Butyl Ether (MTBE)	50.0	46.05		ug/Kg		92	70 - 120
o-Xylene	50.0	47.31		ug/Kg		95	76 - 125
m,p-Xylene	100	93.68		ug/Kg		94	75 - 122
Toluene	50.0	46.47		ug/Kg		93	79 - 120
Trichloroethene	50.0	46.83		ug/Kg		94	80 - 120
Vinyl chloride	50.0	40.86		ug/Kg		82	65 - 129

Surrogate	LCS %Recovery	LCS Qualifier	Limits
1,2-Dichloroethane-d4 (Surr)	84		64 - 141
4-Bromofluorobenzene (Surr)	93		76 - 120
Dibromofluoromethane (Surr)	94		47 - 142
Toluene-d8 (Surr)	96		80 - 120

Lab Sample ID: LCSD 570-160499/5
Matrix: Solid
Analysis Batch: 160499

Client Sample ID: Lab Control Sample Dup
Prep Type: Total/NA

Analyte	Spike Added	LCSD Result	LCSD Qualifier	Unit	D	%Rec	%Rec. Limits	RPD	RPD Limit
1,1-Dichloroethene	50.0	47.86		ug/Kg		96	68 - 120	4	20
1,2-Dibromoethane	50.0	52.99		ug/Kg		106	80 - 120	1	20
1,2-Dichlorobenzene	50.0	50.84		ug/Kg		102	80 - 120	1	20
1,2-Dichloroethane	50.0	44.42		ug/Kg		89	76 - 126	2	20
Benzene	50.0	49.38		ug/Kg		99	76 - 120	3	20
Carbon tetrachloride	50.0	45.67		ug/Kg		91	68 - 132	4	20
Chlorobenzene	50.0	49.08		ug/Kg		98	80 - 120	2	20
Ethylbenzene	50.0	48.17		ug/Kg		96	80 - 120	2	20
Methyl-t-Butyl Ether (MTBE)	50.0	46.85		ug/Kg		94	70 - 120	2	20
o-Xylene	50.0	48.24		ug/Kg		96	76 - 125	2	20
m,p-Xylene	100	95.91		ug/Kg		96	75 - 122	2	20
Toluene	50.0	47.98		ug/Kg		96	79 - 120	3	20
Trichloroethene	50.0	48.73		ug/Kg		97	80 - 120	4	20
Vinyl chloride	50.0	42.25		ug/Kg		84	65 - 129	3	20

Surrogate	LCSD %Recovery	LCSD Qualifier	Limits
1,2-Dichloroethane-d4 (Surr)	83		64 - 141
4-Bromofluorobenzene (Surr)	92		76 - 120
Dibromofluoromethane (Surr)	94		47 - 142
Toluene-d8 (Surr)	97		80 - 120

QC Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8260B - Volatile Organic Compounds (GC/MS) (Continued)

Lab Sample ID: MB 570-160557/3-A
Matrix: Solid
Analysis Batch: 160499

Client Sample ID: Method Blank
Prep Type: Total/NA
Prep Batch: 160557

Analyte	MB	MB	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
	Result	Qualifier							
1,1,1,2-Tetrachloroethane	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,1,1-Trichloroethane	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,1,2,2-Tetrachloroethane	ND		2.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,1,2-Trichloro-1,2,2-trifluoroethane	ND		10		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,1,2-Trichloroethane	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,1-Dichloroethane	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,1-Dichloroethene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,1-Dichloropropene	ND		2.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,2,3-Trichlorobenzene	ND		2.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,2,3-Trichloropropane	ND		2.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,2,4-Trichlorobenzene	ND		2.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,2,4-Trimethylbenzene	ND		2.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,2-Dibromo-3-Chloropropane	ND		10		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,2-Dibromoethane	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,2-Dichlorobenzene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,2-Dichloroethane	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,2-Dichloropropane	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,3,5-Trimethylbenzene	ND		2.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,3-Dichlorobenzene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,3-Dichloropropane	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
1,4-Dichlorobenzene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
2,2-Dichloropropane	ND		5.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
2-Butanone	ND		20		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
2-Chlorotoluene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
2-Hexanone	ND		20		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
4-Chlorotoluene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
4-Methyl-2-pentanone	ND		20		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Acetone	ND		20		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Benzene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Bromobenzene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Bromochloromethane	ND		2.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Bromodichloromethane	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Bromoform	ND		5.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Bromomethane	ND		20		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
cis-1,2-Dichloroethene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
cis-1,3-Dichloropropene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Carbon disulfide	ND		10		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Carbon tetrachloride	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Chlorobenzene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Chloroethane	ND		2.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Chloroform	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Chloromethane	ND		20		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Dibromochloromethane	ND		2.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Dibromomethane	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Dichlorodifluoromethane	ND		2.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Ethylbenzene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Isopropylbenzene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Methylene Chloride	ND		10		ug/Kg		06/29/21 09:43	06/29/21 12:19	1

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QC Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8260B - Volatile Organic Compounds (GC/MS) (Continued)

Lab Sample ID: MB 570-160557/3-A
Matrix: Solid
Analysis Batch: 160499

Client Sample ID: Method Blank
Prep Type: Total/NA
Prep Batch: 160557

Analyte	MB Result	MB Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
Methyl-t-Butyl Ether (MTBE)	ND		2.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Naphthalene	ND		10		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
n-Butylbenzene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
N-Propylbenzene	ND		2.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
o-Xylene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
m,p-Xylene	ND		2.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
p-Isopropyltoluene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
sec-Butylbenzene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Styrene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
trans-1,2-Dichloroethene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
trans-1,3-Dichloropropene	ND		2.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
tert-Butylbenzene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Tetrachloroethene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Toluene	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Trichloroethene	ND		2.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Trichlorofluoromethane	ND		10		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Vinyl acetate	ND		10		ug/Kg		06/29/21 09:43	06/29/21 12:19	1
Vinyl chloride	ND		1.0		ug/Kg		06/29/21 09:43	06/29/21 12:19	1

Surrogate	MB %Recovery	MB Qualifier	Limits	Prepared	Analyzed	Dil Fac
1,2-Dichloroethane-d4 (Surr)	87		64 - 141	06/29/21 09:43	06/29/21 12:19	1
4-Bromofluorobenzene (Surr)	94		76 - 120	06/29/21 09:43	06/29/21 12:19	1
Dibromofluoromethane (Surr)	88		47 - 142	06/29/21 09:43	06/29/21 12:19	1
Toluene-d8 (Surr)	93		80 - 120	06/29/21 09:43	06/29/21 12:19	1

Method: 8270C SIM - Semivolatile Organic Compounds (GC/MS SIM)

Lab Sample ID: MB 570-158347/1-A
Matrix: Solid
Analysis Batch: 159167

Client Sample ID: Method Blank
Prep Type: Total/NA
Prep Batch: 158347

Analyte	MB Result	MB Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
1,2,4-Trichlorobenzene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
1,2-Dichlorobenzene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
1,3-Dichlorobenzene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
1,4-Dichlorobenzene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
1,6,7-Trimethylnaphthalene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
1-Methylnaphthalene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
1-Methylphenanthrene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
2,4,5-Trichlorophenol	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
2,4,6-Trichlorophenol	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
2,4-Dichlorophenol	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
2,4-Dimethylphenol	ND		0.50		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
2,4-Dinitrophenol	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
2,4-Dinitrotoluene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
2,6-Dichlorophenol	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
2,6-Dimethylnaphthalene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
2,6-Dinitrotoluene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
2-Chloronaphthalene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1

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QC Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8270C SIM - Semivolatile Organic Compounds (GC/MS SIM) (Continued)

Lab Sample ID: MB 570-158347/1-A
Matrix: Solid
Analysis Batch: 159167

Client Sample ID: Method Blank
Prep Type: Total/NA
Prep Batch: 158347

Analyte	MB	MB	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
	Result	Qualifier							
2-Chlorophenol	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
2-Methylnaphthalene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
2-Methylphenol	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
2-Nitroaniline	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
2-Nitrophenol	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
3,3'-Dichlorobenzidine	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
3/4-Methylphenol	ND		0.10		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
3-Nitroaniline	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
4,6-Dinitro-2-methylphenol	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
4-Bromophenyl phenyl ether	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
4-Chloro-3-methylphenol	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
4-Chloroaniline	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
4-Chlorophenyl phenyl ether	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
4-Nitroaniline	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
4-Nitrophenol	ND		0.50		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Acenaphthene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Acenaphthylene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Aniline	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Anthracene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Azobenzene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Benzidine	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Benzo[a]anthracene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Benzo[a]pyrene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Benzo[b]fluoranthene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Benzo[e]pyrene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Benzo[g,h,i]perylene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Benzo[k]fluoranthene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Benzoic acid	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Benzyl alcohol	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Biphenyl	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Bis(2-chloroethoxy)methane	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Bis(2-chloroethyl)ether	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
bis (2-Chloroisopropyl) ether	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Bis(2-ethylhexyl) phthalate	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Butyl benzyl phthalate	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Chrysene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
DCPA	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Dibenz(a,h)anthracene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Dibenzofuran	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Dibenzothiophene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Diethyl phthalate	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Dimethyl phthalate	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Di-n-butyl phthalate	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Di-n-octyl phthalate	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Fluoranthene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Fluorene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Hexachloro-1,3-butadiene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Hexachlorobenzene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Hexachlorocyclopentadiene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1

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QC Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8270C SIM - Semivolatile Organic Compounds (GC/MS SIM) (Continued)

Lab Sample ID: MB 570-158347/1-A
Matrix: Solid
Analysis Batch: 159167

Client Sample ID: Method Blank
Prep Type: Total/NA
Prep Batch: 158347

Analyte	MB Result	MB Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
Hexachloroethane	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Indeno[1,2,3-cd]pyrene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Isophorone	ND		0.50		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Naphthalene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Nitrobenzene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
N-Nitrosodimethylamine	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
N-Nitrosodi-n-propylamine	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
N-Nitrosodiphenylamine	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Pentachlorophenol	ND		0.25		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Perthane	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Perylene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Phenanthrene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Phenol	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Pyrene	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1
Pyridine	ND		0.010		mg/Kg		06/18/21 15:23	06/23/21 12:51	1

Surrogate	MB %Recovery	MB Qualifier	Limits	Prepared	Analyzed	Dil Fac
2,4,6-Tribromophenol (Surr)	64		16 - 132	06/18/21 15:23	06/23/21 12:51	1
2-Fluorophenol (Surr)	68		13 - 120	06/18/21 15:23	06/23/21 12:51	1
Nitrobenzene-d5 (Surr)	71		14 - 120	06/18/21 15:23	06/23/21 12:51	1
Phenol-d6 (Surr)	66		12 - 120	06/18/21 15:23	06/23/21 12:51	1
p-Terphenyl-d14 (Surr)	70		24 - 120	06/18/21 15:23	06/23/21 12:51	1
2-Fluorobiphenyl (Surr)	71		19 - 120	06/18/21 15:23	06/23/21 12:51	1

Lab Sample ID: LCS 570-158347/2-A
Matrix: Solid
Analysis Batch: 159167

Client Sample ID: Lab Control Sample
Prep Type: Total/NA
Prep Batch: 158347

Analyte	Spike Added	LCS Result	LCS Qualifier	Unit	D	%Rec	Limits
2,4,6-Trichlorophenol	1.00	0.6347		mg/Kg		63	35 - 132
2,4-Dichlorophenol	1.00	0.6142		mg/Kg		61	43 - 130
2-Methylphenol	1.00	0.8072		mg/Kg		81	38 - 127
2-Nitrophenol	1.00	0.6101		mg/Kg		61	28 - 149
4-Chloro-3-methylphenol	1.00	0.6069		mg/Kg		61	36 - 136
Acenaphthene	1.00	0.6894		mg/Kg		69	37 - 126
Benzo[a]pyrene	1.00	0.8505		mg/Kg		85	48 - 137
Chrysene	1.00	0.7225		mg/Kg		72	47 - 130
Dimethyl phthalate	1.00	0.6857		mg/Kg		69	35 - 131
Di-n-butyl phthalate	1.00	0.7603		mg/Kg		76	43 - 139
Fluoranthene	1.00	0.7008		mg/Kg		70	47 - 135
Fluorene	1.00	0.6928		mg/Kg		69	36 - 134
Naphthalene	1.00	0.6017		mg/Kg		60	41 - 126
Phenanthrene	1.00	0.7506		mg/Kg		75	43 - 125
Phenol	1.00	0.7238		mg/Kg		72	34 - 125
Pyrene	1.00	0.7131		mg/Kg		71	46 - 129

Surrogate	LCS %Recovery	LCS Qualifier	Limits
2,4,6-Tribromophenol (Surr)	65		16 - 132

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QC Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8270C SIM - Semivolatile Organic Compounds (GC/MS SIM) (Continued)

Lab Sample ID: LCS 570-158347/2-A
Matrix: Solid
Analysis Batch: 159167

Client Sample ID: Lab Control Sample
Prep Type: Total/NA
Prep Batch: 158347

Surrogate	LCS		Limits
	%Recovery	Qualifier	
2-Fluorophenol (Surr)	74		13 - 120
Nitrobenzene-d5 (Surr)	61		14 - 120
Phenol-d6 (Surr)	77		12 - 120
p-Terphenyl-d14 (Surr)	73		24 - 120
2-Fluorobiphenyl (Surr)	69		19 - 120

Lab Sample ID: LCSD 570-158347/3-A
Matrix: Solid
Analysis Batch: 159167

Client Sample ID: Lab Control Sample Dup
Prep Type: Total/NA
Prep Batch: 158347

Analyte	Spike Added	LCSD Result	LCSD Qualifier	Unit	D	%Rec	%Rec.		RPD	Limit
							Limits	RPD		
2,4,6-Trichlorophenol	1.00	0.6304		mg/Kg		63	35 - 132	1	26	
2,4-Dichlorophenol	1.00	0.6001		mg/Kg		60	43 - 130	2	24	
2-Methylphenol	1.00	0.8167		mg/Kg		82	38 - 127	1	27	
2-Nitrophenol	1.00	0.6122		mg/Kg		61	28 - 149	0	30	
4-Chloro-3-methylphenol	1.00	0.6194		mg/Kg		62	36 - 136	2	24	
Acenaphthene	1.00	0.6756		mg/Kg		68	37 - 126	2	21	
Benzo[a]pyrene	1.00	0.8163		mg/Kg		82	48 - 137	4	25	
Chrysene	1.00	0.7240		mg/Kg		72	47 - 130	0	21	
Dimethyl phthalate	1.00	0.6787		mg/Kg		68	35 - 131	1	20	
Di-n-butyl phthalate	1.00	0.7676		mg/Kg		77	43 - 139	1	25	
Fluoranthene	1.00	0.7006		mg/Kg		70	47 - 135	0	25	
Fluorene	1.00	0.6861		mg/Kg		69	36 - 134	1	22	
Naphthalene	1.00	0.5896		mg/Kg		59	41 - 126	2	23	
Phenanthrene	1.00	0.7420		mg/Kg		74	43 - 125	1	19	
Phenol	1.00	0.7352		mg/Kg		74	34 - 125	2	24	
Pyrene	1.00	0.7137		mg/Kg		71	46 - 129	0	22	

Surrogate	LCSD		Limits
	%Recovery	Qualifier	
2,4,6-Tribromophenol (Surr)	67		16 - 132
2-Fluorophenol (Surr)	75		13 - 120
Nitrobenzene-d5 (Surr)	59		14 - 120
Phenol-d6 (Surr)	76		12 - 120
p-Terphenyl-d14 (Surr)	72		24 - 120
2-Fluorobiphenyl (Surr)	68		19 - 120

Method: 8270C SIM - Semivolatile Organic Compounds (GC/MS SIM) - DL

Lab Sample ID: 570-62098-1 MS
Matrix: Solid
Analysis Batch: 159167

Client Sample ID: COMP-01-210616
Prep Type: Total/NA
Prep Batch: 158347

Analyte	Sample Result	Sample Qualifier	Spike Added	MS		Unit	D	%Rec	%Rec.	
				Result	Qualifier				Limits	RPD
2,4,6-Trichlorophenol - DL	ND		0.995	0.5862		mg/Kg		59	24 - 133	
2,4-Dichlorophenol - DL	ND		0.995	0.6048		mg/Kg		61	31 - 130	
2-Methylphenol - DL	ND		0.995	0.8318		mg/Kg		84	20 - 128	
2-Nitrophenol - DL	ND		0.995	0.5738		mg/Kg		58	19 - 143	
4-Chloro-3-methylphenol - DL	ND		0.995	0.6265		mg/Kg		63	38 - 130	

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QC Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8270C SIM - Semivolatile Organic Compounds (GC/MS SIM) - DL (Continued)

Lab Sample ID: 570-62098-1 MS
Matrix: Solid
Analysis Batch: 159167

Client Sample ID: COMP-01-210616
Prep Type: Total/NA
Prep Batch: 158347

Analyte	Sample Result	Sample Qualifier	Spike Added	MS Result	MS Qualifier	Unit	D	%Rec	%Rec. Limits
Acenaphthene - DL	ND		0.995	0.6526		mg/Kg		66	36 - 125
Benzo[a]pyrene - DL	ND		0.995	0.8042		mg/Kg		81	25 - 172
Chrysene - DL	0.035		0.995	0.7155		mg/Kg		68	28 - 158
Dimethyl phthalate - DL	ND		0.995	0.6431		mg/Kg		65	30 - 125
Di-n-butyl phthalate - DL	ND		0.995	0.7312		mg/Kg		71	28 - 142
Fluoranthene - DL	ND		0.995	0.6570		mg/Kg		65	14 - 175
Fluorene - DL	ND		0.995	0.6765		mg/Kg		68	40 - 125
Naphthalene - DL	ND		0.995	0.6154		mg/Kg		62	33 - 125
Phenanthrene - DL	ND		0.995	0.7183		mg/Kg		72	18 - 150
Phenol - DL	ND		0.995	0.6382		mg/Kg		64	23 - 125
Pyrene - DL	ND		0.995	0.7191		mg/Kg		71	30 - 154

Surrogate	MS %Recovery	MS Qualifier	Limits
2,4,6-Tribromophenol (Surr) - DL	64		16 - 132
2-Fluorophenol (Surr) - DL	62		13 - 120
Nitrobenzene-d5 (Surr) - DL	58		14 - 120
Phenol-d6 (Surr) - DL	65		12 - 120
p-Terphenyl-d14 (Surr) - DL	70		24 - 120
2-Fluorobiphenyl (Surr) - DL	63		19 - 120

