

**Citywide Affordable Housing Loan Committee**

San Francisco Mayor’s Office of Housing and Community Development  
Department of Homelessness and Supportive Housing  
Office of Community Investment and Infrastructure  
Controller’s Office of Public Finance

**Habitat Amber Drive**

**\$1,500,000**

**Construction and Permanent Financing**

Evaluation of Request for:	Construction and Permanent Loan
Loan Committee Date:	April 2, 2021
Prepared By:	Sarah Nusser and Lydia Ely
Source of Funds Recommended:	Housing Trust Fund
NOFA/PROGRAM/RFP:	2020 Affordable Homeownership NOFA
Total Previous City Funds Committed:	\$0
Applicant/Sponsor Name:	Habitat for Humanity Greater San Francisco, Inc. (“Habitat” or “HGSF”)

## EXECUTIVE SUMMARY

### Sponsor Information:

Project Name:	Habitat Amber Drive	Sponsor(s):	Habitat for Humanity Greater San Francisco
Project Address (w/ cross St):	24-38 Amber Drive (@ Cameo Way)	Ultimate Borrower Entity:	Habitat for Humanity Greater San Francisco

### Project Summary:

The Habitat Amber Drive project is a proposed eight-unit new construction, condominium development for low- and moderate-income families. Units include 2-bedroom, 3-bedroom, and 4-bedroom condos. The development is in the Diamond Heights neighborhood.

Homeowners at Habitat Amber Drive will own their homes with zero down payment, 0% interest, and monthly mortgage payments based on household income. This project targets families between 55% and 90% MOHCD Area Median Income (AMI) and directly addresses the goals and priorities of the City's 2020-2024 Consolidated Plan, as well as the 2020 District 8 Housing Opportunities Report, by creating sustainable homeownership opportunities for low- and moderate-income families with children.

In addition to City funds, permanent project financing includes CalHome Mortgage Assistance, proceeds from the sale of a portion of the project's mortgage notes, and private donor funding. Habitat also applied in March for \$200,000 in permanent financing from the Federal Home Loan Bank of San Francisco's (FHLB SF) Affordable Housing Program (AHP). The project's AHP self-score is highly competitive.

Habitat's goal is to build homes that are healthy, durable, and feature low utility bills for future homeowners. Currently, all HGSF projects are GreenPoint Rated, reaching at least Gold level.

### Project Description:

Construction Type:	3 stories Type V over 1 story of Type I	Project Type:	New Construction
Number of Stories:	4	Lot Size (acres and sf):	0.22 acres / 6,414 sf
Number of Units:	8	Architect:	Kerman Morris Architects, LLP
Total Residential Area:	9,853 sf	General Contractor:	Habitat for Humanity Greater San Francisco, Inc
Total Commercial Area:	0 sf	Property Manager:	N/A
Total Building Area:	13,792 sf	Supervisor and District:	Sup. Rafael Mandelman (8)
Land Owner:	Habitat for Humanity Greater San Francisco, Inc		
Total Development Cost (TDC):	\$7,942,890	Total Acquisition Cost:	\$2,087,312
TDC/unit:	\$992,861	TDC less land cost/unit:	\$755,361
Loan Amount Requested:	\$1,500,000	Request Amount / unit:	\$187,500
HOME Funds?	N		

### **PRINCIPAL DEVELOPMENT ISSUES**

- As described in their annual capital campaign plan and budget, HGSF will raise \$1.2 million in donations for the project including small private donations, private foundation grants, and corporate donations. To date, they have raised \$163,000 in donations, and are very confident they will achieve their fundraising goal based on their previous successes and because donations accelerate significantly once construction starts. If Habitat needs additional resources during the construction period, they will draw down funds from their \$2M construction line of credit and/or from their cash on hand (currently \$6.73M). (They are already relying on \$3.13 M from these sources during construction.) In the unlikely event that they are still short once construction is complete, they may increase the number of mortgage notes sold to East West Bank, for which they have an LOI for the intended purchase of \$7M in Habitat-generated mortgage loans. See Section 6.4 for more information.
- HGSF applied for \$200,000 in permanent AHP financing in March 2021. Funding recommendations are expected in late June 2021, and the funds would be disbursed into the project in the middle of the construction period. HGSF appears to be highly competitive for these funds based on an analysis of their self-score; FHLB SF has recently changed its scoring criteria to favor homeownership. Furthermore, HGSF has received technical assistance from FHLB SF on assembling a successful application. In the unlikely event that HGSF is not awarded AHP funding, they may increase the number of mortgage notes sold to East West Bank, for which they have an LOI for the intended purchase of \$7M in Habitat-generated mortgage loans. See Section 6.4 for more information.

**SOURCES AND USES SUMMARY**

<b>Construction</b>	<b>Amount</b>	<b>Terms</b>	<b>Status</b>
Land Donation	\$1,900,000	N/A	Committed
HGSF Private Donor Funding	\$1,208,578	Cash	\$600,000 committed; balance being raised.
HGSF Internal Assets - Temporary	\$3,134,008	Cash on hand (\$6.73M current cash balance); \$2M construction line of credit	HGSF does not commit temporary internal assets to specific projects.
HGSF Internal Assets - Permanent	\$224	Cash	Committed
MOHCD Loan	\$1,500,000	0%; Deferred	This Request
FHLB AHP Loan	\$200,000	0%; Deferred	Applied for in March 2021.
<b>Total</b>	<b>\$7,942,810</b>		

<b>Permanent Sources</b>	<b>Amount</b>	<b>Terms</b>	<b>Status</b>
MOHCD Loan	\$1,500,000	0%; Deferred	This Request
CalHome Mortgage Assistance Loan	\$800,000	0%; Deferred; 30 year term	Committed
FHLB AHP	\$200,000	0%; Deferred	Applied for in March 2021.
HGSF Mortgage Note Sales	\$2,334,088	Sale of 50% of project mortgage notes	Committed; LOI from East West Bank
Land Donation	\$1,900,000	N/A	Committed
HGSF Private Donor Funding	\$1,208,578	Cash	\$600,000 committed; balance being raised.
HGSF Internal Assets- Permanent	\$224	Cash	Committed
<b>Total</b>	<b>\$7,942,890</b>		

<b>Uses</b>	<b>Amount</b>	<b>Per Unit</b>	<b>Per SF</b>
Acquisition	\$2,087,312	\$260,914	\$151
Hard Costs	\$4,569,980	\$571,248	\$331
Soft Costs	\$1,285,598	\$160,700	\$93
Developer Fee	\$0	\$0	\$0
<b>Total</b>	<b>\$7,942,890</b>	<b>\$992,861</b>	<b>\$576</b>

## 1. BACKGROUND

### 1.1. Project History Leading to This Request.

Habitat Amber Drive (the “Project”) sits near the top of the Diamond Heights neighborhood on Amber Drive at the intersection of Cameo Way. The site was donated to HGSF by the Seligman Family Trust, a family who wanted to help improve access to affordable housing in the neighborhood, city, and region. Donated at nominal cost to HGSF for the express purpose of developing affordable housing, the property previously included a residential structure. The home was in substandard condition and has since been demolished. Site and building permits have been issued by the City to make way for eight new homes.

The proposed Project responds to the needs and opportunities outlined in the 2020 District 8 Housing Report. District 8 has seen less new housing construction than other parts of the city, and about 1/3 of District residents pay over 30% of their income on housing. This Project also effectively utilizes smaller sites in the District, as identified in the Report, and fills an important niche in the affordable housing spectrum by building new 2- and 3-BR homes.

HGSF is requesting \$1.5 million of MOHCD funding to serve as construction and permanent subsidy and to close the Project’s funding gap, allowing it to move forward and break ground.

### 1.2. Borrower/Grantee Profile. (See Attachment B for Borrower Org Chart; See Attachment C for Developer Resume and Attachment D for Asset Management Analysis)

Borrower entity is Habitat for Humanity Greater San Francisco (HGSF). HGSF also serves as the property owner, general contractor, and mortgage lender.

Habitat has built and sold over 240 new homes in its 30-year history. An example of a recent project is 101-154 Habitat Terrace in San Francisco, which was developed and constructed by HGSF with active construction taking place between 2014-2016. Eleven homes were sold through Habitat’s homeownership program and 17 were sold through MOHCD’s program. The Habitat units were sold to families earning 40-60% HUD AMI, with an average affordability level of 54% AMI. The other 17 were sold to families earning up to 100% AMI.

For more information on developer experience, see attached Project Team Description.

## 2. SITE (See Attachment E for Site map with amenities)

Site Description	
Zoning:	RM-1
Maximum units allowed by current zoning (N/A if rehab):	8
Number of units added or removed (rehab only, if applicable):	N/A

Seismic (if applicable):	N/A
Soil type:	5-10 feet of Silty-Sandy Soil over bedrock
Environmental Review:	Categorical Exemption, 2018-006260ENV, Approved Project Authorization 2018-006260PRJ, Approved
Adjacent uses (North):	Residential
Adjacent uses (South):	Residential
Adjacent uses (East):	Residential
Adjacent uses (West):	Residential
Neighborhood Amenities within 0.5 miles:	<p><u>Restaurants:</u> Creighton’s Bakery &amp; Deli, Win Garden, Harbor Villa Restaurant, All Season Restaurant, Tower Burger, Round Table Pizza, Pop’s Sandwich Shop, Rin’s Thai, Diamond Café, Barney’s Burgers, Starbucks, Philz Coffee</p> <p><u>Groceries:</u> Safeway, Mollie Stone’s</p> <p><u>Parks:</u> Glen Canyon Park, Christopher Playground, Douglass Playground, Noe Children’s Playground, Noe Valley Courts, Topaz Open Space</p> <p><u>Schools:</u> San Francisco Police Academy, Ruth Asawa San Francisco School of the Arts, Oaks Christian Academy, Maria Montessori School</p> <p><u>Places of Worship:</u> Saint Nicholas Antiochian Orthodox Church, St. Aidan’s Episcopal Church, Latvian Lutheran Church or Northern California, Ebenezer Lutheran Church</p> <p><u>Other:</u> Flush Floral, The Pooch Coach, Cliché Noe Gifts, + Home, Noe Valley Cyclery, Diamond Heights Banquet Room, Musical Theatre Works, Goodnight Projects, Diamond Heights Cleaners, Great Clips, Walgreens, US Post Office, Tower Cleaners, Mia’s Beauty Spa, CVS Pharmacy, Danny’s Cleaners, Noe Valley Salon, Miraloma Cleaners</p>
Public Transportation within 0.5 miles:	SFMTA Route 52 (Excelsior); SFMTA Route 37 (Corbett); SFMTA Route 48 (Quintara-24th Street)
Article 34:	Exempt
Article 38:	Exempt
Accessibility:	100 % of units are adaptable for individual homebuyer needs; meet CA Code and requirements of SF DBI.
Green Building:	Project to be Certified in Green Point Rating system, targeting Gold level.
Recycled Water:	Exempt
Storm Water Management:	Exempt

2.1. Zoning. See chart above.

2.2. Probable Maximum Loss. N/A.

2.3. Local/Federal Environmental Review. See chart above.

2.4. Environmental Issues.

- Phase I/II Site Assessment Status and Results.

Environmental Phase I and limited Phase II soil testing completed – no significant environmental hazards found. Haz-Mat testing completed on home that previously existed. Hazards were identified and disposed of in safe manner by licensed environmental contractor. Home has been demolished.

- Potential/Known Hazards. Hazards were limited Lead Paint and Asbestos containing material were identified. Materials were disposed of in safe manner by licensed environmental contractor. Home has been demolished. This item is complete.

2.5. Adjacent uses and neighborhood amenities.

Habitat Amber Drive is in the center of residential Diamond Heights. With two shopping centers and numerous restaurants, transit options, and other amenities within 0.5 miles, homeowner families will be able to walk or take public transit to fulfill much of their daily needs. There are a handful of churches, parks, and schools close to the project, allowing homeowners to take part in the surrounding community.

2.6. Green Building. Project to be certified in Green Point Rating system, targeting Gold level. Project will also be 100% electric and include no natural gas.

### 3. OTHER ENTITLEMENTS ISSUES

3.1. Community Support.

Sponsor held a community meeting in Diamond Heights in October of 2018. Feedback from the community was integrated into the project design, including feedback fielded by the Planning Department during planning and environmental review.

HGSF's project team has maintained a healthy relationship with the project's neighbors, having several meetings with the surrounding neighbors to discuss the project, the organization, how projects are built, and how neighbors can be involved. HGSF has provided several formal letters and copies of plans throughout design process and has had many informal discussions on site as well. The most recent conversation with neighbors took place in November 2020 when the construction team lead a site clean-up day to prepare the site for the winter months.

Once construction begins, HGSF will work to engage community volunteers in Supervisor District 8. Opportunities to volunteer onsite to help build the project will be provided to direct neighbors, broadcast on HGSF's website and through social media, and will be provided through community organizations and the Supervisor's District office. HGSF will welcome as many as thousands of volunteers to the jobsite to help build the project with the unifying goal of building new affordable housing.

#### 4. DEVELOPMENT PLAN

##### 4.1. Site Control.

Habitat for Humanity Greater San Francisco owns the site fee simple. The property transferred ownership in 2018.

##### 4.1.1. Proposed Property Ownership Structure

HGSF will own the site through construction until individual units are sold to qualified homebuyers via a condominium structure. Habitat has submitted an application for a final map and condominium plan to DPW. The formal application was submitted to DPW on August 2020 (the project ID is 10710). The application process is being managed by Frederick T. Seher & Associates, who is highly experienced with the DPW process. This should allow ample time to finalize the condo map before construction is complete.