Lab Sample ID: 570-62098-1 MSD
Matrix: Solid
Analysis Batch: 159167

Client Sample ID: COMP-01-210616
Prep Type: Total/NA
Prep Batch: 158347

Analyte	Sample Result	Sample Qualifier	Spike Added	MSD Result	MSD Qualifier	Unit	D	%Rec	%Rec. Limits	RPD	RPD Limit
2,4,6-Trichlorophenol - DL	ND		0.993	0.6239		mg/Kg		63	24 - 133	6	28
2,4-Dichlorophenol - DL	ND		0.993	0.6387		mg/Kg		64	31 - 130	5	25
2-Methylphenol - DL	ND		0.993	0.9082		mg/Kg		92	20 - 128	9	26
2-Nitrophenol - DL	ND		0.993	0.6161		mg/Kg		62	19 - 143	7	28
4-Chloro-3-methylphenol - DL	ND		0.993	0.6509		mg/Kg		66	38 - 130	4	22
Acenaphthene - DL	ND		0.993	0.6673		mg/Kg		67	36 - 125	2	29
Benzo[a]pyrene - DL	ND		0.993	0.8255		mg/Kg		83	25 - 172	3	27
Chrysene - DL	0.035		0.993	0.7244		mg/Kg		69	28 - 158	1	27
Dimethyl phthalate - DL	ND		0.993	0.6557		mg/Kg		66	30 - 125	2	21
Di-n-butyl phthalate - DL	ND		0.993	0.7384		mg/Kg		71	28 - 142	1	24
Fluoranthene - DL	ND		0.993	0.6750		mg/Kg		67	14 - 175	3	23
Fluorene - DL	ND		0.993	0.6925		mg/Kg		70	40 - 125	2	24
Naphthalene - DL	ND		0.993	0.6191		mg/Kg		62	33 - 125	1	28
Phenanthrene - DL	ND		0.993	0.7355		mg/Kg		74	18 - 150	2	22
Phenol - DL	ND		0.993	0.6633		mg/Kg		67	23 - 125	4	25
Pyrene - DL	ND		0.993	0.7251		mg/Kg		72	30 - 154	1	29

Surrogate	MSD %Recovery	MSD Qualifier	Limits
2,4,6-Tribromophenol (Surr) - DL	66		16 - 132
2-Fluorophenol (Surr) - DL	64		13 - 120
Nitrobenzene-d5 (Surr) - DL	58		14 - 120

QC Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8270C SIM - Semivolatile Organic Compounds (GC/MS SIM) - DL (Continued)

Lab Sample ID: 570-62098-1 MSD
Matrix: Solid
Analysis Batch: 159167

Client Sample ID: COMP-01-210616
Prep Type: Total/NA
Prep Batch: 158347

Surrogate	MSD MSD		Limits
	%Recovery	Qualifier	
Phenol-d6 (Surr) - DL	67		12 - 120
p-Terphenyl-d14 (Surr) - DL	69		24 - 120
2-Fluorobiphenyl (Surr) - DL	63		19 - 120

Method: 8015B - Gasoline Range Organics - (GC)

Lab Sample ID: MB 570-160632/3-A
Matrix: Solid
Analysis Batch: 160584

Client Sample ID: Method Blank
Prep Type: Total/NA
Prep Batch: 160632

Analyte	MB Result	MB Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
TPH as Gasoline (C4-C12)	ND		0.10		mg/Kg		06/29/21 12:24	06/29/21 14:05	1

Surrogate	MB MB		Limits	Prepared	Analyzed	Dil Fac
	%Recovery	Qualifier				
4-Bromofluorobenzene (Surr)	76		42 - 126	06/29/21 12:24	06/29/21 14:05	1

Lab Sample ID: LCS 570-160632/1-A
Matrix: Solid
Analysis Batch: 160584

Client Sample ID: Lab Control Sample
Prep Type: Total/NA
Prep Batch: 160632

Analyte	Spike Added	LCS Result	LCS Qualifier	Unit	D	%Rec	%Rec. Limits
Gasoline Range Organics (C4-C13)	2.12	1.957		mg/Kg		92	70 - 124

Surrogate	LCS LCS		Limits
	%Recovery	Qualifier	
4-Bromofluorobenzene (Surr)	91		42 - 126

Lab Sample ID: LCSD 570-160632/2-A
Matrix: Solid
Analysis Batch: 160584

Client Sample ID: Lab Control Sample Dup
Prep Type: Total/NA
Prep Batch: 160632

Analyte	Spike Added	LCSD Result	LCSD Qualifier	Unit	D	%Rec	%Rec. Limits	RPD	RPD Limit
Gasoline Range Organics (C4-C13)	2.11	1.960		mg/Kg		93	70 - 124	0	18

Surrogate	LCSD LCSD		Limits
	%Recovery	Qualifier	
4-Bromofluorobenzene (Surr)	93		42 - 126

Method: 8015B - Diesel Range Organics (DRO) (GC)

Lab Sample ID: MB 570-160318/1-A
Matrix: Solid
Analysis Batch: 160217

Client Sample ID: Method Blank
Prep Type: Silica Gel Cleanup
Prep Batch: 160318

Analyte	MB Result	MB Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
TPH as Diesel (C10-C28)	ND		5.0		mg/Kg		06/28/21 12:35	06/28/21 21:03	1

QC Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8015B - Diesel Range Organics (DRO) (GC) (Continued)

Lab Sample ID: MB 570-160318/1-A
 Matrix: Solid
 Analysis Batch: 160217

Client Sample ID: Method Blank
 Prep Type: Silica Gel Cleanup
 Prep Batch: 160318

Surrogate	%Recovery	MB MB Qualifier	Limits	Prepared	Analyzed	Dil Fac
<i>n</i> -Octacosane (Surr)	102		60 - 138	06/28/21 12:35	06/28/21 21:03	1

Lab Sample ID: LCS 570-160318/2-A
 Matrix: Solid
 Analysis Batch: 160217

Client Sample ID: Lab Control Sample
 Prep Type: Silica Gel Cleanup
 Prep Batch: 160318

Analyte	Spike Added	LCS LCS Result Qualifier	Unit	D	%Rec	%Rec. Limits
TPH as Diesel (C10-C28)	400	414.2	mg/Kg		104	80 - 130

Surrogate	%Recovery	LCS LCS Qualifier	Limits
<i>n</i> -Octacosane (Surr)	102		60 - 138

Lab Sample ID: LCS 570-160318/6-A
 Matrix: Solid
 Analysis Batch: 160217

Client Sample ID: Lab Control Sample
 Prep Type: Silica Gel Cleanup
 Prep Batch: 160318

Surrogate	%Recovery	LCS LCS Qualifier	Limits
<i>n</i> -Octacosane (Surr)	102		60 - 138

Lab Sample ID: LCSD 570-160318/3-A
 Matrix: Solid
 Analysis Batch: 160217

Client Sample ID: Lab Control Sample Dup
 Prep Type: Silica Gel Cleanup
 Prep Batch: 160318

Analyte	Spike Added	LCSD LCSD Result Qualifier	Unit	D	%Rec	%Rec. Limits	RPD	Limit
TPH as Diesel (C10-C28)	400	422.8	mg/Kg		106	80 - 130	2	20

Surrogate	%Recovery	LCSD LCSD Qualifier	Limits
<i>n</i> -Octacosane (Surr)	105		60 - 138

Lab Sample ID: LCSD 570-160318/7-A
 Matrix: Solid
 Analysis Batch: 160217

Client Sample ID: Lab Control Sample Dup
 Prep Type: Silica Gel Cleanup
 Prep Batch: 160318

Surrogate	%Recovery	LCSD LCSD Qualifier	Limits
<i>n</i> -Octacosane (Surr)	105		60 - 138

Method: 8081A - Organochlorine Pesticides (GC)

Lab Sample ID: MB 570-158346/1-A
 Matrix: Solid
 Analysis Batch: 158646

Client Sample ID: Method Blank
 Prep Type: Total/NA
 Prep Batch: 158346

Analyte	MB MB Result Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
4,4'-DDD	ND	5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
4,4'-DDE	ND	5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
4,4'-DDT	ND	5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
Aldrin	ND	5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
alpha-BHC	ND	5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1

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QC Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8081A - Organochlorine Pesticides (GC) (Continued)

Lab Sample ID: MB 570-158346/1-A
Matrix: Solid
Analysis Batch: 158646

Client Sample ID: Method Blank
Prep Type: Total/NA
Prep Batch: 158346

Analyte	MB	MB	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
	Result	Qualifier							
alpha-Chlordane	ND		5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
beta-BHC	ND		5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
Chlordane	ND		25		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
delta-BHC	ND		5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
Dieldrin	ND		5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
Endosulfan I	ND		5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
Endosulfan II	ND		5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
Endosulfan sulfate	ND		5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
Endrin	ND		5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
Endrin aldehyde	ND		5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
Endrin ketone	ND		5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
gamma-Chlordane	ND		5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
gamma-BHC	ND		5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
Heptachlor	ND		5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
Heptachlor epoxide	ND		5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
Methoxychlor	ND		5.0		ug/Kg		06/18/21 15:17	06/22/21 10:47	1
Toxaphene	ND		25		ug/Kg		06/18/21 15:17	06/22/21 10:47	1

Surrogate	MB	MB	Limits	Prepared	Analyzed	Dil Fac
	%Recovery	Qualifier				
Tetrachloro-m-xylene (Surr)	91		38 - 148	06/18/21 15:17	06/22/21 10:47	1
DCB Decachlorobiphenyl (Surr)	93		37 - 151	06/18/21 15:17	06/22/21 10:47	1

Lab Sample ID: LCS 570-158346/2-A
Matrix: Solid
Analysis Batch: 158646

Client Sample ID: Lab Control Sample
Prep Type: Total/NA
Prep Batch: 158346

Analyte	Spike Added	LCS Result	LCS Qualifier	Unit	D	%Rec	Limits
4,4'-DDD	25.0	24.78		ug/Kg		99	54 - 154
4,4'-DDE	25.0	24.34		ug/Kg		97	51 - 149
4,4'-DDT	25.0	23.05		ug/Kg		92	39 - 152
Aldrin	25.0	20.89		ug/Kg		84	52 - 138
alpha-BHC	25.0	23.17		ug/Kg		93	51 - 140
alpha-Chlordane	25.0	22.18		ug/Kg		89	53 - 141
beta-BHC	25.0	22.32		ug/Kg		89	53 - 141
delta-BHC	25.0	23.81		ug/Kg		95	20 - 132
Dieldrin	25.0	22.40		ug/Kg		90	52 - 144
Endosulfan I	25.0	21.36		ug/Kg		85	49 - 139
Endosulfan II	25.0	22.39		ug/Kg		90	51 - 150
Endosulfan sulfate	25.0	22.72		ug/Kg		91	45 - 139
Endrin	25.0	22.70		ug/Kg		91	53 - 151
Endrin aldehyde	25.0	23.06		ug/Kg		92	31 - 146
gamma-Chlordane	25.0	22.64		ug/Kg		91	46 - 156
gamma-BHC	25.0	23.16		ug/Kg		93	53 - 141
Heptachlor	25.0	22.63		ug/Kg		91	52 - 144
Heptachlor epoxide	25.0	22.52		ug/Kg		90	54 - 141
Methoxychlor	25.0	22.42		ug/Kg		90	47 - 148

QC Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8081A - Organochlorine Pesticides (GC) (Continued)

Lab Sample ID: LCS 570-158346/2-A
Matrix: Solid
Analysis Batch: 158646

Client Sample ID: Lab Control Sample
Prep Type: Total/NA
Prep Batch: 158346

Surrogate	LCS %Recovery	LCS Qualifier	Limits
Tetrachloro-m-xylene (Surr)	91		38 - 148
DCB Decachlorobiphenyl (Surr)	91		37 - 151

Lab Sample ID: LCSD 570-158346/3-A
Matrix: Solid
Analysis Batch: 158646

Client Sample ID: Lab Control Sample Dup
Prep Type: Total/NA
Prep Batch: 158346

Analyte	Spike Added	LCSD Result	LCSD Qualifier	Unit	D	%Rec	%Rec. Limits	RPD	RPD Limit
4,4'-DDD	25.0	24.20		ug/Kg		97	54 - 154	2	30
4,4'-DDE	25.0	23.85		ug/Kg		95	51 - 149	2	28
4,4'-DDT	25.0	22.82		ug/Kg		91	39 - 152	1	31
Aldrin	25.0	20.14		ug/Kg		81	52 - 138	4	30
alpha-BHC	25.0	22.50		ug/Kg		90	51 - 140	3	29
alpha-Chlordane	25.0	21.62		ug/Kg		86	53 - 141	3	28
beta-BHC	25.0	21.63		ug/Kg		87	53 - 141	3	29
delta-BHC	25.0	23.23		ug/Kg		93	20 - 132	2	40
Dieldrin	25.0	21.58		ug/Kg		86	52 - 144	4	28
Endosulfan I	25.0	20.56		ug/Kg		82	49 - 139	4	28
Endosulfan II	25.0	21.81		ug/Kg		87	51 - 150	3	29
Endosulfan sulfate	25.0	22.19		ug/Kg		89	45 - 139	2	30
Endrin	25.0	22.14		ug/Kg		89	53 - 151	2	29
Endrin aldehyde	25.0	22.95		ug/Kg		92	31 - 146	0	40
gamma-Chlordane	25.0	25.26		ug/Kg		101	46 - 156	11	39
gamma-BHC	25.0	22.51		ug/Kg		90	53 - 141	3	29
Heptachlor	25.0	21.96		ug/Kg		88	52 - 144	3	29
Heptachlor epoxide	25.0	21.82		ug/Kg		87	54 - 141	3	29
Methoxychlor	25.0	22.13		ug/Kg		89	47 - 148	1	29

Surrogate	LCSD %Recovery	LCSD Qualifier	Limits
Tetrachloro-m-xylene (Surr)	88		38 - 148
DCB Decachlorobiphenyl (Surr)	90		37 - 151

Lab Sample ID: 570-62098-1 MS
Matrix: Solid
Analysis Batch: 158646

Client Sample ID: COMP-01-210616
Prep Type: Total/NA
Prep Batch: 158346

Analyte	Sample Result	Sample Qualifier	Spike Added	MS Result	MS Qualifier	Unit	D	%Rec	%Rec. Limits
4,4'-DDD	ND		24.8	19.23		ug/Kg		78	27 - 144
4,4'-DDE	ND		24.8	20.07		ug/Kg		81	28 - 141
4,4'-DDT	ND		24.8	19.70		ug/Kg		79	10 - 154
Aldrin	ND		24.8	17.71		ug/Kg		71	26 - 125
alpha-BHC	ND		24.8	18.54		ug/Kg		75	24 - 125
alpha-Chlordane	ND		24.8	17.15		ug/Kg		69	17 - 144
beta-BHC	ND		24.8	17.60		ug/Kg		71	28 - 125
delta-BHC	ND		24.8	19.50		ug/Kg		79	10 - 125
Dieldrin	ND		24.8	18.13		ug/Kg		73	19 - 145
Endosulfan I	ND		24.8	16.96		ug/Kg		68	25 - 125
Endosulfan II	ND		24.8	17.31		ug/Kg		70	13 - 142

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QC Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8081A - Organochlorine Pesticides (GC) (Continued)

Lab Sample ID: 570-62098-1 MS

Client Sample ID: COMP-01-210616

Matrix: Solid

Prep Type: Total/NA

Analysis Batch: 158646

Prep Batch: 158346

Analyte	Sample	Sample	Spike	MS	MS	Unit	D	%Rec	%Rec.	Limits
	Result	Qualifier		Result	Qualifier					
Endosulfan sulfate	ND		24.8	17.59		ug/Kg		71		14 - 126
Endrin	ND		24.8	18.98		ug/Kg		77		28 - 139
Endrin aldehyde	ND		24.8	15.20		ug/Kg		61		12 - 125
gamma-Chlordane	ND		24.8	17.37	p	ug/Kg		70		10 - 160
gamma-BHC	ND		24.8	18.81		ug/Kg		76		24 - 125
Heptachlor	ND		24.8	17.82		ug/Kg		72		19 - 127
Heptachlor epoxide	ND		24.8	17.65		ug/Kg		71		33 - 123
Methoxychlor	ND		24.8	21.21		ug/Kg		86		19 - 128
MS MS										
Surrogate	%Recovery		Qualifier	Limits						
Tetrachloro-m-xylene (Surr)	76			38 - 148						
DCB Decachlorobiphenyl (Surr)	80			37 - 151						

Lab Sample ID: 570-62098-1 MSD

Client Sample ID: COMP-01-210616

Matrix: Solid

Prep Type: Total/NA

Analysis Batch: 158646

Prep Batch: 158346

Analyte	Sample	Sample	Spike	MSD	MSD	Unit	D	%Rec	%Rec.	Limits	RPD	Limit
	Result	Qualifier		Result	Qualifier							
4,4'-DDD	ND		24.8	19.90		ug/Kg		80		27 - 144	3	40
4,4'-DDE	ND		24.8	20.24		ug/Kg		82		28 - 141	1	32
4,4'-DDT	ND		24.8	18.73		ug/Kg		76		10 - 154	5	40
Aldrin	ND		24.8	17.39		ug/Kg		70		26 - 125	2	40
alpha-BHC	ND		24.8	17.97		ug/Kg		73		24 - 125	3	40
alpha-Chlordane	ND		24.8	17.24		ug/Kg		70		17 - 144	1	40
beta-BHC	ND		24.8	16.70		ug/Kg		67		28 - 125	5	39
delta-BHC	ND		24.8	19.03		ug/Kg		77		10 - 125	2	40
Dieldrin	ND		24.8	18.47		ug/Kg		75		19 - 145	2	39
Endosulfan I	ND		24.8	17.18		ug/Kg		69		25 - 125	1	39
Endosulfan II	ND		24.8	17.27		ug/Kg		70		13 - 142	0	40
Endosulfan sulfate	ND		24.8	17.31		ug/Kg		70		14 - 126	2	38
Endrin	ND		24.8	18.92		ug/Kg		76		28 - 139	0	40
Endrin aldehyde	ND		24.8	14.96		ug/Kg		60		12 - 125	2	40
gamma-Chlordane	ND		24.8	17.30	p	ug/Kg		70		10 - 160	0	40
gamma-BHC	ND		24.8	18.25		ug/Kg		74		24 - 125	3	40
Heptachlor	ND		24.8	17.58		ug/Kg		71		19 - 127	1	40
Heptachlor epoxide	ND		24.8	17.69		ug/Kg		71		33 - 123	0	34
Methoxychlor	ND		24.8	19.84		ug/Kg		80		19 - 128	7	40
MSD MSD												
Surrogate	%Recovery		Qualifier	Limits								
Tetrachloro-m-xylene (Surr)	71			38 - 148								
DCB Decachlorobiphenyl (Surr)	79			37 - 151								

QC Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8082 - Polychlorinated Biphenyls (PCBs) by Gas Chromatography