##### 4.2. Proposed Design.

Habitat Amber Drive will consist of three residential buildings comprising eight (8) condominium units to be sold to income qualified families. The project is residential only and is designed as stacked flat condominiums. A Homeowner's Association (HOA) will be developed to manage and maintain the property's common area and improvements after sale. Each building includes private street access; a small, exclusive-use, fenced rear yard; a private garage; one bicycle parking space per unit, and one car parking space per unit.

The design team focused on creating a welcoming façade and an overall building design that accentuates the historic architecture of the neighborhood. Much of the proposed design borrows from several architectural features of the Eichler Homes found in the Diamond Heights neighborhood. With this design in mind, the team selected products that are high quality, durable, fit the community, and make for a volunteer friendly construction process. Various types of vertical siding and finish details have been included to properly introduce aspects of the local neighborhood's design.

Ample window glazing has been provided to allow maximum natural daylight. Balconies have also been provided on several units to provide additional outdoor space in addition to the rear yards on the lower levels. Ample storage space has been identified in each unit and may be provided in each garage if final utility connections allow it.

Sustainability features at Habitat Amber Drive currently include: rooftop solar panels with a goal to offset  $\geq 75\%$  of energy consumption, advanced insulation packages to reduce heating and cooling demands, an Energy Recovery Ventilation system that introduces constant fresh air into the home to ensure a healthy indoor air quality, low-emitting finishes that reduce pollutants in the home, durable materials that reduce long term replacement costs, LED lighting package to lower energy bills, low-use water fixtures to help keep water utility bills low, and high performing windows.



**Project Features:**

- Five (5) three-bedroom units, two (2) two-bedroom units, and one (1) four-bedroom unit.
- One (1) off-street garage parking space for each unit.
- One (1) secured bicycle parking space for each unit.
- Rear yard area to provide outdoor space.
- Solar panel array to reduce future energy costs for homeowners.
- The project will be 100% electric.
- Each unit will be Green Point Rated to ensure a healthy, sustainable, and energy efficient home.
- Construction will include three separate buildings with separate permits from the Department of Building Inspection (DBI).
- Ground floor concrete basement with three (3) wood framed stories above (type V-A).

Avg Unit SF by type:	2-brdm avg sf: 1236 sf* 3-brdm avg sf: 1153 sf 4-brdm avg sf: 1615 sf
Residential SF:	9,853 sf
Circulation SF:	433 sf
Parking Garage SF:	3,507 sf
Common Area SF:	0 sf
Building Total SF:	13,792 sf

\*Average 2BR unit is slightly larger than average 3BR unit. Average 2BR unit has a third room that couldn't qualify as a bedroom due to egress constraints.

4.3. Proposed Rehab Scope. N/A

4.4. Construction Representative's Evaluation.

The Amber Drive project employs a unique approach wherein HGSG assumes the role not only of sponsor, but also General Contractor, engaging volunteers and qualified home buyers to complete a significant portion of the construction work, with specialized (mechanical and electrical in particular) trades completed by procured subcontractors. This approach results in lower overall construction costs on a per sf (\$331) than expected for a project of this size, but increases the complexity and time dedicated to the work of managing the project, maintaining schedules, coordinating labor on site, scheduling volunteers and material deliveries, providing safety and other training as required. For this reason, the General Conditions estimated at approximately 36% of the construction hard cost, while unusually high, are deemed appropriate given this approach, and also the overall scale of the project. The design of the 8 units, within 3 buildings, reflects a thoughtful, high quality and contextual project with appropriate amenities such as rear yard space, bicycle and auto parking, is green and sustainable (seeking GreenPoint Rated certification), and will be a welcome addition to the

neighborhood. The design is also sensitive to the requirement to maintain simpler construction and volunteer-friendly construction processes.

The HGSF construction team will work to highlight ways to save money on the project, including seeking out donated materials and labor throughout the project. HGSF's goal is to find 1-2% cost savings from donated Gift In-Kind materials as the project progresses. The construction project is expected to last 23 months due to the complexity of coordinating significant volunteer and sweat-equity labor.

Due to this volunteer-driven model, Habitat qualifies for an exemption from prevailing wage under the California Labor Code because a) its projects are self-help housing requiring no fewer than 500 hours of construction work be performed by the homebuyers; b) the public funds loaned to their projects hold below market interest rates; and c) at least 40% of units are deed restricted to low-income households with incomes at or below 80% HUD AMI.

Additionally, Habitat is working with San Francisco based Success Centers to bring a group of pre-apprentices to the Amber Drive construction site. Success Centers supports individuals living in difficult circumstances. Their construction training program offers an employment pathway through construction and life skills training, academic assistance, career coaching, and job placement. Their YouthBuild program, funded by the federal Department of Labor, is tailored to individuals ages 18 to 24, providing them with paid construction work/training. Participants spend 500 hours working on affordable housing projects. Habitat currently has an MOU with Success Centers that applies to their six-unit project in Daly City. Habitat plans to extend this partnership to bring additional pre-apprentices to the Amber Drive project. Habitat also directly hires apprentices for its construction work and prioritizes applicants who have graduated from the Success Centers program.

4.5. Commercial Space. N/A

4.6. Service Space. N/A

4.7. Target Population.

Habitat Amber Drive is targeting homebuying families between 50% and 80% of HUD AMI, at an average of 70% HUD AMI. This translates to about 55%-90% MOHCD AMI, and an average just below 80% MOHCD AMI. As discussed in Section 7, MOHCD will restrict the project at 120% MOHCD AMI.

4.8. Marketing & Occupancy Preferences

In addition to Habitat's program requirements, homebuyers will be qualified through MOHCD's Below Market Rate (BMR) homeownership program. This means that the project will be subject to the applicable requirements of the MOHCD Inclusionary Affordable Housing Program Monitoring and Procedures Manual with respect to marketing, conducting a lottery, and applying lottery preferences and identifying buyers, including for future re-sale of homes. MOHCD will enter into a Memorandum of Understanding with Habitat to

document in detail the procedures for qualifying households through both Habitat’s sweat-equity program and MOHCD’s BMR homeownership program.

4.9. Relocation.

When HGSF acquired the site there was an existing residential structure with a tenant. The tenant signed a Tenant Buyout Agreement, Voluntary Termination of Tenancy with Habitat prior to finalization of the donation and has no right to return to the project. The existing home was in substandard condition and has since been demolished.

5. DEVELOPMENT TEAM

Development Team			
Consultant Type	Name	LBE	Outstanding Procurement Issues
Architect	Kerman Morris Architects	Y	N
Landscape Architect	Integrated Design Studio / Panoramic Design Group	N	N
Civil Engineer	BKF	N	N
Electrical Engineer	MK Engineering	Y	N
Joint Trench Consultant	Millennium Design	N	N
Structural Engineer	Nishkian Monks / IMEG Corp	N	N
Mechanical Engineer	Beyond Efficiency	N	N
Green Consultant	Krantz Consulting	N	N
Legal	Goldfarb & Lipman, LLP	N	N
Surveyor	Frederick T Seher & Associates, Inc.	Y	N

5.1. Outstanding Procurement Issues. None. The Habitat Amber Drive project team was entirely procured through MOHCD’s 2020 Affordable Housing NOFA. The project architect, electrical engineer, and surveyor are registered LBEs. Less than one third of Habitat’s construction budget will be performed by subcontractors. Habitat will make best faith efforts to subcontract 20% of this scope of work to LBEs.

6. FINANCING PLAN (See Attachment G for detailed Sources and Uses)

6.1. Prior MOHCD/OCII Funding (this project and historical for the project): None.

6.2. Disbursement Status. N/A

6.3. Fulfillment of Loan Conditions. N/A

6.4. Proposed Permanent Financing. Once construction is complete, Habitat will sell each of the eight condominiums to income-qualified homebuyers at fair market value, based on an appraisal. Once a homebuyer is qualified, Habitat will originate a first mortgage loan, at 0% interest, sized so that monthly payments equal 30% of household income after HOA fees, insurance, and taxes. Habitat’s mortgage will be in first position, and they will record a Repurchase Agreement on each condo. This Agreement will require the homeowner to sell the condo back to Habitat, when they are ready to sell, at the original sales price. The

balance between the first mortgage amount and the sales price will be covered by the sources below. Habitat expects to sell the condos for \$1M to \$1.2M depending on size.

6.4.1. Permanent Sources Evaluation Narrative:

- CalHome Mortgage Assistance (\$800,000): Habitat was awarded \$3.4 M of CalHome Mortgage Assistance funding for its current construction pipeline. Up to \$100,000/home of CalHome funds can be used as permanent mortgage assistance subsidy, and these funds will be structured as a 0% loan to the homebuyer with a 30-year renewable term. The loan must be repaid by homeowners in full at re-sale, and the funding is then used again by HGSF for future CalHome eligible activities.
- Mortgage Note Sales (\$2,334,312): HGSF expects to sell half of the mortgage loans at this project to East West Bank just after origination. HGSF and East West Bank executed an LOI for the future purchase of up to \$7M in HGSF mortgage notes. East West Bank is motivated by CRA obligations. HGSF will continue to service loans purchased by East West Bank.
- AHP (\$200,000): This funding, if awarded, is structured as a 0% deferred loan. HGSF should be highly competitive for this funding, which is expected to come into the project during construction by the end of 2021.
- Private Donations (\$1,208,578): As of March 2021, 14% of the funds have been received. In addition to the \$1.2 million expected to be raised for the Amber Drive Project, Habitat's current capital campaign will support new affordable homeownership developments in Redwood City, Daly City, and Novato, Habitat's Homeownership Preservation Program, and future new construction. Habitat will continue to fundraise throughout the life of the Amber Drive Project and by the time construction is 50% complete, they expect 100% of funds committed. Major corporate and private donors are expected to contribute throughout construction and much of the remaining project funding will be in the form of private donations. The fundraising plan is supported by all Habitat staff, including leadership from a seven-person Fund Development team focused on corporate, foundation, and individual fundraising, a Public Funding Manager, and our CEO who spends well over 40% of her time on fund development and is joined by a dedicated 22-member Board of Directors. Once the condos are sold to the homebuyers, this funding will be structured as an HGSF silent second loan, deferred at 0% interest.
- MOHCD Loan (\$1,500,000): The MOHCD loan is equal to \$187,500/unit. The MOHCD loan will be primarily used for project soft costs. MOHCD's Deed of Trust will be recorded in second position behind HGSF's first mortgage.

6.4.2. HOME Funds Narrative: N/A

6.4.3. Permanent Uses Evaluation:

<b>Development Budget</b>		
<b>Underwriting Standard</b>	<b>Meets Standard? (Y/N)</b>	<b>Notes</b>
Hard Cost per unit are within standards	Y	\$571,247/unit hard costs
Construction Hard Cost Contingency is at least 5% (new construction) or 15% (rehab)	N	Hard Cost Contingency is 9.5%, which is higher than standard on new construction projects. This is reasonable given the smaller project size and due to the significant volunteer participation in construction.
Architecture and Engineering Fees are within standards	Y	Total A/E fees is \$272,625.
Construction Management Fees are within standards	Y	Construction management fees total \$280,000. This includes three years of pre-development work and two years of construction.
Developer Fee is within standards, see also disbursement chart below	N/A	No developer fee.
Soft Cost Contingency is 10% per standards	N	Soft Cost Contingency is 3.8%. Project is nearly through pre-development and has limited exposure.

7. PROJECT RESTRICTIONS

MOHCD will restrict each condominium, for the life of the project, to households at or below 120% MOHCD AMI. This restriction will be documented in a Declaration of Restrictions, which will be recorded in first position on the entire parcel during construction and then on each of the eight condo parcels once sold to homebuyers.

MOHCD will also require Habitat to enter into an MOU which documents how Habitat will qualify homebuyers under the MOHCD BMR homeownership program in conjunction with Habitat’s sweat-equity program.

8. THRESHOLD ELIGIBILITY REQUIREMENTS

1. **Minimum Development Team Characteristics**

The proposed Development Team must include:

- At least one San Francisco-based non-profit development entity whose mission includes the development of affordable homeownership housing in low-income

- communities, acting either as sole developer or as a partner in a joint venture, or joint-venture partner, defined as a nonprofit organization;
- An Owner entity with capacity and experience to transfer condominium real estate assets and set up HOA Covenants according to state and local regulations.

## 2. Minimum Development Team Experience

Minimum experience must be demonstrated by identifying specific **Qualifying Projects** in which team members have participated, as further described below. The proposed Development Team must submit **Form 5 - Qualifying Project Form**, to document how the Qualifying Project characteristics meet each of the experience categories below (developer and owner).

To demonstrate the minimum required development team experience, each team should submit one project for each experience category. When appropriate, teams may submit the same project as evidence of experience across multiple experience categories, or may use different projects to demonstrate experience across categories. In all cases, no more than two (2) total Qualifying Projects should be submitted. **Qualifying Projects will not be scored, but are used to identify if the proposed Development Team meets the minimum development team experience required to develop the Site.**

For Developer and Owner, a **Qualifying Project** must have all of the following characteristics:

- new construction in a construction type appropriate for the proposed site development
- at least six units in size
- majority multiple-bedrooms
- target affordability to families between 60% and 80% of the Area Median Income (AMI) as determined by MOHCD and that is adjusted for household size,<sup>1</sup> at no time to exceed 120% MOHCD AMI.

1. **Minimum Development Experience:** The proposed Developer must have completed within the past ten years at least **one** Qualifying Project located in San Francisco. The definition of “completed” of a Qualifying Project means having received Temporary Certificate of Occupancy by the date of the issuance of the NOFA.