Lab Sample ID: MB 570-158346/1-A
Matrix: Solid
Analysis Batch: 158651

Client Sample ID: Method Blank
Prep Type: Total/NA
Prep Batch: 158346

Analyte	MB	MB	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
	Result	Qualifier							
Aroclor-1016	ND		50		ug/Kg		06/18/21 15:17	06/21/21 12:16	1
Aroclor-1221	ND		50		ug/Kg		06/18/21 15:17	06/21/21 12:16	1
Aroclor-1232	ND		50		ug/Kg		06/18/21 15:17	06/21/21 12:16	1
Aroclor-1242	ND		50		ug/Kg		06/18/21 15:17	06/21/21 12:16	1
Aroclor-1248	ND		50		ug/Kg		06/18/21 15:17	06/21/21 12:16	1
Aroclor-1254	ND		50		ug/Kg		06/18/21 15:17	06/21/21 12:16	1
Aroclor-1260	ND		50		ug/Kg		06/18/21 15:17	06/21/21 12:16	1
Aroclor-1262	ND		50		ug/Kg		06/18/21 15:17	06/21/21 12:16	1
Aroclor-1268	ND		50		ug/Kg		06/18/21 15:17	06/21/21 12:16	1

Surrogate	MB	MB	Limits	Prepared	Analyzed	Dil Fac
	%Recovery	Qualifier				
Tetrachloro-m-xylene (Surr)	88		25 - 126	06/18/21 15:17	06/21/21 12:16	1
DCB Decachlorobiphenyl (Surr)	87		20 - 155	06/18/21 15:17	06/21/21 12:16	1

Lab Sample ID: LCS 570-158346/4-A
Matrix: Solid
Analysis Batch: 158651

Client Sample ID: Lab Control Sample
Prep Type: Total/NA
Prep Batch: 158346

Analyte	Spike Added	LCS	LCS	Unit	D	%Rec	Limits
		Result	Qualifier				
Aroclor-1016	100	75.86		ug/Kg		76	50 - 142
Aroclor-1260	100	82.71		ug/Kg		83	50 - 150

Surrogate	LCS	LCS	Limits
	%Recovery	Qualifier	
Tetrachloro-m-xylene (Surr)	88		25 - 126
DCB Decachlorobiphenyl (Surr)	93		20 - 155

Lab Sample ID: LCSD 570-158346/5-A
Matrix: Solid
Analysis Batch: 158651

Client Sample ID: Lab Control Sample Dup
Prep Type: Total/NA
Prep Batch: 158346

Analyte	Spike Added	LCSD	LCSD	Unit	D	%Rec	Limits	RPD	Limit
		Result	Qualifier						
Aroclor-1016	100	91.25		ug/Kg		91	50 - 142	18	30
Aroclor-1260	100	92.21		ug/Kg		92	50 - 150	11	30

Surrogate	LCSD	LCSD	Limits
	%Recovery	Qualifier	
Tetrachloro-m-xylene (Surr)	96		25 - 126
DCB Decachlorobiphenyl (Surr)	104		20 - 155

Lab Sample ID: 570-62098-1 MS
Matrix: Solid
Analysis Batch: 158651

Client Sample ID: COMP-01-210616
Prep Type: Total/NA
Prep Batch: 158346

Analyte	Sample	Sample	Spike Added	MS	MS	Unit	D	%Rec	Limits
	Result	Qualifier		Result	Qualifier				
Aroclor-1016	ND		99.3	67.82		ug/Kg		68	20 - 175
Aroclor-1260	ND		99.3	71.58		ug/Kg		72	20 - 180

QC Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 8082 - Polychlorinated Biphenyls (PCBs) by Gas Chromatography (Continued)

Lab Sample ID: 570-62098-1 MS
Matrix: Solid
Analysis Batch: 158651

Client Sample ID: COMP-01-210616
Prep Type: Total/NA
Prep Batch: 158346

Surrogate	MS MS		Limits
	%Recovery	Qualifier	
Tetrachloro-m-xylene (Surr)	81		25 - 126
DCB Decachlorobiphenyl (Surr)	77		20 - 155

Lab Sample ID: 570-62098-1 MSD
Matrix: Solid
Analysis Batch: 158651

Client Sample ID: COMP-01-210616
Prep Type: Total/NA
Prep Batch: 158346

Analyte	Sample Result	Sample Qualifier	Spike Added	MSD MSD		Unit	D	%Rec	%Rec.		RPD	Limit
				Result	Qualifier				Limits	RPD		
Aroclor-1016	ND		99.0	66.49		ug/Kg		67	20 - 175	2	40	
Aroclor-1260	ND		99.0	72.32		ug/Kg		73	20 - 180	1	40	

Surrogate	MSD MSD		Limits
	%Recovery	Qualifier	
Tetrachloro-m-xylene (Surr)	82		25 - 126
DCB Decachlorobiphenyl (Surr)	77		20 - 155

Method: 6010B - Metals (ICP)

Lab Sample ID: MB 570-160342/1-A
Matrix: Solid
Analysis Batch: 160675

Client Sample ID: Method Blank
Prep Type: Total/NA
Prep Batch: 160342

Analyte	MB MB		RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
	Result	Qualifier							
Silver	ND		0.995		mg/Kg		06/28/21 14:18	06/29/21 11:17	1
Arsenic	ND		2.49		mg/Kg		06/28/21 14:18	06/29/21 11:17	1
Barium	ND		0.498		mg/Kg		06/28/21 14:18	06/29/21 11:17	1
Beryllium	ND		0.249		mg/Kg		06/28/21 14:18	06/29/21 11:17	1
Cadmium	ND		0.498		mg/Kg		06/28/21 14:18	06/29/21 11:17	1
Cobalt	ND		0.995		mg/Kg		06/28/21 14:18	06/29/21 11:17	1
Chromium	ND		0.995		mg/Kg		06/28/21 14:18	06/29/21 11:17	1
Copper	ND		0.995		mg/Kg		06/28/21 14:18	06/29/21 11:17	1
Molybdenum	ND		0.498		mg/Kg		06/28/21 14:18	06/29/21 11:17	1
Nickel	ND		0.498		mg/Kg		06/28/21 14:18	06/29/21 11:17	1
Antimony	ND		2.99		mg/Kg		06/28/21 14:18	06/29/21 11:17	1
Selenium	ND		4.98		mg/Kg		06/28/21 14:18	06/29/21 11:17	1
Thallium	ND		4.98		mg/Kg		06/28/21 14:18	06/29/21 11:17	1
Vanadium	ND		0.995		mg/Kg		06/28/21 14:18	06/29/21 11:17	1
Zinc	ND		9.95		mg/Kg		06/28/21 14:18	06/29/21 11:17	1
Lead	ND		4.98		mg/Kg		06/28/21 14:18	06/29/21 11:17	1

Lab Sample ID: LCS 570-160342/2-A
Matrix: Solid
Analysis Batch: 160675

Client Sample ID: Lab Control Sample
Prep Type: Total/NA
Prep Batch: 160342

Analyte	Spike Added	LCS LCS		Unit	D	%Rec	%Rec.	
		Result	Qualifier				Limits	RPD
Silver	12.3	11.97		mg/Kg		97	80 - 120	
Arsenic	24.6	25.27		mg/Kg		103	80 - 120	
Barium	24.6	28.93		mg/Kg		117	80 - 120	
Beryllium	24.6	25.70		mg/Kg		104	80 - 120	
Cadmium	24.6	26.57		mg/Kg		108	80 - 120	

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QC Sample Results

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 6010B - Metals (ICP) (Continued)

Lab Sample ID: LCS 570-160342/2-A
Matrix: Solid
Analysis Batch: 160675

Client Sample ID: Lab Control Sample
Prep Type: Total/NA
Prep Batch: 160342

Analyte	Spike Added	LCS Result	LCS Qualifier	Unit	D	%Rec	%Rec. Limits
Cobalt	24.6	26.71		mg/Kg		108	80 - 120
Chromium	24.6	27.42		mg/Kg		111	80 - 120
Copper	24.6	29.51		mg/Kg		120	80 - 120
Molybdenum	24.6	25.04		mg/Kg		102	80 - 120
Nickel	24.6	28.34		mg/Kg		115	80 - 120
Antimony	24.6	25.40		mg/Kg		103	80 - 120
Selenium	24.6	25.33		mg/Kg		103	80 - 120
Thallium	24.6	24.57		mg/Kg		100	80 - 120
Vanadium	24.6	27.63		mg/Kg		112	80 - 120
Zinc	24.6	26.43		mg/Kg		107	80 - 120
Lead	24.6	25.83		mg/Kg		105	80 - 120

Lab Sample ID: LCSD 570-160342/3-A
Matrix: Solid
Analysis Batch: 160675

Client Sample ID: Lab Control Sample Dup
Prep Type: Total/NA
Prep Batch: 160342

Analyte	Spike Added	LCSD Result	LCSD Qualifier	Unit	D	%Rec	%Rec. Limits	RPD	RPD Limit
Silver	12.4	12.07		mg/Kg		98	80 - 120	1	20
Arsenic	24.8	25.07		mg/Kg		101	80 - 120	1	20
Barium	24.8	29.12		mg/Kg		118	80 - 120	1	20
Beryllium	24.8	26.14		mg/Kg		106	80 - 120	2	20
Cadmium	24.8	26.63		mg/Kg		108	80 - 120	0	20
Cobalt	24.8	26.72		mg/Kg		108	80 - 120	0	20
Chromium	24.8	27.62		mg/Kg		112	80 - 120	1	20
Copper	24.8	29.71		mg/Kg		120	80 - 120	1	20
Molybdenum	24.8	25.54		mg/Kg		103	80 - 120	2	20
Nickel	24.8	28.33		mg/Kg		114	80 - 120	0	20
Antimony	24.8	25.67		mg/Kg		104	80 - 120	1	20
Selenium	24.8	25.75		mg/Kg		104	80 - 120	2	20
Thallium	24.8	24.74		mg/Kg		100	80 - 120	1	20
Vanadium	24.8	27.78		mg/Kg		112	80 - 120	1	20
Zinc	24.8	26.39		mg/Kg		107	80 - 120	0	20
Lead	24.8	25.66		mg/Kg		104	80 - 120	1	20

Method: 7471A - Mercury (CVAA)

Lab Sample ID: MB 570-160346/1-A
Matrix: Solid
Analysis Batch: 160679

Client Sample ID: Method Blank
Prep Type: Total/NA
Prep Batch: 160346

Analyte	MB Result	MB Qualifier	RL	MDL	Unit	D	Prepared	Analyzed	Dil Fac
Mercury	ND		0.0820		mg/Kg		06/28/21 14:37	06/29/21 13:09	1

Lab Sample ID: LCS 570-160346/2-A
Matrix: Solid
Analysis Batch: 160679

Client Sample ID: Lab Control Sample
Prep Type: Total/NA
Prep Batch: 160346

Analyte	Spike Added	LCS Result	LCS Qualifier	Unit	D	%Rec	%Rec. Limits
Mercury	0.833	0.8254		mg/Kg		99	85 - 121

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QC Sample Results

Client: ARCADIS U.S. Inc
Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method: 7471A - Mercury (CVAA) (Continued)

Lab Sample ID: LCSD 570-160346/3-A
Matrix: Solid
Analysis Batch: 160679

Client Sample ID: Lab Control Sample Dup
Prep Type: Total/NA
Prep Batch: 160346

Analyte	Spike Added	LCSD Result	LCSD Qualifier	Unit	D	%Rec	%Rec. Limits	RPD	RPD Limit
Mercury	0.847	0.8693		mg/Kg		103	85 - 121	5	10

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- 11
- 12
- 13
- 14
- 15
- 16

QC Association Summary

Client: ARCADIS U.S. Inc
Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

GC/MS VOA

Analysis Batch: 160499

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
570-62098-1	COMP-01-210616	Total/NA	Solid	8260B	160557
MB 570-160557/3-A	Method Blank	Total/NA	Solid	8260B	160557
LCS 570-160499/4	Lab Control Sample	Total/NA	Solid	8260B	
LCSD 570-160499/5	Lab Control Sample Dup	Total/NA	Solid	8260B	

Prep Batch: 160557

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
570-62098-1	COMP-01-210616	Total/NA	Solid	5030C	
MB 570-160557/3-A	Method Blank	Total/NA	Solid	5030C	

GC/MS Semi VOA

Prep Batch: 158347

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
570-62098-1 - DL	COMP-01-210616	Total/NA	Solid	3546	
MB 570-158347/1-A	Method Blank	Total/NA	Solid	3546	
LCS 570-158347/2-A	Lab Control Sample	Total/NA	Solid	3546	
LCSD 570-158347/3-A	Lab Control Sample Dup	Total/NA	Solid	3546	
570-62098-1 MS - DL	COMP-01-210616	Total/NA	Solid	3546	
570-62098-1 MSD - DL	COMP-01-210616	Total/NA	Solid	3546	

Analysis Batch: 159167

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
570-62098-1 - DL	COMP-01-210616	Total/NA	Solid	8270C SIM	158347
MB 570-158347/1-A	Method Blank	Total/NA	Solid	8270C SIM	158347
LCS 570-158347/2-A	Lab Control Sample	Total/NA	Solid	8270C SIM	158347
LCSD 570-158347/3-A	Lab Control Sample Dup	Total/NA	Solid	8270C SIM	158347
570-62098-1 MS - DL	COMP-01-210616	Total/NA	Solid	8270C SIM	158347
570-62098-1 MSD - DL	COMP-01-210616	Total/NA	Solid	8270C SIM	158347

GC VOA

Analysis Batch: 160584

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
570-62098-1	COMP-01-210616	Total/NA	Solid	8015B	160632
MB 570-160632/3-A	Method Blank	Total/NA	Solid	8015B	160632
LCS 570-160632/1-A	Lab Control Sample	Total/NA	Solid	8015B	160632
LCSD 570-160632/2-A	Lab Control Sample Dup	Total/NA	Solid	8015B	160632

Prep Batch: 160632

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
570-62098-1	COMP-01-210616	Total/NA	Solid	5030C	
MB 570-160632/3-A	Method Blank	Total/NA	Solid	5030C	
LCS 570-160632/1-A	Lab Control Sample	Total/NA	Solid	5030C	
LCSD 570-160632/2-A	Lab Control Sample Dup	Total/NA	Solid	5030C	

GC Semi VOA

Prep Batch: 158346

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
570-62098-1	COMP-01-210616	Total/NA	Solid	3546	
MB 570-158346/1-A	Method Blank	Total/NA	Solid	3546	

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QC Association Summary

Client: ARCADIS U.S. Inc
Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

GC Semi VOA (Continued)

Prep Batch: 158346 (Continued)

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
LCS 570-158346/2-A	Lab Control Sample	Total/NA	Solid	3546	
LCS 570-158346/4-A	Lab Control Sample	Total/NA	Solid	3546	
LCSD 570-158346/3-A	Lab Control Sample Dup	Total/NA	Solid	3546	
LCSD 570-158346/5-A	Lab Control Sample Dup	Total/NA	Solid	3546	
570-62098-1 MS	COMP-01-210616	Total/NA	Solid	3546	
570-62098-1 MS	COMP-01-210616	Total/NA	Solid	3546	
570-62098-1 MSD	COMP-01-210616	Total/NA	Solid	3546	
570-62098-1 MSD	COMP-01-210616	Total/NA	Solid	3546	

Analysis Batch: 158646

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
570-62098-1	COMP-01-210616	Total/NA	Solid	8081A	158346
MB 570-158346/1-A	Method Blank	Total/NA	Solid	8081A	158346
LCS 570-158346/2-A	Lab Control Sample	Total/NA	Solid	8081A	158346
LCSD 570-158346/3-A	Lab Control Sample Dup	Total/NA	Solid	8081A	158346
570-62098-1 MS	COMP-01-210616	Total/NA	Solid	8081A	158346
570-62098-1 MSD	COMP-01-210616	Total/NA	Solid	8081A	158346

Analysis Batch: 158651

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
570-62098-1	COMP-01-210616	Total/NA	Solid	8082	158346
MB 570-158346/1-A	Method Blank	Total/NA	Solid	8082	158346
LCS 570-158346/4-A	Lab Control Sample	Total/NA	Solid	8082	158346
LCSD 570-158346/5-A	Lab Control Sample Dup	Total/NA	Solid	8082	158346
570-62098-1 MS	COMP-01-210616	Total/NA	Solid	8082	158346
570-62098-1 MSD	COMP-01-210616	Total/NA	Solid	8082	158346

Analysis Batch: 160217

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
570-62098-1	COMP-01-210616	Silica Gel Cleanup	Solid	8015B	160318
MB 570-160318/1-A	Method Blank	Silica Gel Cleanup	Solid	8015B	160318
LCS 570-160318/2-A	Lab Control Sample	Silica Gel Cleanup	Solid	8015B	160318
LCS 570-160318/6-A	Lab Control Sample	Silica Gel Cleanup	Solid	8015B	160318
LCSD 570-160318/3-A	Lab Control Sample Dup	Silica Gel Cleanup	Solid	8015B	160318
LCSD 570-160318/7-A	Lab Control Sample Dup	Silica Gel Cleanup	Solid	8015B	160318

Prep Batch: 160318

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
570-62098-1	COMP-01-210616	Silica Gel Cleanup	Solid	3550C SGC	
MB 570-160318/1-A	Method Blank	Silica Gel Cleanup	Solid	3550C SGC	
LCS 570-160318/2-A	Lab Control Sample	Silica Gel Cleanup	Solid	3550C SGC	
LCS 570-160318/6-A	Lab Control Sample	Silica Gel Cleanup	Solid	3550C SGC	
LCSD 570-160318/3-A	Lab Control Sample Dup	Silica Gel Cleanup	Solid	3550C SGC	
LCSD 570-160318/7-A	Lab Control Sample Dup	Silica Gel Cleanup	Solid	3550C SGC	

Metals

Prep Batch: 160342

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
570-62098-1	COMP-01-210616	Total/NA	Solid	3050B	
MB 570-160342/1-A	Method Blank	Total/NA	Solid	3050B	

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QC Association Summary

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Metals (Continued)

Prep Batch: 160342 (Continued)

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
LCS 570-160342/2-A	Lab Control Sample	Total/NA	Solid	3050B	
LCSD 570-160342/3-A	Lab Control Sample Dup	Total/NA	Solid	3050B	

Prep Batch: 160346

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
570-62098-1	COMP-01-210616	Total/NA	Solid	7471A	
MB 570-160346/1-A	Method Blank	Total/NA	Solid	7471A	
LCS 570-160346/2-A	Lab Control Sample	Total/NA	Solid	7471A	
LCSD 570-160346/3-A	Lab Control Sample Dup	Total/NA	Solid	7471A	

Analysis Batch: 160675

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
570-62098-1	COMP-01-210616	Total/NA	Solid	6010B	160342
MB 570-160342/1-A	Method Blank	Total/NA	Solid	6010B	160342
LCS 570-160342/2-A	Lab Control Sample	Total/NA	Solid	6010B	160342
LCSD 570-160342/3-A	Lab Control Sample Dup	Total/NA	Solid	6010B	160342

Analysis Batch: 160679

Lab Sample ID	Client Sample ID	Prep Type	Matrix	Method	Prep Batch
570-62098-1	COMP-01-210616	Total/NA	Solid	7471A	160346
MB 570-160346/1-A	Method Blank	Total/NA	Solid	7471A	160346
LCS 570-160346/2-A	Lab Control Sample	Total/NA	Solid	7471A	160346
LCSD 570-160346/3-A	Lab Control Sample Dup	Total/NA	Solid	7471A	160346