For joint venture Developer teams, the experience of the lead entity may suffice for the joint-venture partnership. A signed Memorandum of Understanding or Term Sheet between joint-venture Development partners that outlines roles and responsibilities, proposed ownership structure, etc. must be submitted with the application. Furthermore, a Respondent can qualify for development experience by contracting with a development consultant for comprehensive project management services.

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<sup>1</sup> For this NOFA, “Low to Moderate Income” is defined as between 60% and 120% MOHCD AMI and below.

2. **Minimum Ownership Experience:** The proposed Owner must have owned at least **one** Qualifying Project for at least ten years prior to the Submittal Deadline of this NOFA.

**Note Regarding Experience:** For any Respondent team member, the experience of key staff members may be substituted for the experience of the organization as a whole as long as the staff members' experience in other firms was substantive and involved responsibilities similar to those that they are anticipated to perform during the proposed development of the Site. Any substitution should be clearly identified in Form 5 - Qualified Project Form.

### 3. Minimum Developer and Owner Capacity Requirements

The proposed Developer and Owner must demonstrate the financial and staffing capacity to successfully complete the project and manage the asset in the long-term, as further described below.

1. **Financial Capacity:** The proposed Developer (or Guarantor where another entity is providing required guarantees) must demonstrate its ability to obtain competitive financing, as evidenced by submitting the latest (2) years of either signed federal income tax returns (including schedules or attachments, if any); or audited financial statements (with management letters, if any).
2. **Staffing Capacity:** The proposed Developer must document its capacity to successfully plan, design, and develop the Project, throughout the period of development and final transfer of assets, either through staff with appropriate experience and capacity, contracted services, or collaboration with other organizations. To document this, the proposed Developer must submit a written narrative **no more than one page** (in Times New Roman font, 12 font size, and 1-inch margins) to document the experience and capacity of key staff, their workloads, and the organizational structure for supporting staff. The proposed Developer must also submit **Form 4 – Projected Staffing Workload Form** to document the work assignments (existing or contemplated) associated with each staff person expected to work on the Project for Developer.
3. **Ownership and Asset Management Capacity:** The proposed Developer and Owner must document its capacity to successfully manage condominium real estate assets in compliance with federal, state and local regulations. The proposed Developer and Owner must submit **Form 6 – Ownership Asset Management Capacity Form** to document:
  - HOA Experience: Provide a written narrative describing the experience with HOA documentation and budget creation, including obtaining approvals from

the California Bureau of Real Estate (BRE), and submit a recent HOA condo plan with recorded Covenants, Conditions and Restrictions (CC&Rs), Budget Report and Final Public Report approved by the BRE.

- **Residential Condominium Projects Experience:** State the total number of residential condominium projects and units completed within the past ten years. State the average number of residential condominium projects and units currently in Owner’s portfolio.
- **Proposed Real Estate Transaction Management Staffing Capacity:** Describe the work assignments (existing or contemplated) associated with each staff person expected to handle real estate transactions to support potential homebuyers through application, approval, closing process and post-closing asset management. Complete the chart in the Form 6 – Ownership Asset Management Capacity Form to note Position titles, FTEs, status of each position (filled/vacant), and primary duties, and proposed Owner’s organizational chart.

9. RANKING CRITERIA

	Category	Points
<b>A. EXPERIENCE:</b>		<b>40</b>
i.	<b>Developer (20 pts)</b> ➤ Experience with the following: <ul style="list-style-type: none"> <li>○ Completing projects on time and on budget</li> <li>○ Obtaining competitive financing terms</li> <li>○ Developing housing in the proposed construction type</li> <li>○ Developing for low-income families</li> <li>○ Building community support through outreach</li> </ul> ➤ Current staff capacity and experience to take on this project type	
ii.	<b>Owner (20 pts)</b> ➤ Track record successfully managing condominium real estate assets in compliance with state and local regulations <ul style="list-style-type: none"> <li>○ HOA Experience with HOA documentation and and budget creation, including obtaining approvals from the BRE;</li> <li>○ Residential Condominium Projects Experience;</li> <li>○ Proposed real estate transaction management staffing capacity.</li> </ul>	
<b>B. SITE CHARACTERISTICS AND VISION:</b>		<b>60</b>
i.	<b>Program Concept (30 pts)</b> ➤ Proposes site whose location, size, configuration and zoning are propitious for the development of affordable homeownership housing, including ability to maximize unit yield in a cost-effective construction type and make use of entitlement expediting such as SB 35. ➤ Describes vision for a development program at this site, while best	



	<p>achieving the project goals, and includes:</p> <ul style="list-style-type: none"> <li>○ A residential program and other envisioned uses;</li> <li>○ Indicates how the proposed uses and amenities will enhance the lives of the proposed target population and the surrounding neighborhood.</li> </ul>	
ii.	<p><b>Community Engagement Strategy (10 pts)</b></p> <ul style="list-style-type: none"> <li>➤ Describes community engagement strategy and includes: <ul style="list-style-type: none"> <li>○ The team’s philosophy on community engagement;</li> <li>○ Process for establishing and/or building positive relationships with surrounding neighbors and the larger community;</li> <li>○ Efforts designed to engage all interested community members, including monolingual non-English speaking members of the community;</li> <li>○ How the Development Team intends to comply with the City’s Language Access Ordinance.</li> </ul> </li> <li>➤ Describes the Team’s approach to achieving entitlements for the project expeditiously and the Team’s approach to maintaining and building community relationships after entitlements have been achieved and the development is in operations.</li> </ul>	
iii.	<p><b>Finance and Cost Containment Approach (10 pts)</b></p> <ul style="list-style-type: none"> <li>➤ Describes the Development Team’s financing approach to the project and presents preliminary financing plan that shows a feasible project consistent with current MOHCD underwriting practice.</li> <li>➤ Includes the Team’s process for structuring the project and controlling development costs.</li> <li>➤ Includes innovative strategies intended to minimize MOHCD’s projected capital gap financing.</li> <li>➤ Describes any innovative (i.e. non-standard, routine or commonly used) direct or indirect cost-cutting strategies relevant to overall development, construction or operating expenses.</li> </ul>	
iv.	<p><b>Commitment to MOHCD’s Racial Equity Framework (10 pts)</b></p> <ul style="list-style-type: none"> <li>➤ Describes capacity and strategies for effectively implementing MOHCD’s Housing Preferences, including neighborhood preference, to meet the goals of the program and ensure that residents of surrounding neighborhood will have maximum opportunity to access housing at the development.</li> <li>➤ Describes proposed outreach strategies to engage communities that have traditionally lacked access to affordable housing opportunities in San Francisco, and how such strategies will support these communities to pursue opportunities at the proposed site</li> </ul>	
<b>TOTAL POSSIBLE POINTS</b>		<b>100</b>

10. STAFF RECOMMENDATIONS

10.1. Proposed Loan/Grant Terms

<b>Financial Description of Proposed Loan</b>	
Loan Amount:	\$1,500,000 – construction loan At permanent financing, loan will be divided into eight Notes and Deeds of Trust in the amount of \$187,500. This debt will be assumed by the homebuyer of each of the eight condos.
Loan Term:	Due upon transfer
Loan Maturity Date:	N/A
Loan Repayment Type:	Deferred
Loan Interest Rate:	0%

10.2. Recommended loan conditions

- Sponsor must execute an MOU with the MOHCD BMR homeownership program outlining how homebuyers will be qualified through both Habitat’s sweat-equity program and MOHCD’s BMR homeownership program.
- Sponsor must provide initial draft marketing plan within 12 months of anticipated TCO, outlining the affirmative steps they will take to market the project to the City’s preference program participants, including COP Holders, Displaced Tenants, and Neighborhood Residents, as well as how the marketing is consistent with the Mayor’s Racial Equity statement and promotion of positive outcomes for African American San Franciscans.