Lab Chronicle

Client: ARCADIS U.S. Inc
 Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Client Sample ID: COMP-01-210616

Lab Sample ID: 570-62098-1

Date Collected: 06/16/21 11:00

Matrix: Solid

Date Received: 06/17/21 09:30

Prep Type	Batch Type	Batch Method	Run	Dil Factor	Initial Amount	Final Amount	Batch Number	Prepared or Analyzed	Analyst	Lab
Total/NA	Prep	5030C			5.00 g	5 mL	160557	06/29/21 13:07	C5SC	ECL 2
Total/NA	Analysis	8260B		1	5 mL	5 mL	160499	06/29/21 18:15	U4JL	ECL 2
Instrument ID: GCMSSGG										
Total/NA	Prep	3546	DL		20.43 g	2 mL	158347	06/18/21 15:23	USUL	ECL 1
Total/NA	Analysis	8270C SIM	DL	2			159167	06/23/21 14:24	ULLI	ECL 1
Instrument ID: GCMSEEE										
Total/NA	Prep	5030C			5.00 g	5 mL	160632	06/29/21 14:10	U1MC	ECL 2
Total/NA	Analysis	8015B		1	5 g	5 mL	160584	06/29/21 20:25	P1R	ECL 2
Instrument ID: GC1										
Silica Gel Cleanup	Prep	3550C SGC			9.74 g	10 mL	160318	06/28/21 16:38	UFLU	ECL 1
Silica Gel Cleanup	Analysis	8015B		1			160217	06/29/21 11:31	UJ3K	ECL 1
Instrument ID: GC45										
Total/NA	Prep	3546			20.12 g	10 mL	158346	06/18/21 15:18	UM1W	ECL 1
Total/NA	Analysis	8081A		1			158646	06/22/21 11:58	UJ3K	ECL 1
Instrument ID: GC44										
Total/NA	Prep	3546			20.12 g	10 mL	158346	06/18/21 15:18	UM1W	ECL 1
Total/NA	Analysis	8082		1			158651	06/21/21 13:46	UJ3K	ECL 1
Instrument ID: GC58										
Total/NA	Prep	3050B			2.10 g	100 mL	160342	06/28/21 14:18	WL8G	ECL 1
Total/NA	Analysis	6010B		1			160675	06/29/21 12:17	ULPF	ECL 1
Instrument ID: ICP8										
Total/NA	Prep	7471A			.63 g	100 mL	160346	06/28/21 14:37	WL8G	ECL 1
Total/NA	Analysis	7471A		1			160679	06/29/21 13:58	VWJ7	ECL 1
Instrument ID: HG7										

Laboratory References:

ECL 1 = Eurofins Calscience LLC Lincoln, 7440 Lincoln Way, Garden Grove, CA 92841, TEL (714)895-5494

ECL 2 = Eurofins Calscience LLC Lampson, 7445 Lampson Ave, Garden Grove, CA 92841, TEL (714)895-5494

EMLab = EMLab - Irvine, 17461 Derian Ave., Suite 100, Irvine, CA 92614

Accreditation/Certification Summary

Client: ARCADIS U.S. Inc
Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Laboratory: Eurofins Calscience LLC

Unless otherwise noted, all analytes for this laboratory were covered under each accreditation/certification below.

Authority	Program	Identification Number	Expiration Date
California	State	2944	09-30-21

The following analytes are included in this report, but the laboratory is not certified by the governing authority. This list may include analytes for which the agency does not offer certification.

Analysis Method	Prep Method	Matrix	Analyte
8270C SIM	3546	Solid	Perthane

- 1
- 2
- 3
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- 7
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- 10
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- 14
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- 16

Method Summary

Client: ARCADIS U.S. Inc
Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Method	Method Description	Protocol	Laboratory
8260B	Volatile Organic Compounds (GC/MS)	SW846	ECL 2
8270C SIM	Semivolatile Organic Compounds (GC/MS SIM)	SW846	ECL 1
8015B	Gasoline Range Organics - (GC)	SW846	ECL 2
8015B	Diesel Range Organics (DRO) (GC)	SW846	ECL 1
8081A	Organochlorine Pesticides (GC)	SW846	ECL 1
8082	Polychlorinated Biphenyls (PCBs) by Gas Chromatography	SW846	ECL 1
6010B	Metals (ICP)	SW846	ECL 1
7471A	Mercury (CVAA)	SW846	ECL 1
Subcontract	Asbestos EPA 600/R-93/116	None	EMLab
3050B	Preparation, Metals	SW846	ECL 1
3546	Microwave Extraction	SW846	ECL 1
3550C SGC	Ultrasonic Extraction	SW846	ECL 1
5030C	Purge and Trap	SW846	ECL 2
7471A	Preparation, Mercury	SW846	ECL 1

Protocol References:

None = None

SW846 = "Test Methods For Evaluating Solid Waste, Physical/Chemical Methods", Third Edition, November 1986 And Its Updates.

Laboratory References:

ECL 1 = Eurofins Calscience LLC Lincoln, 7440 Lincoln Way, Garden Grove, CA 92841, TEL (714)895-5494

ECL 2 = Eurofins Calscience LLC Lampson, 7445 Lampson Ave, Garden Grove, CA 92841, TEL (714)895-5494

EMLab = EMLab - Irvine, 17461 Derian Ave., Suite 100, Irvine, CA 92614

Sample Summary

Client: ARCADIS U.S. Inc
Project/Site: 8161 Redwood Blvd, Novato

Job ID: 570-62098-1

Lab Sample ID	Client Sample ID	Matrix	Collected	Received	Asset ID
570-62098-1	COMP-01-210616	Solid	06/16/21 11:00	06/17/21 09:30	

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Report for:

Virendra Patel
Eurofins Calscience, LLC - Garden Grove
7440 Lincoln Way
Garden Grove, CA 92845

Regarding: Project: 570-62098-1; 8161 Redwood Blvd, Novato
EML ID: 2666688

Approved by:



Approved Signatory
Danny Li

Dates of Analysis:
Asbestos PLM: 06-21-2021

Service SOPs: Asbestos PLM (EPA 40CFR App E to Sub E of Part 763 & EPA METHOD 600/R-93-116, SOP EM-AS-S-1267)
NVLAP Lab Code 200757-0

All samples were received in acceptable condition unless noted in the Report Comments portion in the body of the report. The results relate only to the samples as received and tested. The results include an inherent uncertainty of measurement associated with estimating percentages by polarized light microscopy. Measurement uncertainty data for sample results with >1% asbestos concentration can be provided when requested.

Eurofins EMLab P&K ("the Company") shall have no liability to the client or the client's customer with respect to decisions or recommendations made, actions taken or courses of conduct implemented by either the client or the client's customer as a result of or based upon the Test Results. In no event shall the Company be liable to the client with respect to the Test Results except for the Company's own willful misconduct or gross negligence nor shall the Company be liable for incidental or consequential damages or lost profits or revenues to the fullest extent such liability may be disclaimed by law, even if the Company has been advised of the possibility of such damages, lost profits or lost revenues. In no event shall the Company's liability with respect to the Test Results exceed the amount paid to the Company by the client therefor.

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Eurofins EMLab P&K

17461 Derian Ave, Suite 100, Irvine, CA 92614
(866) 888-6653 Fax (623) 780-7695 www.emlab.com

Client: Eurofins Calscience, LLC - Garden Grove
C/O: Virendra Patel
Re: 570-62098-1; 8161 Redwood Blvd, Novato

Date of Sampling: 06-16-2021
Date of Receipt: 06-18-2021
Date of Report: 06-21-2021

ASBESTOS PLM REPORT

Total Samples Submitted:	1
Total Samples Analyzed:	1
Total Samples with Layer Asbestos Content > 1%:	0

Location: Comp-01-210616(570-62098-1)

Lab ID-Version‡: 12746016-1

Sample Layers	Asbestos Content
Brown Soil	ND
Composite Non-Asbestos Content:	< 1% Cellulose
Sample Composite Homogeneity:	Good

Comments: Due to the nature of a soil/rock sample, making proper slide mounts was not possible. It is recommended that the sample be analyzed using the CARB 435 method.

The test report shall not be reproduced except in full, without written approval of the laboratory. The report must not be used by the client to claim product certification, approval, or endorsement by any agency of the federal government. Eurofins EMLab P&K reserves the right to dispose of all samples after a period of thirty (30) days, according to all state and federal guidelines, unless otherwise specified.

Inhomogeneous samples are separated into homogeneous subsamples and analyzed individually. ND means no fibers were detected. When detected, the minimum detection and reporting limit is less than 1% unless point counting is performed. Floor tile samples may contain large amounts of interference material and it is recommended that the sample be analyzed by gravimetric point count analysis to lower the detection limit and to aid in asbestos identification.

‡ A "Version" indicated by "-x" after the Lab ID# with a value greater than 1 indicates a sample with amended data. The revision number is reflected by the value of "x".

7440 Lincoln Way
 Garden Grove, CA 92841
 Phone: 714-895-5494 Fax 714-894-7501

Chain of Custody Record



Client Information (Sub Contract Lab)		Sampler:		Lab PM:		Carrier Tracking No(s):		COC No:	
Client Contact: Shipping/Receiving		Phone:		Patel, Virendra		E-Mail: Virendra.Patel@eurofinset.com		State of Origin: California	
Company: EMLab P&K		Due Date Requested: 6/30/2021		TAT Requested (days):		Accreditations Required (See note): State - California		Job #: 570-62098-1	
Address: 17461 Derian Ave., Suite 100,		City: Irvine		State, Zip: CA, 92614		Phone:		Email:	
Project Name: 8161 Redwood Blvd, Novato		Project #: 57008062 570-62098		SSOW#:		<div style="text-align: center;"> <p>002666688</p> </div>		Analysis Requested A - HCL M - Hexane B - NaOH N - None C - Zn Acetate O - AsNaO2 D - Nitric Acid P - Na2O4S E - NaHSO4 Q - Na2SO3 F - MeOH R - Na2S2O3 G - Amchlor S - H2SO4 H - Ascorbic Acid T - TSP Dodecahydrate I - Ice U - Acetone J - DI Water V - MCAA K - EDTA W - pH 4-5 L - EDA Z - other (specify)	
Site:		Field Filtered Sample (Yes or No)		Perform MS/MSD (Yes or No)				SUB (Asbestos EPA 800R-93116)	
Sample Identification - Client ID (Lab ID)		Sample Date		Sample Time		Sample Type (C=Comp, G=grab)		Matrix (W=water, S=solid, G=wastefol, BT=Tissue, A=Air)	
COMP-01-210616 (570-62098-1)		6/16/21		11:00 Pacific		Solid		Total Number of containers: 1 Special Instructions/Note:	
Note: Since laboratory accreditations are subject to change, Eurofins Calscience places the ownership of method, analyte & accreditation compliance upon out subcontract laboratories. This sample shipment is forwarded under chain-of-custody. If the laboratory does not currently maintain accreditation in the State of Origin listed above for analysis/tests/matrix being analyzed, the samples must be shipped back to the Eurofins Calscience laboratory or other instructions will be provided. Any changes to accreditation status should be brought to Eurofins Calscience attention immediately. If all requested accreditations are current to date, return the signed Chain of Custody attesting to said compliance to Eurofins Calscience.					Possible Hazard Identification Unconfirmed Deliverable Requested: I, II, III, IV, Other (specify) Primary Deliverable Rank: 2				
Empty Kit Relinquished by:					Date: Time: Method of Shipment:				
Reinquished by:		Date/Time:		Company:		Received by:		Date/Time:	
[Signature]		6/18/21		EA		[Signature]		6/18/21 13:25	
Reinquished by:		Date/Time:		Company:		Received by:		Date/Time:	
Reinquished by:		Date/Time:		Company:		Received by:		Date/Time:	
Custody Seals Intact: Δ Yes Δ No		Custody Seal No.:		Cooler Temperature(s) °C and Other Remarks:					



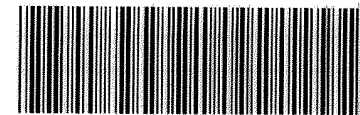
ID#

CHAIN OF CUSTODY & LABORATORY ANALYSIS REQUEST FORM

Lab Work Order #

Send Results to:	Contact & Company Name: Justin Sobieraj Arcadis U.S., Inc.	Telephone: (415) 858-8310	Preservative none													Keys Preservation Key: A. H ₂ SO ₄ B. HCL C. HNO ₃ D. NaOH E. None F. Other: _____ G. Other: _____ H. Other: _____ Containment Information Key 1. 40 ml Vial 2. 1 L Amber 3. 250 ml Plastic 4. 500 ml Plastic 5. Encore 6. 2 oz. Glass 7. 4 oz. Glass 8. 8 oz. Glass 9. Other: _____ 10. Other: _____ Matrix Key: SO - Soil W - Water T - Tissue SE - Sediment SL - Sludge A - Air NL - NAPL/Oil SW - Sample Wipe Other: _____
	Address: 100 Smith Ranch Road, Suite 328	Fax:	Filtered (✓)													
	City State Zip San Rafael, California 94903	E-mail Address: Justin.Sobieraj@arcadis.com	# of Containers 3													
Project Name/Location (City, State): HABITAT NOVATO - REDWOOD BLVD 8161 Redwood Blvd, Novato, CA		Project #: 30091791.2	Container Information 8-oz Glass													

SAMPLE ID	Collection		Type (✓)		Matrix	PARAMETER ANALYSIS & METHOD										REMARKS
	Date	Time	Comp	Grab		CAM 17 metals using USEPA Method 6010B/7471A	VOCs using EPA Method 8260B	SVOCs using USEPA Method 8270C (with Selective Ion Monitoring)	TPH-G using USEPA Method 8015M with silica gel cleanup	TPH-D by USEPA Method 8015M with silica gel cleanup	TPH-Mo by USEPA Method 8015M with silica gel cleanup	PCBs using EPA Method 8082	Organo-chlorine pesticides using USEPA Method 8081A	Asbestos by USEPA Polarized Light Microscopy 600/R-93/116		
COMP-01-210616	6/16/21	11:00	X		Soil	X	X	X	X	X	X	X	X	X		



570-62098 Chain of Custody

Special Instructions/Comments: Please send results to Justin.Sobieraj@arcadis.com

Special QA/QC Instructions (✓)

Laboratory Information and Receipt		Relinquished By		Received By		Relinquished By		Laboratory Received By	
Last Name:	Cooler Custody Seal (✓) Intact Not Intact	Printed Name: Jamey Peterson	Signature: <i>[Signature]</i>	Printed Name: M. Valentin	Signature: <i>[Signature]</i>	Printed Name: M. Valentin	Signature: <i>[Signature]</i>	Printed Name: M. Valentin	Signature: <i>[Signature]</i>
Cooler packed with ice (✓)	Sample Receipt	Firm: ARCADIS	Date/Time: 6/16/21 12:00	Firm: E&I	Date/Time: 6/16/21 12:00	Firm: E&I	Date/Time: 6/16/21 16:30	Firm: [Signature]	Date/Time: 6/17/21 09:30
Specify Turnaround Requirements: Standard Turnaround Time	Condition/Cooler Temp: _____								
Shipping Tracking #:									



1.4/2-05cs

Login Sample Receipt Checklist

Client: ARCADIS U.S. Inc

Job Number: 570-62098-1

Login Number: 62098
List Number: 1
Creator: Patel, Jayesh

List Source: Eurofins Calscience LLC

Question	Answer	Comment
Radioactivity wasn't checked or is \leq background as measured by a survey meter.	N/A	
The cooler's custody seal, if present, is intact.	True	
Sample custody seals, if present, are intact.	True	
The cooler or samples do not appear to have been compromised or tampered with.	True	
Samples were received on ice.	True	
Cooler Temperature is acceptable.	True	
Cooler Temperature is recorded.	True	
COC is present.	True	
COC is filled out in ink and legible.	True	
COC is filled out with all pertinent information.	True	
Is the Field Sampler's name present on COC?	True	
There are no discrepancies between the containers received and the COC.	True	
Samples are received within Holding Time (excluding tests with immediate HTs)	True	
Sample containers have legible labels.	True	
Containers are not broken or leaking.	True	
Sample collection date/times are provided.	True	
Appropriate sample containers are used.	True	
Sample bottles are completely filled.	True	
Sample Preservation Verified.	True	
There is sufficient vol. for all requested analyses, incl. any requested MS/MSDs	True	
Containers requiring zero headspace have no headspace or bubble is <math><6\text{mm}</math> (1/4").	True	
Multiphasic samples are not present.	True	
Samples do not require splitting or compositing.	True	
Residual Chlorine Checked.	N/A	



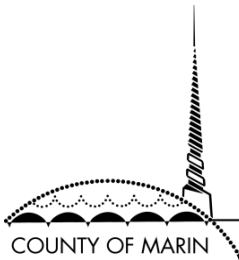
Evidence of Project Financing

Attached please find the following documents that highlight our committed financing for the Habitat Redwood Blvd project.

- \$235,797 from Marin County CDBG
- \$250,000 from Marin County Housing Trust
- \$450,000 from Marin Community Foundation
- \$1,800,000 from CalHome Project Development Loan (Applied)
- \$1,600,000 from Marin County HOME (Applied)

Attachments include:

1. Marin County CDBG Award Letter
2. Marin County HOME Application
3. Marin County Housing Trust Agreement
4. CalHome Project Development Loan Application Score Letter
(Full application can be shared upon request)
5. Marin Community Foundation Agreement



COMMUNITY DEVELOPMENT AGENCY
HOUSING AND FEDERAL GRANTS DIVISION

Brian C. Crawford
DIRECTOR

Thomas Lai
ASSISTANT DIRECTOR

Marin County Civic Center
3501 Civic Center Drive
Suite 308
San Rafael, CA 94903
415 473 6269 T
415 473 7880 F
415 473 2255 TTY
www.marincounty.org/plan

July 31, 2020

Ashley Spooner-Choi
Public Funding & DRE Manager
Habitat for Humanity Greater San Francisco, Inc.
8161 Redwood Blvd., Novato, CA 94945

RE: Conditional Approval of 2020-21 CDBG Grant

Project: Redwood Blvd.

Amount: \$235,797.00

Purpose: "The project involves development of a 14-acre greenfield site into a master planned community featuring 80 single family, attached, for-sale homes organized in clusters."

Dear Ashley:

Congratulations! This letter is to confirm your project has received conditional approval of Community Development Block Grant (CDBG) funds by the Marin County Board of Supervisors for the 2020-21 program year. Final approval by the U.S. Department of Housing and Urban Development (HUD) is expected in late August/beginning of September.

Projects cannot go under contract until HUD has issued its formal approval. **You CANNOT incur costs to be paid by CDBG until the project is under contract.** There are several prerequisites required to be placed under contract, including:

- Submission of an updated Certificate of Liability Insurance for your agency for at least \$1,000,000, including an "additional insured" endorsement naming the County of Marin.
- Submission of an updated project scope and expected outcomes based on the approved funding dollars.
- County completion of an environmental review, often referred to as a NEPA review. Additional information regarding the information required for the environmental review is enclosed with this letter. **You CANNOT begin work on the project until the environmental review is complete.**

Once the contract is executed there are additional items to keep in mind include:

- Because your project involves construction, you are required to engage in a standard procurement process which includes acquiring three (3) bids. **These bids MUST be submitted to County staff for approval prior to the commencement of work.**

If you are unable to acquire three (3) bids, you must provide clear documentation of the bidding process including, but not limited to:

- Dates and locations of RFP postings.
 - Documentation of those you reached out to with the dates of those communications, mode of communication (phone or email), responses to inquiries for bids, or documentation of no response.
 - Timeline for the outreach efforts.
-
- You are required to make a concerted effort to reach out to Minority Business Enterprises/Women's Business Enterprises (MBE/WBE) when seeking bids for your project.
 - Due to the nature of your project, it is subject to Davis Bacon, federally mandated prevailing wage regulations. Additional information regarding Davis Bacon compliance can be found on the Federal grants website at: www.marincounty.org/federalgrants under the Reporting Forms and Grant Compliance dropdown.
 - Reimbursement for expenditures will be dependent upon the completion and approval of an OR implementation of an approved Affirmative Marketing Plan (AMP). For more information about the AMP and to download a template, visit the Federal grants website at: www.marincounty.org/federalgrants and click the Affirmative Marketing dropdown.
 - Your project is subject to Section 3 rules and regulations set forth under the Housing and Urban Development Act of 1968, (12 USC 1701u), as amended, and the HUD regulations issued pursuant thereto at 24 CFR Part 135. This Act requires that, to the greatest extent feasible, opportunities for training and employment be given to lower income residents of the project area, and contracts for work in connection with the project be awarded to business concerns which are located in, or owned in substantial part by, persons residing in the area of the project.
 - Following the completion of the project, a report is to be submitted annually for three (3) years containing demographic information about the current tenants of the affordable units created, including at a minimum the head-of-household member's race, ethnicity, sex, presence of minor children, presence of any household member with a disability, and if the household resides in an accessible unit.
 - Project reports including demographic information about your clients will be required semi-annually. The demographic reports are mandatory for all agencies and are due by January 31st, covering July 1st through December 31st, and by July 31st, covering the entire grant period. In addition, you are required to annually submit HUD Form 2516 regarding Minority Business Enterprise/Women's Business Enterprises (MBE/WBE) for the 12-month period of July 1- June 30. If you do not fully expend your funding in the 12-month period of July 1- June 30 you will be required to provide additional semi-annual reports and HUD Form 2516.
 - Billing procedures: Please submit invoices for eligible expenses bi-annually, if possible.

- Invoices should be submitted as a letter/memo requesting reimbursement of eligible expenses. The document should include the following components:
 - Be on letterhead with the remittance address, contact information, and signature
 - Include the name of the project, funding type, and a description of work completed
- If you are billing for contracted services or materials, you must provide a copy of the itemized invoice and proof of payment.
- If billing for staff hours, include the number of hours being billed for each position, the rate per hour for each, and the billing period.*

Here is an example:

Billing Period	Staff Position	Total	Hourly Rate for salaried position	Hours Billed
9/1/2018-9/30/2018	Project Manager	\$2,678.00	\$30.77	87.033

* Please note, if billing for salaries, HUD requires your organization to maintain timesheets indicating the number of hours worked fulfilling CDBG programming.

- If billing for contracted services, provide a copy of the invoice and proof of payment.
- For indirect expenses, provide a detailed description and how they directly relate to the work.
- If your agency expends \$750,000 or more in combined federal assistance during its fiscal year, it agrees to obtain either a single audit or a program-specific financial audit conducted in accordance with OMB SuperCircular 2 CFR §200.

Finally, your help is *essential* to making the process run smoothly. Please keep us informed about the status of your project and do not hesitate to reach out and ask questions.

Sincerely,



Jillian Nameth Zeiger
Planner

From: County of Marin <noreply@formresponse.com>
Sent: Friday, January 21, 2022 5:19 PM
To: Ashley Spooner-Choi <ASpooner-Choi@habitatgsf.org>
Subject: We have received your response for Community Block Grant

Your application was received, thank you. The Community Development Agency's Office will be contacting you soon regarding next steps in the process.

Community Block Grant

Indicate type of project. If your project allows, you may apply under multiple categories. (See Application Guidelines for more information)

Organization (Fiscal Sponsor)/Agency Name	Habitat for Humanity Greater San Francisco
Mailing Address	Street Address: 300 Montgomery St, Ste 450 City: San Francisco State: California Zip Code: 94104
Website (if applicable)	https://habitatgsf.org/
Organization DUNS#	794182329
Executive Director/CEO	Maureen Sedonaen
Email Address	msedonaen@habitatgsf.org
Phone Number	(415) 625-1000
Program/Project Name	Habitat Redwood Blvd.
Program/Project Site Address	Street Address: 8161 Redwood Blvd City: Novato State: California Zip Code: 94945
CDBG Year 2 Funding Amount Requested	800000
HOME Year 1 Funding Amount Requested	800000

Application Contact Person	Ashley Spooner-Choi								
Title of Contact Person	Public Funding & DRE Manager								
Contact Email Address	aspoonerchoi@habitatgsf.org								
Contact Phone Number	(415) 625-1015								
Is this project located in a Special Flood Hazard Area as indicated by FEMA?	Yes								
Planning Areas Served: Indicate what geographic area the requested funding will serve. Please indicate approximate % of services provided in each area. For Housing projects with current residents, please indicate where your project is located. Total must equal 100%.	<table border="1"> <thead> <tr> <th></th> <th>% of Services Provided</th> </tr> </thead> <tbody> <tr> <td>Novato</td> <td>24</td> </tr> <tr> <td>San Rafael</td> <td>39</td> </tr> <tr> <td>County Other</td> <td>37</td> </tr> </tbody> </table>		% of Services Provided	Novato	24	San Rafael	39	County Other	37
	% of Services Provided								
Novato	24								
San Rafael	39								
County Other	37								
Total Percentage	100								
Is your organization receiving other County of Marin funding for this project?	Yes								
Funding Source	Marin County Housing Trust Fund								
Funding Amount	250000								
Date Funding Received	12-30-2020								
Is your organization receiving other County of Marin funding for this project?	Yes								
Funding Source	Marin County CDBG								
Funding Amount	235362								
Date Funding Received	08-24-2021								
Is your organization receiving any other County of Marin funding for this project?	No								

Organizational Overview: Provide a brief description of your organization including mission, programs, number of clients served, etc. (Limit to 3000 characters.)

Habitat for Humanity Greater San Francisco builds homes and sustains affordable homeownership opportunities for families in Marin, San Francisco, and San Mateo counties. Habitat Greater San Francisco (HGSF), a 501(c)(3) organization and one of approximately 1,300+ registered U.S. affiliates of Habitat for Humanity International, was formed in August 2008 through the merger of Peninsula Habitat for Humanity and Habitat for Humanity San Francisco. Prior to the merger, Peninsula Habitat had served the community since 1989 and Habitat San Francisco had served the community since 1992.

HGSF has provided homeownership opportunities for 246 local families over the past 30 years and we remain the only provider of affordable homeownership opportunities in Marin, San Francisco, and San Mateo counties that serves households in the 40% - 80% area median income (AMI) range. While we focus on serving families earning 40%-80% AMI, we retain the flexibility to serve up to 120% AMI if project economics and market demographics demand. HGSF takes a multi-disciplinary approach to homeownership, serving not only as homebuilder and mortgage company, but also as educator, offering free trainings to future Habitat homeowners on topics including the home-buying process, financial planning, and home maintenance.

With the support of community, philanthropic, corporate, and public investment, we provide a rare opportunity for local families: to own a home with zero down payment, 0% interest, and a mortgage ranging from 15 to 40 years, with monthly payments set at no more than 30 percent of their household income. First-time home buyers put in 500 hours of "sweat equity" (volunteer time) to build their future homes and the homes of their neighbors. With no interest on their mortgage, families start saving from day one in their Habitat home.

Project Description: Provide a detailed scope of work

Habitat Redwood Blvd. is a partnership between HGSF and a private donor to develop 100%

including services to be provided and/or development activities to be engaged. Describe how this project will benefit the community. (Limit to 3000 characters.)

affordable, ownership homes on a surplus land site to be donated by the private entity. The site is located one mile from the Novato San Marin SMART train station and adjacent to Highway 101. The project involves development of a 14-acre greenfield site into a master planned community featuring 80 single family, attached, for-sale homes. The home will be organized in clusters made up of five different building types, ranging in size from one to six homes. The 23 buildings will feature an expected mix of 18 two-bedroom, 37 three-bedroom, and 25 four-bedroom homes in townhome and stacked flat arrangements.

The project is designed to reflect the rural farming nature of the surrounding area, set around common greens and courtyards. The site itself is laid out in an oval pattern around a central open space, crossed by pathways and gathering areas. The design team has worked to provide many amenities to this new community, including multiple play areas, a small amphitheater for events, a dog park, trails and pathways, seating areas, benches and tables, a community garden, community meeting areas, and more. HGSF will provide future parents and children every opportunity to create and grow a thriving community at Habitat Redwood Blvd.

Each new home will include an array of amenities and provide space for families to thrive. Storage space, ample cooking and cabinetry space, multiple bathrooms, living and dining areas, laundry facilities, and high-quality durable finishes will be provided in each unit. The project is designed to surface park all vehicles, with 162 proposed parking spaces. Of these parking spaces, 9 will be accessible spaces and at least 5 will be equipped with EV chargers. 40 bicycle parking spaces are also planned.

Habitat Redwood Blvd. homebuyers will participate in the typical Habitat for Humanity program, contributing 500 hours of sweat equity

toward the construction of their home.

Homeowners will receive a 0% interest mortgage, with zero down payment, ranging from 15 to 40 years with monthly payments set at no more than 30% of household income. Qualified homebuyers participate in six to ten sessions of homebuyer education, including the home buying process, budgeting, and home maintenance.

Once homeowners have closed on their homes, HGSF no longer provides direct support services.

However, all Habitat homeowners have access to a 0% interest home repair loan.

Describe how COVID-19 has impacted your organization and provide information on how your project is addressing COVID related challenges for both the organization and clients/consumers/tenants. (Limit to 3000 characters.)

The COVID-19 crisis has changed the way HGSF operates in many ways. As an essential service, affordable housing construction was allowed to continue throughout most of the pandemic, with modifications to existing safety procedures. However, many aspects of HGSF's normal operations were forced to adapt to the circumstances.

Some of the most significant impacts of COVID-19 involved amending our safety precautions, the labor market, and the cost of materials. We have adapted our policies and procedures for our projects and construction sites to align with new health and safety protocols. These changes include limiting the number of volunteers that we can have onsite daily.

Volunteering is one of the biggest ways that HGSF engages with our local community. When the pandemic began, volunteering opportunities were suspended temporarily. Volunteers returned to construction sites in the summer of 2020 on a limited basis and under new safety precautions. Since then, our volunteer program has remained active, however jobsites have limited capacity and adhered to local COVID guidelines. The majority of construction activities in 2022 will be land development work completed by qualified subcontractors. As such, we don't foresee immediate challenges with volunteering on this project. Due to the size and scope of the project we feel confident there will be abundant

volunteer opportunities, even if the pandemic limitations continue for years to come. As always, HGSF is committed to the health and safety of our staff, volunteers, and homeowners.

The supply chain for many construction goods has been interrupted and affected over the course of the pandemic. Major disruptions were seen in 2020, while small disruptions do remain a challenge today. Overall, the industry has seemed to recalibrate to a changed supply chain and labor market and most building materials remain available with proper planning. Our team has built generous timelines into our project schedule to mitigate any supply chain delays or labor issues that arise over the course of the project.

The nature of fundraising has changed in the past year, but funding has remained steady. Government funding sources remained consistent, though receipts of reimbursement funding and building permits were delayed. We are grateful that our revenue from individual donors is on track to reach our budgeted goal for the year. Fundraising for the Habitat Redwood Blvd project remains on track with over \$2.2 million committed to date.

Despite numerous challenges, we are fortunate to share that we have adjusted and much of our work continues. We have been able to continue our mission of providing affordable homeownership opportunities for families in Marin, San Francisco, and San Mateo counties.

HUD National Objective to be served (check at least one)

How will this project Affirmatively Further Fair Housing? (Limit to 3000 characters.)

Committed to affordable housing, all Habitat for Humanity Greater San Francisco (HGSF) programs predominantly target hardworking individuals and families earning up to 80% area median income (AMI). Examples of workers in this income range may include teachers, first responders, healthcare assistants, public sector employees (including City

or County employees), transit workers, as well as other service providers. These are all residents who are critical to a safe, healthy, and functioning community.

For this, and all of our home sales, we offer a zero-down payment, zero percent interest mortgage with monthly payments of no more than 30% of household income. Redwood Blvd. homebuyers will participate in six to ten sessions of homeownership education, including courses in the home buying process, budgeting, and home maintenance. All units are designed to be adaptable and HGSF will make accommodations as necessary to serve the needs of all selected homebuyers.

Additionally, all Habitat homeowners receive access to a zero-interest loan for critical home repairs and maintenance. HGSF is an active participant in the region's affordable housing community. We attend community meetings, serve on local housing committees, and partner with grassroots organizations & housing advocates to identify how best to connect with and serve the community.

Describe how this project will conduct affirmative marketing to members of the Protected Classes under federal fair housing laws. (Please limit to 3000 characters.)

HGSF does not unlawfully discriminate on the basis of race, color, religion (including religious dress and religious grooming), sex (including pregnancy, perceived pregnancy, childbirth, breastfeeding, or related medical conditions), gender, gender identity, gender expression, sexual stereotypes, physical appearance, national origin, ancestry, citizenship, age, physical or mental disability, legally protected medical condition or information, HIV/AIDS status, genetic information or characteristics, family care status, military caregiver status, military and veteran status, marital status, domestic partner status, sexual orientation, or any other basis protected by local, state, or federal laws. Homeownership Services staff are trained in the Fair Housing Act, Equal Credit Opportunity Act, Americans with Disability Act, Fair Credit Reporting Act, Truth in Lending Act, Secure and Fair Enforcement for

Mortgage Licensing Act, and Unfair, Deceptive and Abusive Acts of Practices.

To spread the word about home purchase opportunities, including the Redwood Blvd. project, HGSF takes a multi-faceted approach.

Through a needs assessment, HGSF gains information about the community to identify the target market and where to focus outreach and marketing efforts. Postcards, in both English and identified, predominant language(s), are mailed to a radius around the project and flyers are shared in many community locations, including libraries and community centers. Outreach includes community groups, agencies, faith-based organizations, libraries, schools, and neighborhood associations, particularly those serving low to moderate income communities.

HGSF advertises on social media, the HGSF website, and in newspapers in order to reach a varied and widespread audience of potential homebuyers. All advertising will display the Equal Opportunity and Equal Access logos.

HGSF holds information sessions, often dual language, open to the public to share information about homes coming up for sale, explain Habitat's mission and what being a Habitat partner family entails, and describe the homeownership program requirements.

Keeping a focus on reaching those least likely to apply, HGSF plans to cast a wider net in our marketing than was typical of past projects. The Habitat Redwood Blvd marketing plan reflects organization-wide efforts to increase the diversity of our clientele and reach people of all backgrounds.

The demographic breakdown included in this application is a prediction as HGSF does not begin accepting applications and qualifying potential homebuyers until around the time construction begins. All demographic information collected is self-reported and our categories do not directly

match those in this application. The information presented in the demographics table is based on current Habitat homeowners and past applicants in Marin County. We expect the applicant pool for the Redwood Blvd. project to follow similar trends.

Approximately how many moderate, low, very low and extremely low-income persons will directly benefit from the program/project? Projects that support low-income persons will be prioritized. (Use the income level table found in the Application Guidelines.)

	Number
Moderate Income	205
Low Income	206
Very Low Income	0
Extremely Low Income	0

Total Number of Persons by Income Demographic 411

How does your organization verify client income? Income verification is required except if the client is presumed benefit by HUD. Presumed benefit applies to abused children, battered spouses, the elderly, adult persons with serious disabilities, the homeless, illiterate persons, and migrant farm workers. (Limit to 3000 characters.)

Applicant families earning 40-120% of Marin County AMI will be considered for ownership via a lottery. This HOME funding will only be used to support households earning up to 80% AMI. Habitat for Humanity Greater San Francisco (HGSF) requests income documents, including W2, 1099, and tax returns from the previous two years, as well as paystubs from the past three-months. HGSF considers all income earners in the household; if a household member does not earn income, they must provide a notarized affidavit stating as such.

Homebuyer applicants provide statements for the previous three months for all bank accounts, including checking, savings, and money market, as well as retirement accounts such as IRA, 401k, and 403(b) accounts. HGSF requests award letters for additional income, such as social security and pension, and compares them directly with bank statements. HGSF may require additional documentation depending on the income source.

Employment, along with pay rate and YTD earnings, is verified by contacting previous and

current employers. HGSF requests form 4506T be signed by the applicant and submits it to the IRS, who provides tax return transcripts. HGSF compares these transcripts to applicant-provided tax returns to verify accuracy and mitigate fraud risk.

HGSF consults with a third-party lender who reviews all documentation in the applicant file and performs their own income qualification. Once the families are officially homeowners, HGSF no longer verifies income and changes will not affect homeownership status with HGSF as long as the family continues to make mortgage payments as agreed.

Estimate the demographics of moderate, low, very low, and extremely low-income persons who will directly benefit from the program/project.

	Total Number of Persons	Number Identifying as Hispanic
American Indian or Alaskan Native	4	0
Asian	133	0
Black or African American	51	2
Native Hawaiian or Other Pacific Islander	19	0
White	137	93
American Indian and White	0	0
Asian and White	8	2
Black and White	8	2
American Indian and Black	0	0
Multi-Racial	51	43

Total Number of Persons (Must equal total identified under income level) 411

Total Number Identifying as Hispanic 142

Female-Headed Households (out of above total) 81

Persons with Disabilities (out of above total) 14

If your project or organization was funded previously, list past project(s), goals, and accomplishments/activities using CDBG/HOME funds. Habitat Redwood Blvd received \$235,362 in CDBG funding in FY2020 and executed an agreement with the County in August of 2021. Goals for the project up to this point have been to continue working with consultants to further progress project designs and move the project through

(Limit to 3000 characters.)

numerous City and County Approvals. The project was reviewed by the Design Review Committee in April 2020 and a formal planning application was submitted in November of 2020. A letter of completeness was issued by the City of Novato in May 2021. The Planning Commission recommended that the City Council approve the project in October 2021 and the County's Airport Land Use Commission also found the project consistent with the current Airport Plan in November of 2021. The project's entitlement package received unanimous approval by the Novato City Council in January of 2022 and deemed consistent with all local planning documents and zoning ordinances.