11. LOAN COMMITTEE MODIFICATIONS

LOAN COMMITTEE RECOMMENDATION

APPROVE.       DISAPPROVE.       TAKE NO ACTION.

\_\_\_\_\_  
Eric D. Shaw, Director  
Mayor's Office of Housing and Community Development  
Date: \_\_\_\_\_

APPROVE.       DISAPPROVE.       TAKE NO ACTION.

\_\_\_\_\_  
Salvador Menjivar, Director of Housing  
Department of Homelessness and Supportive Housing  
Date: \_\_\_\_\_

APPROVE.       DISAPPROVE.       TAKE NO ACTION.

\_\_\_\_\_  
Sally Oerth, Acting Executive Director  
Office of Community Investment and Infrastructure  
Date: \_\_\_\_\_

APPROVE.       DISAPPROVE.       TAKE NO ACTION.

\_\_\_\_\_  
Anna Van Degna, Director  
Controller's Office of Public Finance  
Date: \_\_\_\_\_

- Attachments:
- A. Project Milestones/Schedule
  - B. Borrower Org Chart
  - C. Developer Resumes
  - D. Asset Management Analysis of Sponsor
  - E. Site Map with Amenities
  - F. Elevations and Floor Plans
  - G. Sources and Uses

## Chavez, Rosanna (MYR)

---

**From:** Shaw, Eric (MYR)  
**Sent:** Friday, April 2, 2021 11:31 AM  
**To:** Chavez, Rosanna (MYR)  
**Subject:** Habitat Amber Drive

I approve.

Eric D. Shaw  
Director

Mayor's Office of Housing and Community Development  
City and County of San Francisco  
1 South Van Ness Avenue, 5th Floor

## Chavez, Rosanna (MYR)

---

**From:** Menjivar, Salvador (HOM)  
**Sent:** Monday, April 5, 2021 10:39 AM  
**To:** Chavez, Rosanna (MYR)  
**Cc:** Shaw, Eric (MYR)  
**Subject:** GAP FINANCING FOR HABITAT AMBER DRIVE PROJECT

I support the request for \$1,500,000 in Housing Trust Fund funds for the construction and permanent financing of the Habitat Amber Drive Project.

salvador



Salvador Menjivar  
Director of Housing  
*Pronouns: He/Him*  
San Francisco Department of Homelessness and Supportive Housing  
[salvador.menjivar1@sfgov.org](mailto:salvador.menjivar1@sfgov.org) | 415-308-2843

Learn: [hsh.sfgov.org](https://hsh.sfgov.org) | Follow: [@SF\\_HSH](https://twitter.com/SF_HSH) | Like: [@SanFranciscoHSH](https://www.facebook.com/SanFranciscoHSH)

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## Chavez, Rosanna (MYR)

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**From:** Oerth, Sally (CII)  
**Sent:** Friday, April 2, 2021 11:31 AM  
**To:** Chavez, Rosanna (MYR)  
**Cc:** Shaw, Eric (MYR); Nusser, Sarah (MYR)  
**Subject:** Habitat Amber Drive - 4/2/21 Loan Committee

I approve the Habitat Amber Drive gap loan request, as presented at the 4/2/21 Loan Committee.



**Sally Oerth**  
**Interim Executive Director**

---

📍 One South Van Ness Avenue, 5th Floor  
San Francisco, CA 94103  
📞 415.749.2588  
🏠 [www.sfocii.org](http://www.sfocii.org)

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## Chavez, Rosanna (MYR)

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**From:** Katz, Bridget (CON)  
**Sent:** Friday, April 2, 2021 11:30 AM  
**To:** Chavez, Rosanna (MYR)  
**Cc:** Shaw, Eric (MYR)  
**Subject:** Habitat Amber Drive

Approve

### **Bridget Katz**

*Development Finance Specialist*, Office of Public Finance  
Controller's Office | City & County of San Francisco  
Office Phone: (415) 554-6240  
Cell Phone: (858) 442-7059  
E-mail: [bridget.katz@sfgov.org](mailto:bridget.katz@sfgov.org)

**Attachment A: Project Milestones and Schedule**

See attached.



**Attachment A: Project Milestones and Schedule**

Habitat Amber

24-38 Amber Drive, San Francisco CA 94131

	<b>Estimated/ Actual Date</b>	<b>Contractual Date</b>
1. Donation Agreement Signed	<i>April 2017</i>	
2. Site Acquisition	<i>January 2018</i>	
3. Development Team Selection		
a. Architect: Kerman Morris Architects	<i>March 2018</i>	
b. General Contractor: Habitat for Humanity GSF	<i>January 2018</i>	
c. Owner's Rep: Habitat for Humanity GSF	<i>January 2018</i>	
d. HOA Property Management Company: TBD	<i>Summer 2021</i>	
4. Design		
a. Conceptual Design	<i>January 2018</i>	
b. Schematic Design	<i>April 2018</i>	
c. Design Development	<i>December 2018</i>	
d. CDs 50%	<i>March 2019</i>	
e. CDs 90%	<i>April 2019</i>	
5. Land Use / Environmental Review		
a. Preliminary Application	<i>March 2018</i>	
b. Community Meeting in Diamond Heights	<i>October 2018</i>	
c. Consolidated Project Application	<i>October 2018</i>	
d. Pre-Application Meeting with DBI	<i>December 2018</i>	
e. Approval for Mayor's EO for Affordable Housing	<i>January 2019</i>	
f. Project Authorization	<i>June 2019</i>	
g. Notice of Special Restrictions Recorded	<i>July 2019</i>	
6. Permits		
a. Site Permit Application	<i>January 2019</i>	
b. Site Permit Issuance	<i>September 2019</i>	
c. Approved Addendum Schedule	<i>September 2019</i>	
d. Addendum S1-S3 Application	<i>November 2019</i>	
e. Addendum S1-3 Ready to Issue	<i>May 2020</i>	