If your agency has remaining CDBG/HOME funds previously approved, please describe the timeline for expending the fund balance. (Limit to 3000 characters.)

Habitat Redwood Blvd received \$235,362 in CDBG funding in FY2020 and executed an agreement with the County in August of 2021. HGSF plans to use this \$235k award to help cover the cost of a sewer fee that will be paid prior to property donation and transfer to HGSF ownership. This fee will be paid in the coming months in anticipation of title transfer in Spring 2022. HGSF plans to request reimbursement for these funds shortly after fee payment.

Describe your organization's experience with administering federal grant programs. For Housing and Capital (construction and renovation) projects, what experience do you have with complying with Davis-Bacon prevailing wage and procurement requirements? (Limit to 3000 characters.)

HGSF has extensive experience administering federal grant programs, managing dozens of awards. We currently have eight federal awards, received over the last seven years, for both our new construction and rehabilitation programs. Habitat specifically uses federal funding, such as CDBG grants, only for acquisition and pre-development activities in order to avoid triggering Davis-Bacon requirements. HOME funds are used for construction of new low-income affordable housing and support up to 11 units per project.

Habitat for Humanity Greater San Francisco (HGSF) builds and sells affordable homes to very low- to moderate-income, first-time home buyers. HGSF will do this by using skilled staff members and volunteers to do much of the work onsite. Volunteers will range from skilled habitual volunteers, AmeriCorps volunteers, unskilled

community volunteers, and future homeowners themselves.

Because HGSF provides self-help homeownership opportunities requiring no fewer than 500 hours of construction work from future homebuyers we are exempt from the payment of prevailing wage. Additionally, all units will be deed restricted to remain affordable for at least 45 years with over 60% of units restricted to low-income, first-time homebuyers earning up to 80% AMI.

HGSF plans to use this County HOME funding on up to 11 units and only for households earning up to 80% AMI. All homes are subject to resale restrictions requiring the homeowner to sell the home back to HGSF, who will then in turn re-sell the home to another low-income homebuyer. Thus, the project is exempt from Davis Bacon wage requirements. HGSF can discuss this topic and provide additional information in the future.

Describe who will supervise and manage the project and their past experience with project management. (Limit to 3000 characters.)

Maureen Sedonaen, CEO - Sedonaen brings 30 years leadership experience &, as CEO, her 1st priority has been to execute an ambitious growth plan to double homebuilding efforts. Prior to HGSF, Sedonaen served as a consultant & advisor for various nonprofits, government initiatives, & other businesses. Previously, Sedonaen was the President & CEO of Goodwill San Francisco, overseeing all administrative, policy, & fiduciary functions of the social enterprise. Before joining Goodwill San Francisco, Sedonaen worked for Revolution Foods as Regional Vice President, overseeing business development & operations. Sedonaen founded & served as President & CEO for The Youth Leadership Institute for 20 years. She serves on the Board of Directors of The Marin Community Foundation & Youth Leadership Institute. Sedonaen was named one of San Francisco Business Times, "Most Influential Women in Bay Area Business" in 2015. Sedonaen has an MBA in Strategic Leadership from Dominican University.

Constanza Asfura-Heim, VP Real Estate

Development - Constanza Asfura-Heim brings over 20 years of experience to helping HGSF execute the organization's ambitious growth plans to double homebuilding efforts by 2025.

Prior to HGSF, she served as Vice President of Real Estate for a for-profit impact investing firm located in San Francisco. Previously, Constanza served as a Senior Analyst for Kamehameha Schools, overseeing financial feasibility, highest and best use, and project optimization for the non-profit organization. Constanza has several years of experience in affordable housing, community-oriented developments, and sustainable green building design.

Doug Fowler, Senior Project Manager - With over 12 years of experience in the affordable housing field, Doug Fowler has worked in varying project management roles with organizations around the country. A former AmeriCorps VISTA, Doug joined HGSF in 2018 after working with Habitat for Humanity on the Mississippi Gulf Coast and in Durham, North Carolina. Most recently, Doug was with Mission First Housing Group, an affordable housing developer based in Philadelphia, PA. Doug has been involved with the design, development, and construction of over 600 affordable housing units, including new construction, rehabilitation, and preservation projects. Throughout his career, Doug has developed an expertise in sustainable building practices; he holds a LEED AP Homes designation and has certified projects through USGBC's LEED program, Energy Star, Enterprise Green Communities, National Green Building Standard, and Passive House Institute US.

Erin Colton, VP Construction - With over 17 years of construction experience with HGSF, Colton is one of our most senior team members. As a former AmeriCorps, Colton has worked on over a dozen multi-family home developments for HGSF, building over 100 homes for families.

Describe any recent or upcoming leadership

In March 2021, Constanza Asfura-Heim was appointed Vice President of Real Estate for

transitions. (Limit to 3000 characters.)

Habitat for Humanity Greater San Francisco. Her addition comes at a crucial time as HGSF's Real Estate Development (RED) team looks to double the organization's production of affordable housing across Marin, San Francisco, and San Mateo counties. To further support this objective, additional staff have been hired to increase the capacity of the RED and Construction teams, including an additional Real Estate project manager and numerous new construction managers. The Construction department is currently re-strategizing in order to improve our efficiency and efficacy as we begin multiple new projects. When construction begins on Habitat Redwood Blvd, we plan to hire additional construction staff to focus solely on this project.

For Housing and Capital (construction and renovation) projects, list any entitlements, planning approvals, or authorizations that are necessary for the project to proceed and list those already received. (Limit to 3000 characters.)

Discretionary Project Approvals for the Habitat Redwood Blvd include:

- General Plan Amendment
- Master Plan
- Precise Development Plan
- Vesting Tentative Map
- Environmental Review (CEQA Initial Study / Mitigated Negative Declaration)

These approvals were approved, unanimously, by the following bodies:

- Novato Planning Commission Oct 2021
- Marin County Airport Land Use Commission: November 2021
- Novato City Council Jan 2021

The project also requires two regulatory permits from state agencies. These permits have been processed in parallel with the entitlement package and are now ready to process with the final approval of the project's Mitigated Negative Declaration. We anticipate receiving these permits by March of 2022.

- Regional Water Quality Control Board - Waste Discharge Requirements Permit
- Cal Dept. Fish & Wildlife -- 1602 Lake and Stream Bed Alteration Permit

For Housing and Capital (construction and renovation) projects, what stage are you in? Select the current phase of the proposed project.

Predevelopment

For HOME projects: Please describe how you will meet the 25% funding match requirement? (Limit to 3000 characters.)

Habitat for Humanity Greater San Francisco (HGSF) builds and sells affordable homes to very low- to moderate-income, first-time home buyers. HGSF will do this by using skilled staff members and volunteers to do much of the work onsite. Volunteers are the foundation of Habitat construction work and will range from skilled habitual volunteers, AmeriCorps volunteers, and unskilled community volunteers. Future homeowners themselves participate in the self-help homeownership model by contributing 500 hours of sweat equity to assist building their home and those of their neighbors.

HGSF makes concerted efforts to use donated materials whenever possible. We have partnership with many private suppliers and can order donated or discounted materials, including appliances, through Habitat for Humanity International.

To date, the Habitat Redwood Blvd project has received \$1.5 million in private funding with a goal of approximately 20% of project costs supported by private sources, including foundation and private donor support. We have received \$250,000 from the Marin County Housing Trust and plan to request additional MCHT support. Additionally, we have a \$1.8 million CalHome request under review and are modeling additional state as well as local funding. Our current proforma assumes approximately 50% of sources coming from home sales. HGSF has a forward commitment from a bank to purchase mortgages up to 80% AMI, generating a permanent revenue source for the project.

For HOME projects:
Describe your project's

Habitat for Humanity Greater San Francisco (HGSF) builds and sells affordable homes to very

ability to pencil out with HOME Low Rents. (Limit to 3000 characters.)

low- to moderate-income, first-time home buyers. With the support of community, philanthropic, corporate, and public investment, we provide a rare opportunity for local families: to own a home with zero down payment, 0% interest, and a mortgage ranging from 15 to 40 years, with monthly payments set at no more than 30 percent of their household income. First-time home buyers put in 500 hours of “sweat equity” (volunteer time) to build their future homes and the homes of their neighbors. With no interest on their mortgage, families start saving from day one in their Habitat home.

Our proforma assumes approximately 50% of project sources coming from public & private subsidy. Public sources include this HOME request, a CalHome Project Development Loan request, and other government sources. Private fundraising includes the Marin Community Foundation and other private and corporate donors. The other 50% of funding comes from home sales, whether it be mortgage payments or note sales. HGSF has a forward commitment from a bank to purchase mortgages up to 80% AMI, generating a permanent revenue source for the project.

For HOME projects: Are you applying as a Community Housing Development Organization (CHDO)?

No

For HOME projects: Have you been previously certified as a CHDO?

No

Define scope of work/finish design

04-01-2020

Complete planning and environmental review

01-01-2022

Release bid package

05-01-2022

Select contractor

06-01-2022

Finalize contract

07-01-2022

Obtain building permits	10-01-2021
Start construction	06-01-2022
Complete construction	12-31-2026
Type a question	Yes
Type a question	Final City Council Approval
Date	01-11-2022
Do you want to add additional tasks?	Yes
Task	Office building construction start
Date of Completion	11-01-2022
Do you want to add additional tasks?	Yes
Task	Residential buildings construction start
Date of Completion	04-01-2023
Do you want to add additional tasks?	Yes
If your organization is receiving any other County of Marin funding for this project, please list source, amount and date funding received below.	Home Sales Begin -- 06/01/2024
Describe any flexibility regarding your projects start/completion date. (Limit to 3000 characters.)	Habitat Redwood Blvd is an incredibly long and complicated project and is one of the largest affordable homeownership developments in the state. Site donation and title transfer are set to be finalized in Spring 2022 with work on site beginning shortly thereafter. This project involves complex site work, including new roads and infrastructure that will need to be in place before vertical construction can begin. We have built buffers into our project schedule to allow for unforeseen delays. HGSF self-performs much of the work with our in-house construction team and volunteer labor. However, we do retain the ability to sub out certain work in the interest of time. Homes will be completed and sold in phases, allowing us to not only get families into

their homes more quickly but providing flexibility in our work.

Attach Project Budget	A. Project Budget.xlsx
Attach Organization Budget	B. Organizational Budget.pdf
Attach Dynamic Flood Map	Dynamic Flood Map.pdf
Attach Miscellaneous	Arch Rendering Plan Redwood Blvd.pdf
Signer Name	Ashley Spooner-Choi
Signer Title	aspoonerchoi@habitatgsf.org
Signer Affirmation	

GRANT AGREEMENT
Housing Trust Funds

**Habitat for Humanity Greater San Francisco's Novato Development
8161 Redwood Boulevard, Novato**

This Grant Agreement (the "Agreement") is entered into as of ____, 2020, by and between Marin County, a political subdivision of the State of California, as the Manager of the Marin County Housing Trust Fund (the "County"), and Habitat for Humanity Greater San Francisco, Inc., a California nonprofit public benefit corporation ("Grantee"), with reference to the following facts:

A. Grantee intends to develop certain real property located in the County, commonly known as 8161 Redwood Boulevard, Novato, California, as more particularly described in Exhibit A (the "Property"). Grantee intends to develop approximately 80 units affordable to below market rate mixed-income households on the Property, which is located at 8160 Redwood Blvd, Novato (the "Development"), and to sell a minimum of 50% of the units to low-income households earning no more than 80% of Area Median Income (AMI) (the "Covered Units"), adjusted for actual household size.

B. Grantee has entered into a Memorandum of Understanding with Pacific Gas & Electric Company (the "Property Owner") to acquire the Property. The acquisition of the Property is contingent upon the Grantee obtaining the necessary entitlements to develop the 80 affordable homes.

C. On October 16, 2018 the Marin County Board of Supervisors approved a grant in the amount of Two Hundred Fifty Thousand and No/100 Dollars (\$250,000.00) to develop the Property for affordable housing for low-income households.

D. Grantee wishes to be awarded from the County, and the County wishes to extend to the Grantee a Grant of Two Hundred Fifty Thousand and No/100 Dollars (\$250,000.00) to assist in the development of the Property (the "Grant").

E. The Grant is being made to finance predevelopment costs associated with the Development in order to help achieve financial feasibility for the Development and maximize the affordability of the Development.

NOW, THEREFORE, the Parties agree as follows:

ARTICLE 1 DEFINITIONS AND EXHIBITS

Section 1.1 Definitions

The following capitalized terms have the meanings set forth in this Section 1.1 wherever used in this Agreement, unless otherwise provided:

- (a) "Agreement" shall mean this Grant Agreement.
- (b) "Approved Development Budget" shall mean the proforma development budget, including sources and uses of funds, as approved by the County, and attached hereto and incorporated herein as Exhibit B.
- (c) "Grantee" shall mean Habitat for Humanity Greater San Francisco, Inc., a California nonprofit public benefit corporation.
- (d) "County" shall mean the County of Marin, a political subdivision of the State of California.
- (e) "Default" shall have the meaning set forth in Section 4.1 below.
- (f) "Development" shall mean the Property and the units and attendant site improvements thereon.
- (g) "Grant" shall mean the County grant to Grantee pursuant to this Agreement in the total amount of Two Hundred Fifty Thousand Dollars (\$250,000).
- (h) "Parties" shall mean the County and Grantee.
- (i) "Property" shall mean the real property located in the County, more particularly described in the attached Exhibit A.
- (j) "Unit" means one of the units to be constructed on the Property.
- (k) "Covered Unit" means one of the units to be constructed on the Property and restricted for sale to a Buyer earning no more than 80% of Area Median Income for Marin County, adjusted for actual household size.

Section 1.2 Exhibits

The following exhibits are attached to this Agreement and incorporated into this Agreement by this reference:

EXHIBIT A: Legal Description of the Property

EXHIBIT B: Approved Development Budget

ARTICLE 2 GRANT

Section 2.1 Grant.

The County hereby agrees to grant the amount of Two Hundred Fifty Thousand Dollars (\$250,000) consisting of Marin County In Lieu Housing Trust Funds, to Grantee to be used for the purpose set forth in Section 2.2 below on the terms and conditions set forth herein.

Section 2.2 Use of Grant Funds.

The Grantee shall use the Grant Funds to pay a portion of the costs of developing the Development, consistent with the Approved Budget. The Grantee shall not use the Grant funds for any other purpose without the prior written consent of the County.

Section 2.3 Compliance with Regulatory Agreement. For all housing assisted through this Agreement, County and Grantee agree to execute a Regulatory Agreement (“Regulatory Agreement”), which will be recorded by Grantee within thirty (30) days of acquisition of the Property, as a deed restriction in the Official Records of Marin County and will specify terms and conditions of affordability consistent with this Agreement. Grantee, as a condition of this Agreement, shall cause the Development to be operated in accordance with the "Regulatory Agreement," including ensuring that the Covered Units are available to, and occupied by, low income households as defined in the Regulatory Agreement. Term. The Grant shall have a term coterminus with the Regulatory Agreement.

ARTICLE 3 GRANT REQUIREMENTS

Section 3.1 Financial Accountings and Post-Completion Audits.

No later than one hundred twenty (120) days following the issuance of a certificate of occupancy of the Development, Grantee shall cause to be provided to the County a financial accounting of all sources and uses of funds for the Development. No later than one hundred eighty (180) days following acquisition of the Development, Grantee shall cause to be submitted to the County an audited financial report showing the sources and uses of all funds utilized for the Development.

Section 3.2 Information.

Grantee shall provide any information reasonably requested by the County in connection with the Development at any time.

Section 3.3 Records.

(a) Grantee shall maintain complete, accurate, and current records pertaining to the Development for a period of five (5) years after the creation of such records and shall permit any duly authorized representative of the County to inspect and copy records. Records must be kept accurate and current. The County shall notify Grantee of any records it deems insufficient. Grantee shall have fifteen (15) calendar days after the receipt of such a notice to correct any deficiency in the records specified by the County in such notice, or if a period longer than fifteen (15) days is reasonably necessary to correct the deficiency, then Grantee shall begin to correct the deficiency within fifteen (15) days and correct the deficiency as soon as reasonably possible.

Section 3.4 Audits.

Grantee shall make available for examination at reasonable intervals and during normal business hours to County all books, accounts, reports, files, and other papers or property with respect to all matters covered by this Agreement, and shall permit County to audit, examine, and make excerpts or transcripts from such records. County may make audits of any conditions relating to this Agreement.

Section 3.5 Maintenance and Damage.

During the operation of the Development, Grantee or its assigns or successors in interest shall cause the Development and the Property to be maintained in good repair and in a neat, clean and orderly condition.

Section 3.6 Notice of Litigation.

Grantee shall promptly notify the County in writing of any litigation materially affecting Grantee or the Property and of any claims or disputes that involve a material risk of such litigation.

Section 3.7 Nondiscrimination and Affirmative Marketing.

The Grantee covenants by and for itself and its successors and assigns that there shall be no discrimination against or segregation of a person or of a group of persons on account of race, color, religion, creed, age, disability, sex, sexual orientation, marital status, ancestry or national origin in the sale, lease, sublease, transfer, use, occupancy, tenure or enjoyment of the Property, nor shall the Grantee or any person claiming under or through the Grantee establish or permit any such practice or practices of discrimination or segregation with reference to the selection, location, number, use or occupancy of homebuyers, or vendees in the Property. Borrower shall market units in accordance with the HUD-approved affirmative fair housing marketing plan and all Federal, State, or local fair housing and equal opportunity requirements. The Grantee agrees to conduct affirmative marketing for housing and services provided through this funding. Affirmative marketing activities include, but are not limited to, methods of advertising and community outreach, that are designed to reach persons who are least likely to apply for the program. In order to reach persons who are least likely to apply, the Operating Agency may need to conduct marketing in formats that are accessible for persons with disabilities and in languages other than English

ARTICLE 4 DEFAULT AND REMEDIES

Section 4.1 Events of Default.

Each of the following shall constitute a "Default" by Grantee under this Agreement:

(a) Breach of Covenants. Failure by Grantee to duly perform, comply with, or observe any of the conditions, terms, or covenants of any of this Grant Agreement, and such

failure having continued uncured for thirty (30) days after receipt of written notice thereof from the County to the Grantee or, if the breach cannot be cured within thirty (30) days, the Grantee shall not be in breach so long as Grantee is diligently undertaking to cure such breach and such breach is cured within ninety (90) days; provided, however, that if a different period or notice requirement is specified under any other section of this Article 4, the specific provisions shall control.

(b) Assignment; Attachment. Grantee shall have assigned its assets for the benefit of its creditors or suffered a sequestration or attachment of or execution on any substantial part of its property, unless the property so assigned, sequestered, attached or executed upon shall have been returned or released within ninety (90) days after such event or, if sooner, prior to sale pursuant to such sequestration, attachment, or execution.

(c) Suspension; Termination. Grantee shall have voluntarily suspended its business.

(d) Liens on Property and the Project. There shall be filed any claim of lien (other than liens approved in writing by the County) against the Development or any part thereof, or any interest or right made appurtenant thereto, or the service of any notice to withhold proceeds of the Grant and the continued maintenance of said claim of lien or notice to withhold for a period of twenty (20) days without discharge or satisfaction thereof or provision therefor (including, without limitation, the posting of bonds) satisfactory to the County.

(e) Representation or Warranty Incorrect. Any Grantee representation or warranty contained in this Agreement, or in any application, financial statement, certificate, or report submitted to the County in connection with this Grant Agreement, proves to have been incorrect in any material respect when made.

Section 4.2 Remedies.

The occurrence of any Default hereunder following the expiration of all applicable notice and cure periods will, either at the option of the County or automatically where so specified, relieve the County of any obligation to make or continue the Grant and shall give the County the right to proceed with any and all remedies set forth in this Agreement, including but not limited to the following:

(a) Specific Performance. The County shall have the right to bring suit, action or any proceeding at law or in equity to require Grantee to perform its obligations and covenants under this Grant Agreement or to enjoin acts or things which may be unlawful or in violation of the provisions of this Grant Agreement.

(b) Repayment of Grant. The County shall have the right to require repayment of the Grant.

(c) Other Remedies. The County shall have the right to exercise any and all rights and remedies afforded by this Agreement, law, equity or otherwise, including obtaining the appointment of a receiver (to which Grantee hereby consents).

Section 4.3 Right of Contest.

Grantee shall have the right to contest in good faith any claim, demand, levy, or assessment the assertion of which would constitute a Default hereunder. Any such contest shall be prosecuted diligently and in a manner unprejudicial to the County or the rights of the County hereunder, and Grantee shall provide to the County such security or other assurances, reasonably satisfactory to the County, as shall be required in the judgment of the County to ensure that such contest shall not materially adversely impair the construction or operation of the Development or any security held by the County.

Section 4.4 Remedies Cumulative.

No right, power, or remedy given to the County by the terms of this Agreement is intended to be exclusive of any other right, power, or remedy; and each and every such right, power, or remedy shall be cumulative and in addition to every other right, power, or remedy given to the County by the terms of any such instrument, or by any statute or otherwise against Grantee and any other person. Neither the failure nor any delay on the part of the County to exercise any such rights and remedies shall operate as a waiver thereof, nor shall any single or partial exercise by the County of any such right or remedy preclude any other or further exercise of such right or remedy, or any other right or remedy.

ARTICLE 5 GENERAL PROVISIONS

Section 5.1 Relationship of Parties.

Nothing contained in this Agreement shall be interpreted or understood by any of the Parties, or by any third persons, as creating the relationship of employer and employee, principal and agent, limited or general partnership, or joint venture between the County and Grantee or its agents, employees or contractors, and Grantee shall at all times be deemed an independent contractor and shall be wholly responsible for the manner in which it or its agents, or both, perform the services required of it by the terms of this Agreement. Grantee has and retains the right to exercise full control of employment, direction, compensation, and discharge of all persons assisting in the performance of services under the Agreement. In regards to the purchase of the Property, construction of the Improvements, and operation of the Development, Grantee shall be solely responsible for all matters relating to payment of its employees, including compliance with Social Security, withholding, and all other laws and regulations governing such matters, and shall include requirements in each contract that contractors shall be solely

responsible for similar matters relating to their employees. Grantee shall be solely responsible for its own acts and those of its agents and employees.

Section 5.2 No Claims.

Nothing contained in this Agreement shall create or justify any claim against the County by any person that Grantee may have employed or with whom Grantee may have contracted relative to the purchase of materials, supplies or equipment, or the furnishing or the performance of any work or services with respect to the purchase of the Property, the construction of the Improvements, or the operation of the Development.

Section 5.3 Amendments.

No alteration or variation of the terms of this Agreement shall be valid unless made in writing by the Parties.

Section 5.4 Indemnification.

The Grantee shall indemnify, defend, and hold the County, its employees, officers, and agents, harmless against any and all claims and losses made against it and expenses (including reasonable attorneys' fees) which arise out of or in connection with the ,rehabilitation, management, ownership or occupancy of or construction on the Property, or in connection with the Development, this Grant Agreement, or the associated Regulatory Agreement, except to the extent such claim arises from the negligence or willful misconduct of the County, its agents, and its employees.

Section 5.5 Non-Liability of County Officials, Employees and Agents.

No member, official, employee or agent of the County shall be personally liable to Grantee in the event of any default or breach by the County or for any amount which may become due to Grantee or its successor or on any obligation under the terms of this Agreement.

Section 5.6 No Third-Party Beneficiaries.

There shall be no third-party beneficiaries to this Agreement.

Section 5.7 Notices, Demands and Communications.

Formal notices, demands, and communications between the Parties shall be sufficiently given if and shall not be deemed given unless dispatched by registered or certified mail, postage prepaid, return receipt requested, or delivered by express delivery service, return receipt requested, or delivered personally, to the principal office of the Parties as follows:

County:

County of Marin
Community Development Agency
3501 Civic Center Drive, Room 308
San Rafael, CA 94903
Attn: Director AND County Administrator

Grantee:

Habitat for Humanity Greater San Francisco
500 Washington Street, Suite 250
San Francisco, CA 94111

Attn: Chief Executive Officer

Such written notices, demands and communications may be sent in the same manner to such other addresses as the affected Party may from time to time designate by mail as provided in this Section. Receipt shall be deemed to have occurred on the date shown on a written receipt as the date of delivery or refusal of delivery (or attempted delivery if undeliverable). Copies of notice sent to Grantee shall also be sent to any limited partner of Grantee who requests such notice in writing and provides its address.

Section 5.8 Applicable Law.

This Agreement shall be governed by California law.

Section 5.9 Parties Bound.

Except as otherwise limited herein, the provisions of this Agreement shall be binding upon and inure to the benefit of the Parties and their heirs, executors, administrators, legal representatives, successors, and assigns. Without limiting the foregoing, the County shall have the right to assign its rights under the Grant Agreement to any third party, whether on a collateral assignment basis or otherwise, and in connection therewith the County shall have the right to deliver and otherwise disclose to such third party all information relating to the Grantee, any partners of the Grantee, and/or the Development and the Property, including without limitation financial and credit information.

Section 5.10 Attorneys' Fees.

If any lawsuit is commenced to enforce any of the terms of this Agreement, the prevailing Party will have the right to recover its reasonable attorneys' fees and costs of suit from the other Party.

Section 5.11 Severability.

If any term of this Agreement is held by a court of competent jurisdiction to be invalid, void or unenforceable, the remainder of the provisions shall continue in full force and effect unless the rights and obligations of the Parties have been materially altered or abridged by such invalidation, voiding or unenforceability.

Section 5.12 Force Majeure.

In addition to specific provisions of this Agreement, performance by either Party shall not be deemed to be in default where delays or defaults are due to war; insurrection; strikes; lock-outs; riots; floods; earthquakes; fires; quarantine restrictions; freight embargoes; lack of transportation; court order; or any other similar causes beyond the control or without the fault of the Party claiming an extension of time to perform. An extension of time for any cause will be deemed granted if notice by the Party claiming such extension is sent to the other within ten (10) days from the commencement of the cause and such extension of time is not rejected in writing by the other Party within ten (10) days of receipt of the notice. In no event shall the County be required to agree to cumulative delays in excess of one hundred eighty (180) days.

Section 5.13 County Approval.

Whenever this Agreement calls for County approval, consent, or waiver, and such action is requested of the County in the normal course of the administration and disbursement of the Grant, the written approval, consent, or waiver of the County Administrator of the County shall constitute the approval, consent, or waiver of the County, without further authorization required from the County Board of Supervisors. The County hereby authorizes the County Administrator of the County to deliver such approvals or consents as are required by this Agreement, or to waive such requirements under this Agreement, on behalf of the County. Waiver of a material term of the Grant or approval of a material change in the Grant or the Project shall require approval of the County Board of Supervisors. Any consents or approvals required under this Agreement shall not be unreasonably withheld or made, except where it is specifically provided that a sole discretion standard applies. The County Administrator of the County is also hereby authorized to approve, on behalf of the County, requests by Grantee for reasonable extensions of time deadlines set forth in this Agreement. The County shall not unreasonably delay in reviewing and approving or disapproving any proposal by Grantee made in connection with this Agreement.

Section 5.14 Waivers.

Any waiver by the County of any obligation or condition in this Agreement must be in writing. No waiver will be implied from any delay or failure by the County to take action on any breach or default of Grantee or to pursue any remedy allowed under this Agreement or applicable law. Any extension of time granted to Grantee to perform any obligation under this Agreement shall not operate as a waiver or release from any of its obligations under this Agreement. Consent by the County to any act or omission by Grantee shall not be construed to be a consent to any other or subsequent act or omission or to waive the requirement for the County's written consent to future waivers.

Section 5.15 Title of Parts and Sections.

Any titles of the sections or subsections of this Agreement are inserted for convenience of reference only and shall be disregarded in interpreting any part of the Agreement's provisions.

Section 5.16 Entire Understanding of the Parties

The Grant Agreement constitutes the entire understanding and agreement of the Parties with respect to the Grant.

Section 5.17 Multiple Originals; Counterpart.

This Agreement may be executed in multiple originals, each of which is deemed to be an original, and may be signed in counterparts.

[THE SIGNATURE PAGE FOLLOWS]

WHEREAS, this Agreement has been entered into by the undersigned as of the date first above written.

COUNTY:

MARIN COUNTY, a political subdivision of the State of California

By: _____
Name: _____
Title: _____

Approved as to Form/Content:

By: _____
Name: _____
Title: _____

GRANTEE:

Habitat for Humanity Greater San Francisco, a California nonprofit public benefit corporation

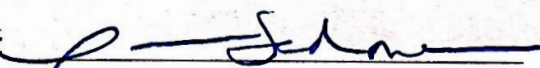
By: 
Name: Maureen Sedonaen
Title: Chief Executive Officer

EXHIBIT A

Legal Description of the Property

PARCEL ONE:

Beginning at the most Northerly corner of the parcel of land described and designated Parcel One in the Deed from Robert D. Carrow and wife to State of California dated November 30, 1972 and recorded in [Book 2650 of Official Records at Page 621](#), Marin County Records, said most Northerly corner being a point in the Westerly boundary line of the parcel of land described and designated Parcel Two in the Deed from Julia C. Bodkin to State of California dated July 21, 1952 and recorded in [Book 772 of Official Records at Page 275](#), Marin County Records; thence running along the general Northwesterly boundary line of said parcel of land designated Parcel One.

- (1) South 86° 34' 00" West 30.00 feet,
- (2) South 52° 53' 00" West 36.06 feet,
- (3) South 0° 09' 00" West 87.63 feet and
- (4) South 39° 04' 00" West 213.07 feet

To the most Westerly corner of said parcel of land designated Parcel One; thence leaving said general Northwesterly boundary line and running along the Westerly boundary line of said parcel of land designated Parcel One and along the Westerly boundary line of the parcel of land described and designated Parcel Two in said Deed dated November 30, 1972

- (5) South 3° 26' 00" East 74.01 feet;

Thence leaving said last mentioned Westerly boundary line and running along the Northwesterly boundary line of said last mentioned parcel of land designated Parcel Two and along the Northwesterly boundary line of the parcel of land described in the Trustee's Deed from Sonoma Title Guaranty Company to Oliver Kullberg recorded April 23, 1968 in [Book 2206 of Official Records at Page 188](#), Marin County Records,

- (6) South 39° 04' 00" West 337.79 feet

To the most Westerly corner of the parcel of land described in said Trustee's Deed recorded April 23, 1968, said most Westerly corner being the most Northerly corner of the parcel of land described and designated Parcel Five in the Decree Settling Ninth and Final Account of Testamentary Trustee and of Final Distribution dated July 12, 1963 and recorded in [Book 1706 of Official Records at Page 164](#), Marin County Records; thence leaving said last mentioned Northwesterly boundary line and running along the Westerly boundary line of the parcel of land described in said Trustee's Deed recorded April 23, 1968

- (7) South 11° 33' 00" East 229.52 feet and

(8) South 7° 28' 40" East 55.00 feet

To the most Northerly corner of the parcel of land described and designated Parcel Six in said Final Decree dated July 12, 1963; thence leaving said last mentioned Westerly boundary line and running along the Southwesterly boundary line of the parcel of land described in said Trustee's Deed recorded April 23, 1968, said Southwesterly boundary line being the Northeasterly boundary line of said parcel of land designated Parcel Six

(9) South 43° 18' 20" East 392.07 feet

To the most Westerly corner of the parcel of land described in the Deed from State of California to Alyce Pashburg and others dated December 21, 1970 and recorded in [Book 2427 of Official Records at Page 495](#), Marin County Records; thence leaving said Southwesterly boundary line and running along the Northerly boundary line of the parcel of land described in said Deed dated December 21, 1970

(10) North 86° 34' 00" East 21.20 feet

To the most Easterly corner of the parcel of land described in said Deed dated December 21, 1970; thence leaving said Northerly boundary line and running along the Easterly boundary line of the parcel of land described in said Deed dated December 21, 1970 and along the Westerly boundary line of the parcel of land described in the Deed from Alyce Pashburg and others to State of California recorded August 6, 1970 in [Book 2393 of Official Records at Page 92](#), Marin County Records,

(11) South 2° 35' 16" West 85.15 feet;

Thence leaving said last mentioned Westerly boundary line

(12) North 61° 04' 38" West 1133.63 feet to a set standard Pacific Gas and Electric Company bronze monument; thence

(13) North 42° 04' 30" East 370.99 feet

To a set 5/8 inch reinforcing rod with aluminum cap marked L.S. 3322; thence

(14) North 17° 20' 50" East 259.43 feet

To a point in the general Southerly boundary line of the parcel of land described in the Deed from Alyce Pashburg and others to McGraw-Hill, Inc., dated May 8, 1964 and recorded in [Book 1813 of Official Records at Page 17](#), Marin County Records; thence running along said general Southerly boundary line

(15) North 69° 06' 00" East 727.12 feet and

(16) North 39° 04' 00" East 66.71 feet

To a point in the Westerly boundary line of the parcel of land described and designated Parcel Two in said Deed dated July 21, 1952; thence leaving said general Southerly boundary line and running along said last mentioned Westerly boundary line

(17) South 3° 26' 00" East 121.40 feet, more or less, to the point of beginning, and being a portion of Rancho Olompali.

EXCEPTING THEREFROM, that portion conveyed in the Deed from Pacific Gas and Electric Company, a California corporation, to the State of California, recorded September 27, 1974 in [Book 2834 of Official Records, Page 302](#), Marin County Records.

PARCEL TWO:

A portion of "Parcel One" and of "Parcel Two", as said parcels are described in the State Deed No. 37872 to the State of California, recorded January 23, 1973, in [Volume 2650, at Page 621](#), Official Records of Marin County, said portion being described as a whole as follows:

Commencing at the Northerly terminus of that certain course described as "N. 2° 06' 56" W., 285.66 feet" in State Deed No. 28422 to the State of California, recorded October 21, 1969, in [Volume 2334, at Page 297](#), Official Records of Marin County; thence along the Northerly prolongation of said course North 2° 06' 56" West 310.34 feet to the Northwesterly line of said Parcel One; thence along last said line, the Westerly line of last said parcel and the general Northwesterly line and the Southerly line of said Parcel Two, South 40° 22' 46" West 189.30 feet, South 2° 07' 14" East 74.01 feet, South 40° 22' 46" West 131.25 feet and North 87° 52' 46" East 216.54 feet to the point of commencement.

APN: 125-180-49

EXHIBIT B

Approved Development Budget

See attached

GRANT AGREEMENT

Between

Marin County

and

Habitat For Humanity Greater San Francisco, Inc.

*8161 Redwood Blvd
Novato*

Housing Trust Fund

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**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF FINANCIAL ASSISTANCE**

2020 W. El Camino Avenue, Suite 650
Sacramento, CA 95833
(916) 263-6084
www.hcd.ca.gov



January 25, 2022

Maureen Sedonaen, Chief Executive Office
Habitat for Humanity Greater San Francisco, Inc.
500 Washington Street
San Francisco, CA 94111

Dear Maureen Sedonaen:

**RE: CalHome - General Program (CalHome)
September 21, 2021 Notice of Funding Availability (NOFA)
Final Point Score
Project Name: Habitat for Humanity Greater San Francisco, Inc.**

On behalf of the Department of Housing and Community Development (Department), we thank Habitat for Humanity Greater San Francisco, Inc. for submitting an application for the 2021 CalHome General Program in response to the Notice of Funding Availability (NOFA) dated September 21, 2021. The application for Habitat for Humanity Greater San Francisco, Inc. has received a point score of 84 which is detailed below. This review determines point scores only based upon our review of the application and does not verify project feasibility or funding.

Point Score with Applicant Self-Score:

APPLICANT NAME	MAX POINTS AVAILABLE	SELF SCORE	HCD SCORE
Habitat for Humanity Greater San Francisco, Inc.	100	84	84
TOTAL	100	84	84

Please direct questions regarding this letter to me, Mauro Lara Program Manager at (916) 761-0276 or via email at Mauro.Lara@hcd.ca.gov.

Sincerely,

Mauro Lara

Mauro Lara
Program Manager
Program Design and Implementation



The Buck Family
Fund of MCF

September 25, 2018

Maureen Sedonaen MBA
Chief Executive Officer
Habitat for Humanity Greater San Francisco
500 Washington Street, Suite 250
San Francisco, CA 94111-2947

Re: Grant # 2019-00383 (Buck Family Fund of MCF)

Dear Maureen:

I am pleased to inform you that a grant in the amount of \$450,000 to Habitat for Humanity Greater San Francisco has been approved to support the planning, due diligence, and entitlement phase necessary for a workforce housing development in Novato. The period of this grant is 12 months, from September 01, 2018 through August 31, 2019.

The initiation of payment under this grant's schedule will be processed when we receive notification that the grant agreement has been electronically accepted. The payment schedule for this grant can be found at the end of this document.

To confirm your formal acceptance, please accept the terms and requirements listed below by checking the box at the base of this page and clicking the Submit button.

If you have any questions about the implementation of this grant or about MCF procedures, please feel free to contact Alan Burr, the Director, Housing and Community Lending responsible for overseeing this grant, or Caroline Jensen, Housing & Community Lending Associate.

We greatly value your partnership in helping to create equity of opportunity for every resident of Marin.