- f. Pay for and Issue Addendum S1-3 Permits February 2021
  - g. Street Improvement Permit Application November 2020
  - h. Street Improvement Permit Issuance January 2021
- 7. Request for Bids Buy out Starts 2021
- 8. Service Plan Submission Not Applicable
- 9. Additional City Financing Not Applicable
- 10. Other Financing
  - a. Const Financing – HGSF Line of Credit Current
  - b. Const Financing – Forward Commitment Letter Current
  - c. Permanent Financing – Cal Home Award July 2020
- 11. Closing
  - a. MOHCD Closing April 2021
  - b. CalHome Award Closing April 2021
- 12. Construction
  - a. Notice to Proceed March 2021
  - b. Offsite Improvements April 2021
  - c. Grading & Foundations May 2021
  - d. Building Construction August 2021
  - e. Certificate of Occupancy January 2023
- 13. HGSF Marketing & Sales
  - a. Marketing Plan Submittal July 2021
  - b. Marketing Period September 2021
  - c. Initial Application, Pre-Qualification, Lottery October 2021
  - d. Client Qualification & Willingness to Partner October-Dec 2021
  - e. Sweat Equity Period Starts Jan 2022
  - f. Home Sales Starts January 2023
- 14. Cost Certification February 2023
- 15. Reconveyance of MOHCD Loan At Home Sales

*Note: Additional information about HGSF's project schedule, including more detailed construction schedule, can be provided upon request.*

**Attachment B: Borrower Org Chart**

See attached.

**Attachment B: Borrower Organizational Chart**

Habitat Amber Drive

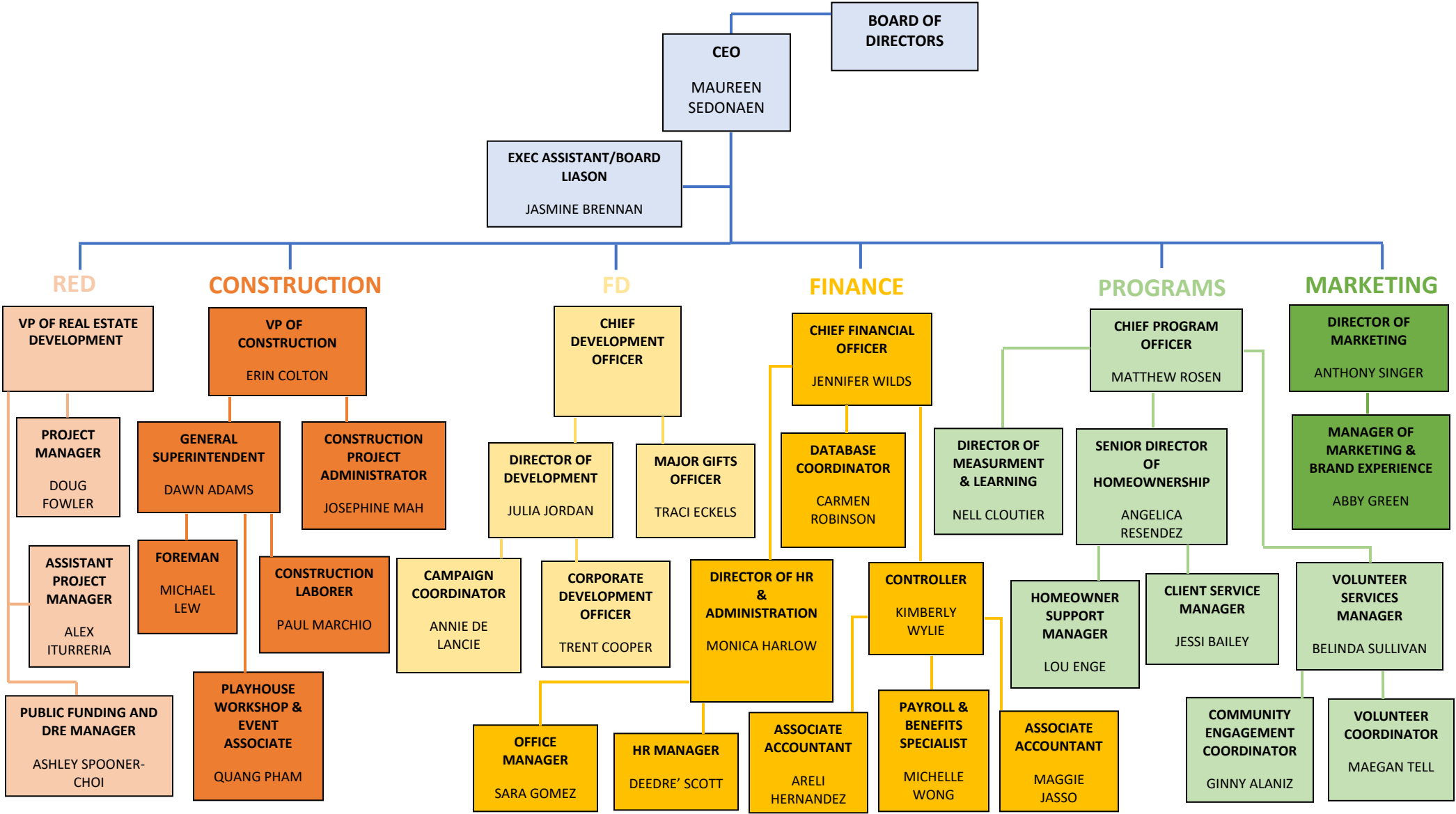
*24-38 Amber Drive, San Francisco CA 94131*

Attached you'll find Habitat for Humanity Greater San Francisco (HFHGSF) organizational chart. This chart represents all current staff and full-time employees. Please note that several positions are open on our website, including several construction staff positions to help build currently active jobs and future projects.

Our team will also add construction staff to build this specific project on Amber Drive. We anticipate advertising positions in early 2021 in order to be at full capacity as we mobilize onsite to start construction. Positions specific to this project will include a site superintendent, foremen, construction laborers, and apprentices.

HGSF is fully committed to building a successful project and has a plan to staff our team appropriately. A funding commitment from MOHCD will help us move forward with this plan.

# HGSF OFFICE ORGANIZATIONAL CHART



**Attachment C: Developer Resume**

See attached.

### **Attachment C: Developer Resume**

Habitat Amber

24-38 Amber Drive, San Francisco CA 94131

Habitat for Humanity Greater San Francisco (HGSF) employs a highly skilled, experienced, and dedicated real estate development, construction, program, and sales team that will work on the project on Amber Drive.

#### **Maureen Sedonaen – Chief Executive Officer**

Maureen brings 30+ years of leadership experience and has made it her priority to execute the organization's ambitious growth plans to double homebuilding efforts. She serves on the Board of Directors of The Marin Community Foundation, The Center for Volunteer and Non Profit Leadership and Youth Leadership Institute. Sedonaen was named one of San Francisco Business Times, "Most Influential Women in Bay Area Business" in 2015.

#### **Doug Fowler – Senior Project Manager, Real Estate Development**

Doug has 12 years of experience in housing and has worked on the design, development, and construction of 500 affordable housing units, including new construction, rehabilitation, and preservation projects. Doug holds a LEED AP green building accreditation.