Sincerely,



The Buck Family
Fund of MCF

Thomas Peters, Ph.D.
President & Chief Executive Officer

Terms

1. As a condition of the grant, you are committing to report on the specified dates regarding your organization's progress relative to the metrics listed in this agreement. (Please note that any payments scheduled for release after the due date of a progress report will be held by the Foundation until the report has been submitted.)
2. It is important to note that funding from this grant and any accrued interest may be used only to carry out activities in and/or for the benefit of Marin County residents, and only for the charitable purposes and activities set forth in this document.
3. Funds not used for the charitable purposes of the grant, including any unspent balance of greater than \$5,000 at the conclusion of the grant period, must be returned to the Foundation. (If any equipment or real estate purchased with grant funds is diverted from the charitable purposes for which this grant is made, or if your organization ceases operations, you agree to convey such equipment or real estate back to the Foundation or to such other charitable organization as the Foundation may direct.)
4. If you would like assistance when referencing this grant from the Foundation in any of your publications or releases, please feel free to call upon our Chief Communications Officer.
5. In accepting this grant, you are agreeing that your organization will maintain accurate financial and operational records regarding your use of grant funds and that you will make those records available to the Foundation promptly upon request for the Foundation's review, except to the extent prohibited by applicable law.
6. Finally, you are agreeing to make any publications, media presentations, studies, or research funded by this grant available to the public in a manner acceptable to the Foundation. Any tangible or intangible property, including copyrights obtained or created by your organization with funding from this grant, shall remain the property of your organization, but your organization agrees to grant the Foundation a royalty-free license to use, reprint, or distribute any such copyrighted materials for informational or promotional purposes that do not conflict with your organization's charitable purposes.
7. The terms of this Agreement may be revised or modified only with the prior written consent of both the Foundation and your organization.



The Buck Family
Fund of MCF

Reporting Requirements & Due Dates

Economic Opportunity > Affordable housing - \$ 450,000

Report Due Date(s)

1st Report: 3/31/2019 covering 9/1/2018 - 2/28/2019

Question(s):

1. Please provide an update on the predevelopment phases including due diligence, entitlement, and planning.
2. Please describe the status of gaining and maintaining community support for the creation of affordable housing.
3. Please provide an update on your fundraising efforts for this project.
4. What else would you like us to know?

Final Report: 9/30/2019 covering 9/1/2018 - 8/31/2019

Question(s):

1. Please provide an update on the predevelopment phases including due diligence, entitlement, and planning.
2. Please describe the status of gaining and maintaining community support for the creation of affordable housing.
3. Please provide an update on your fundraising efforts for this project.
4. What challenges did you face in connection with this project? How did you address those challenges?
5. What else would you like us to know?

Payment Schedule

September 1, 2018: \$450,000

Tenant Income Certification Forms

The project site at Habitat Redwood Blvd is currently vacant with no existing residents. Attached are documents utilized during the homebuyer income certification process. Incomes are calculated and verified for each household member over the age of 18.

- HGSF Underwriting Guidelines
- Homebuyer Agreement Letter

HHGSF Underwriting Guidelines

	HGSF Requirements (Baseline)
LOAN RATE AND TERM	0% interest rate for the full mortgage term
LOAN PURPOSE	Purchases Areas: San Francisco. San Mateo and Marin counties
MAXIMUM CLTV	100%, HGSF pays closing cost
DEBT RATIOS	-Only use applicant and co-applicant's debt Front end: 30% for Housing Debt-Front End Ratio Back end: 45% total Debt-Back End Ratio
HOMEOWNERS CONTRIBUTION (sweat equity)	500 Hours Construction Minimum: 100 for each applicant
BORROWER ELIGIBILITY	First time homebuyer as per HUD definition -An individual who has had no ownership in a principal residence during the 3-year period ending on the date of purchase of the property. This includes a spouse (if either meets the above test, they are considered first-time homebuyers. -A single parent who has only owned with a former spouse while married -An individual who is a displaced homemaker and has only owned with a spouse. -An individual who has only owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations. -An individual who has only owned a property that was not in compliance with State, local or model building codes and which cannot be brought into compliance for less than the cost of constructing a permanent structure.
HOMEOWNERS INCOME LIMITS: 1st Qualification	Between 40% - 80% HUD AMI (adjusted). Adjusted AMI as per individual project requirement
HOMEOWNERS INCOME LIMITS: Requalification	Between 40% - 80% HUD AMI (adjusted). Adjusted AMI as per individual project requirement

HHGSF Underwriting Guidelines

<p>QUALIFYING INCOME</p>	<p>Income during the past 12 months and if they are likely to continue for at least three years (HFHI AOM Family Selection 2010). For Example, if an applicant has started to receive child support in the last month and will be receiving it for the next three years, the child support amount will be added to the total household income.</p> <ul style="list-style-type: none"> -Adult income earner is a household member 18 years old or older -Exclude earnings in excess of \$480 for each full-time student 18 years or older (excluding the head of household and spouse)
<p>1. EMPLOYMENT INCOME VERIFICATION</p>	<ul style="list-style-type: none"> -Should be employed for at least 2 years at the same job or industry. -Use if they are likely to continue for at least three years (HFHI AOM Family Selection 2010). -Exceptions may apply - need sufficient evidence <p><u>Calculate Gross Annual Income using:</u></p> <ul style="list-style-type: none"> -VOE (3rd party verification) -Paystubs (Recent 3 months, 90 days minimum) -W-2 (last 2 years) -Tax Return with all schedules (last 2 years)
<p>2. SELF EMPLOYMENT</p>	<ul style="list-style-type: none"> -Should be self-employed for at least 2 years. -Use if they are likely to continue for at least three years (HFHI AOM Family Selection 2010). -Exceptions may apply - need sufficient evidence <p><u>Calculate Average Net Annual Income using:</u></p> <ul style="list-style-type: none"> -Tax Return with all schedules (last 2 years) -Notarized YTD Profit & Loss

HHGSF Underwriting Guidelines

<p>3. PUBLIC ASSISTANCE</p>	<p>-Use if they are likely to continue for at least three years (HFHI AOM Family Selection 2015).</p> <p>Forms of income accepted: -AFDC/TANF/GA -Section 8 Housing for homeownership</p> <p><u>Calculate Gross Annual Income using:</u> -Current Awards letter, copy of debit card, recent receipt -Tax Return (Last 2 years) -Bank Statements (Recent 3 months, 90 days minimum)</p>
<p>4. INCOME FROM MINORS</p>	<p><u>Income From Minors</u> - Income only counted for household members 18 years or older</p>
	<p>-Use if they are likely to continue for at least three years (HFHI AOM Family Selection 2015).</p>
<p>5. ADDITIONAL INCOME (PERIODIC PAYMENT)</p>	<p><u>Forms of income accepted:</u> -SSA -SSI -SSDI -Annuities -Insurance policies -Retirement -Pensions -Survivor/Death Benefits -Adoption assistance payments (exclude payments in excess of \$480 per adopted child) -Veterans Benefits -Worker's Comp -Disability</p>
	<p>-Unemployment (only if employment is seasonal)</p>

HHGSF Underwriting Guidelines

	<p><u>Calculate Gross Annual Income using:</u></p> <ul style="list-style-type: none"> -Current Awards letter, copy of debit card, recent receipt -Tax Return (Last 2 years) -Bank Statements (Recent 3 months, 90 days minimum)
6. CHILD SUPPORT/ALIMONY	<ul style="list-style-type: none"> -Use if it is likely to continue for at least 3 years (HFHI AOM Family Selection 2015) -Applicant may elect for this information not to be considered
	<p><u>Calculate Gross Annual Income using:</u></p> <ul style="list-style-type: none"> -Most recent signed, dated, and complete federal income tax return <p>Any of the following is also required:</p> <ul style="list-style-type: none"> • Court order or Notarized statement or notarized affidavit signed by applicant indicating <ul style="list-style-type: none"> o type of support o amount and schedule o whether or not payments are being received and description of efforts to collect past due amounts
7. MONETARY GIFTS/SUPPORT	<p><u>Must have been receiving it for at least 2 years</u></p> <ul style="list-style-type: none"> -Cannot accept cash gifts -Does not have to be monthly, just need to see a pattern <p><u>Calculate Gross Annual Income using:</u></p> <ul style="list-style-type: none"> -Bank Statements (Recent 3 months, 90 days minimum) -Notarized Affidavit from person providing assistance with payment amount and frequency
8. ZERO INCOME FROM ADULTS	<ul style="list-style-type: none"> -Notarized Self-affidavit stating zero income -Tax Returns (Last 2 years) -IRS Record, 4506T
9. ASSETS < \$5000	<p>Assets under \$5,000 not counted toward income:</p> <ul style="list-style-type: none"> -self-affidavit stating total household assets under \$5K, zero assets

HHGSF Underwriting Guidelines

<p>10. ASSET</p>	<p>Asset test: over \$15,000, we count 10% towards annual income (liquid assets)</p> <p><u>Calculate income from assets using:</u></p> <ul style="list-style-type: none"> -Need most recent account statement or other verification form from the financial institution indicating the cash value and interest rate or income generated by each asset -Use 3 month balance for checking accounts -Current value for all other asset types.
	<ul style="list-style-type: none"> -Household must have lived together consistently for the past 12 months (exception for special cases) -One person per room, maximum household members equal to [number of rooms] x 2 + 1
<p>HOUSEHOLD SIZE COUNT</p>	<p><u>Exclude these from income calculation:</u></p> <ul style="list-style-type: none"> -Foster children -Children whom parents have less than 50% custody -Live-in caretakers (if not related to family and paid by outside agency – needs to be verified) <p><u>Include</u></p> <ul style="list-style-type: none"> -Unborn children (HUD) -Children being pursued for legal custody/adoption and not living in household (HUD says include adoption)

HHGSF Underwriting Guidelines

DOCUMENTATION THRESHOLD	<p><u>Most recent 2 years:</u></p> <ul style="list-style-type: none"> -W-2 (from each employer) -Tax Return, 1099 <p><u>Most recent 3 months, minimum last 90 days):</u></p> <ul style="list-style-type: none"> -Pay Stubs -Bank statements for all assets <p><u>Most recent year:</u></p> <ul style="list-style-type: none"> -Awards letter (SSA, SSI, food stamps (SNAP/CalFresh), AFDC/TANF/GA, disability, etc.) -Notarized YTD Profit & Loss (if self-employed) -12 months of most recent rent receipts or cancelled rent checks -Employment verification forms -Landlord verification forms -Two Personal References
INCOME LIMIT SOURCE	HUD adjusted AMI per family size
CITIZENSHIP REQUIREMENT	All household members must be Citizen by Birth or Naturalization or Legal Permanent Resident of the United States. Exceptions may apply - need sufficient evidence
MORTGAGE INSURANCE COVERAGE LEVELS	N/A
HOUSING COUNSELING	Pre- and Post-Purchase counseling required (see below)
1. HOMEBUYER 8 HOUR CERTIFICATE	<p>Applicant and Co-applicant will need to obtain a HUD Certified First-Time Homebuyer Certificate</p> <ul style="list-style-type: none"> -Includes 2 hour in person counseling <p>HGSF Application Meeting</p> <ul style="list-style-type: none"> -Learn about HGSF process, application, available homes
2. POST CLOSING SPECIAL SERVICING	<p>Applicant and Co-applicant will need to attend Habitat for Humanity Greater San Francisco's Post-selection program.</p> <ul style="list-style-type: none"> -Prepares applicant for home ownership: home maintenance, finances, insurances, HOA, community development, etc.

HHGSF Underwriting Guidelines

CREDIT SCORES	<p>Minimum 650</p> <ul style="list-style-type: none"> -Use median score (Equifax, Transunion, Experian) -If more than one applicant, use the lower median score
CREDIT STANDARDS	<p>Judgements:</p> <ul style="list-style-type: none"> -Not allowed, except medical. -For medical, no more than \$500 per occurrence, or maximum \$1500 for total occurrences. -No outstanding collections or charge offs for any other debts. <p>Collections (and Charge Off)</p> <ul style="list-style-type: none"> -Not allowed, except medical. For medical, no more than \$500 per occurrence, or maximum \$2000 for total occurrences. -No outstanding collections or charge offs for any other debts. <p>Bankruptcy</p> <ul style="list-style-type: none"> -Chapter 7 - Not allowed within 2 years. It has to be discharged 2 years from the date of application and support documents required. -Chapter 13 - Not allowed within 2 years. It has to be settled 2 years from the date of application and support documents required.
BACKGROUND CHECKS	<p><u>HHGSF Requires for Applicant and Co-applicant:</u></p> <ul style="list-style-type: none"> Sex Offender Check Criminal Check Money Laundering Check

HHGSF Underwriting Guidelines

<p>DOCUMENT REQUIREMENTS (as needed)</p>	<ul style="list-style-type: none"> -Application -Two Personal References -Divorce Decree (if applicable) <p><u>Identification documents (all household members 18 years and older):</u></p> <ul style="list-style-type: none"> -Passport, Naturalization Certificate, Birth Certificate, or valid Permanent Resident Card (Green Card) -Social Security Card -ADA Certification (if applicable) <p><u>Income and Expense verification documents (all household member 18 years and older):</u></p> <ul style="list-style-type: none"> -W-2 (Last 2 years) -Tax Returns (Last 2 years) -Pay Stubs (most recent 3 months, minimum 90 days) -Bank statements for all assets (Recent 3 months, minimum 90 days) -Notarized YTD Profit & Loss statement (if self-employed) -Awards letter (SSA, SSI, food stamps (SNAP/CalFresh), AFDC/TANF, disability, alimony, child support, unemployment) -12 months of most recent rent receipts or cancelled rent checks -Employment verification forms -Landlord verification forms -Other (as required)
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HHGSF Underwriting Guidelines

Willingness to Partner	<ul style="list-style-type: none"> -The applicant will provide all application information in a timely, honest manner. -The family will participate in the home visit. -The family will meet the sweat-equity requirements. -The applicant will participate in education sessions. -The applicant will avoid new consumer debt during this process. -The applicant will live where the affiliate has land to build. -The applicant will notify the affiliate of loss of income. -The applicant will notify the affiliate of changes in contact information. -The applicant agrees to maintain the home. -The applicant agrees to pay monthly mortgage without default. -The applicant provides contact information for landlords, employers, etc. -The applicant keeps all appointments. -The applicant provides changes in applicant contact information. -The applicant will be responsible for the maintenance and repairs of the home from the time of move-in. -The applicant must be willing to show your support at events for Habitat developments and on occasion speak on behalf of Habitat and homeownership.
Need for Housing	-Currently living in inadequate, cost-burdened, substandard, overcrowded or unsafe housing conditions.
% GROSS INCOME SPENT ON HOUSING COSTS	30%
LIEN POSITION REQUIREMENT	1st
SUBSIDY MAXIMUM	None
PROPERTY TRANSFER REQUIREMENT	Transaction managed by professional Escrow/Title company
TITLE INSURANCE REQUIREMENT	Yes
OTHER INSURANCE REQUIREMENT	Home Insurance
CLOSING DOCUMENTS REQUIREMENT	As required by Escrow Officer

HHGSF Underwriting Guidelines

RETENTION PERIOD	Partner Families: Indefinite Disqualified (Applicants who went through income review): 25 months Not Selected (Applicants who have not gone through income review due to high lottery number): 25 months
AFFORDABILITY RESTRICTION PERIOD	55 years
OTHER	
RESALE RESTRICTIONS	

Date

Applicant Name
Applicant Address
Applicant Address

Dear Applicant,

Congratulations! Habitat for Humanity Greater San Francisco's (HGSF) Programs Committee has recommended you as a candidate household to participate in our homeownership program.

As a candidate household, you have the opportunity to work towards becoming a homeowner in partnership with the Habitat program. Your household has met initial qualifications for eligibility to purchase a _____ **bedroom, _____ bath Habitat home at _____.**
As your family takes the steps to move toward qualifying for the purchase of a HGSF home, you will learn more about other specific requirements of our program. For example, until Habitat Greater San Francisco formally sells the home to you, your household will need to continue to satisfy the following requirements:

- 1. Financial:** You must maintain your income at the 60-80% AMI range of **\$xxxxx-\$xxxxxx per year, but not in excess of \$xxxxxx for your household of ____.** You must also maintain your credit score (minimum of 650) and a debt-to-income ratio of less than 45% when the cost of homeownership is applied. Just prior to the sale of the home, if sweat equity takes longer than three months to complete, you will need to provide Habitat with current copies of all your financial information again because we must re-qualify your household to confirm you are still eligible for homeownership.

Please initial that you have read and agree to the financial requirements:

- 2. Sweat Equity:** Your household is responsible for completing **500 hours of sweat equity** (volunteer work) with HGSF. The applicant(s) will be required to complete at least 130 hours each of sweat equity. Family and friends may assist you in completing your remaining hours. You must complete your "Sweat Equity" hours within the HGSF specified timeframe, ideally before purchasing your home, or you risk losing the opportunity to purchase the home. More information regarding sweat equity can be found in the Candidate Household Handbook.

Please initial that you have read and agree to the sweat equity requirement:

- 3. New Homeowner Education:** The applicant (and co-applicant) are required to attend a series of homeowner workshops that will cover various topics relating to homeownership. The workshops count towards sweat equity. Please note these workshop topics are normally covered in English. If

English is not your first language please let us know so that we can do our best to accommodate you. Workshop dates and times will be confirmed once all homeowners are selected. Workshops will be held virtually via Zoom due to the COVID-19 pandemic.

Please initial that you have read and agree to the education requirement:

- 4. Homeowner Success Meetings:** At least one applicant will be required to participate in monthly Homeowner Success Meetings via Zoom to promote ongoing communication and relationship building between potential homeowners and HGSF staff. These meetings will be an opportunity to share about your sweat equity experience, ask questions, and get additional support. Meetings will count towards sweat equity (one hour per month).

Please initial that you have read and agree to the Homeowner Success Meetings requirement:

- 5. Communication:** Applicant(s) must inform HGSF if there are any significant changes (whether negative or positive) in your residency, household size, income, credit, or other criteria. Failure to do so puts you at risk of purchasing your home. Habitat encourages you to complete the required sweat equity hours in a timely manner so that you are ready to purchase the home upon completion.

Please initial that you have read and agree to communicate with HGSF on a regular basis:

- 6. Residency:** If you have been qualified for 612 Jefferson in Redwood City and if you live and/or work in Redwood City, please notify HGSF if this changes during sweat equity.

Please initial that you have read and agree to the Residency requirement:

- 7. First-Time Homeowner:** You must continue to be a first-time homebuyer and not purchase or be a co-purchaser of another home.

Please initial that you have read and agree to the First-Time Homeowner requirement:

5. Household Size: Your household must remain within HGSF's minimum occupancy guidelines of at least two people per bedroom plus one. You have been qualified as a household of two. Please note that any changes in your household size will mean that your household will need to be requalified since income is based on household size.

Please initial that you have read and agree to the Household Size requirement:

Sincerely,

Angelica Resendez
Sr. Director of Homeownership Services

Lou Enge
Homeowner Support Manager

By signing below, applicant(s) certifies that all information provided to Habitat for Humanity Greater San Francisco, including, but not limited to, information or documentation regarding residency, income, savings, and first time homeowner information is true, correct and complete. Please sign if your household is interested in continuing as a candidate household for an affordable ownership home.

Signature of Applicant

Date

Signature of Co-Applicant

Date

Proposed Temporary Relocation Plan

N/A. Habitat Redwood Blvd will not require relocation of commercial or residential tenants. A relocation plan is not applicable.