#### **Ashley Spooner-Choi – Public Funding & DRE Manager, Real Estate Development**

Ashley's primary role is to research, identify, and apply for federal, state, and local public funding opportunities, establish and initially operate Homeowner Associations for new projects, and obtain subdivision public reports from the California Department of Real Estate.

#### **Erin Colton – Vice President of Construction**

With over 17 years of construction experience with Habitat Greater San Francisco, Erin is one of the most senior team members at HGSF. As a former AmeriCorps and current VP of construction, Erin has worked on over a dozen multi-family home developments for Habitat, building over 100 homes, including the 28 homes at Habitat Terrace in San Francisco.

#### **Dawn Adams – General Site Superintendent**

Having been with Habitat in the Bay Area since 2002, Dawn has experience with construction projects ranging from 2 to 36 units as well as critical home repairs. Dawn is currently in charge of all production sites in HGSF's construction portfolio.

#### **Matthew Rosen – Chief Program Officer**

Matt brings over 20 years' experience in non-profit and leads HGSF's Volunteer Services, Home Preservation, Homeowner Development, and Measurement and Learning departments. Matt has a proven track record in strategy development, fostering partnerships, and effective fundraising.

#### **Angelica Resendez – Director of Homeownership and Community Partnerships**

As the Director of Homeownership and Community Partnerships, Angelica oversees all homeownership programming, including intake, homeowner selection and education, closing escrow, and mortgage orientation. Angelica is one of three qualified loan officers on staff and helps to ensure the organization remains in compliance with HUD, state and federal lending, and fair housing laws, as well as Habitat for Humanity International policies.

**Attachment D: Asset Management Evaluation of Project Sponsor**

See attached.



# FORM 6: OWNERSHIP ASSET MANAGEMENT CAPACITY FORM

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## HOA Experience

Provide a written narrative describing the Developer’s relevant experience with HOA documentation and budget creation, including obtaining approvals from the California Bureau of Real Estate (BRE). Please attach a recent HOA condo plan with recorded Covenants, Conditions and Restrictions (CC&Rs), Budget Report and Final Public Report approved by BRE.

Habitat for Humanity Greater San Francisco has built and sold over 240 new homes in our 30-year history. Our organization has, as exemplified in our supportive documents, a long history with development projects in San Francisco, along with condominium construction, sales, and HOA work. Our team has dedicated staff to complete real estate development, construction, home sales, and HOA management, as identified herein.

For this NOFA, we have identified our project known as Habitat Terrace, located at 101-154 Habitat Terrace, San Francisco CA 94112. The project was developed and constructed by HGSF, with active construction taking place between 2014-2016. Homes were sold in conjunction with MOHCD – 11 homes were sold through Habitat’s homeownership program and 17 homes were sold through MOHCD’s program.

For Habitat Terrace, like all other Habitat condominium projects, HGSF receives all required Department of Real Estate approvals for homes sales – Final Public Reports (White Reports). Our Real Estate team will record Final Maps, Condo Plans, CC&R’s, HOA Articles of Incorporation, set up initial HOA’s and establish initial budgets. Our team will also contract with a third party to provide professional management for the development, adhering to the approved budget.

Our Homeownership Development Department (HDD) will manage final home sales. The HDD, which includes three Qualified Loan Originators on staff, will manage marketing, homebuyer qualification, the lottery process, and final homebuyer approvals and sales. After home sales are complete, our team will also maintain an active advisory role with the new HOA, maintaining an *Ex Officio* seat on the newly established HOA Board.

As highlighted here and in our supportive documents, HGSF has assembled a highly experienced team in real estate development, construction, and home sales. Our organization has added years of experience to the team to complete projects like the one on Amber Drive

Our organization currently has two condominium projects under construction, one in Daly City and one in Redwood City. For both of these projects, initial public report applications have been made to the DRE. Both of these applications include draft Condo Plans, CC&R’s, etc. A similar package will be assembled for the Amber Drive project in early 2021 to submit to the DRE, with Old Republic Title serving as our Sole Responsible Party. Information regarding these active projects can be supplied upon request.

## Residential Condominium Projects Experience

**NOTE:** This form will be posted along with the NOFA on the MOHCD website and can be downloaded and filled out electronically. The completed form however must be submitted as a hard copy along with all other proposal materials as outlined in the RFQ.

Please complete this chart to describe Developer’s experience in residential condominium projects.

<b>Total Number of Residential Condominium Projects and Units</b> (completed within the past ten years)	<b>Project Tenure Type</b>	<b># of projects</b>	<b># of units</b>
	Ownership (Condo)	2	64
	Rental		
	Ownership/Rental (Mixed)		
	Other Ownership (Single Family, Townhomes)	21	37
<b>Average Number of Residential Condominium Projects and Units in Owner’s portfolio</b>	<b>Project Tenure Type</b>	<b># of projects</b>	<b># of units</b>
	Ownership (Condo)	6	136
	Rental		
	Ownership/Rental (Mixed)		
	Other Ownership (Single Family, Townhomes)	54	110

**Proposed Real Estate Transaction Management Staffing**

Please complete this chart to describe the work assignments (existing or contemplated) associated with each staff person expected to handle real estate transactions to support potential homebuyers through the application, approval, closing process and post-closing asset management. Please attach proposed Owner’s organizational chart.

<b>Position Title</b>	<b>Total FTE%</b>	<b>Position Status (Filled/Vacant)</b>	<b>Primary Duties</b>
Chief Real Estate Officer	5%	Filled	Provide final oversight of Real Estate transactions and development activities, DRE process, HOA creation, home sale documents, and completing projects. Will have final review of any management company selected for new HOA’s.
Real Estate Project Manager	15%	Filled	Manages day to day tasks for real estate development projects, including interface with design consultants, city representatives, funding sources, legal counsel, etc. Works to build documents that make up DRE submittal package.
Public Funding & DRE Manager	33%	Filled	Manages submittal and review process for all real estate projects with the DRE, including Preliminary and Final Public Reports. Works to organize and legally establish HOA’s for all new construction process. Will sit on HOA board as primary Habitat representative until home sales are complete. Also responsible to hire management company for newly created HOA’s.

**NOTE: This form will be posted along with the NOFA on the MOHCD website and can be downloaded and filled out electronically. The completed form however must be submitted as a hard copy along with all other proposal materials as outlined in the RFQ.**

Senior Director of Homeownership	15%	Filled	Manages and oversees all marketing, qualification, sweat equity, and home sale activities. Also oversees all interaction with existing and future homeowners. Current FTE is Qualified Loan Originator.
Client Services Manager	33%	Filled	Works to market, pre-qualify, run lotteries, and qualification process for perspective homeowners. Will guide applicants through process through final selection. Current FTE is Qualified Loan Originator.
Homeowner Support Manager	33%	Filled	Work with selected homeowners through qualification process, sweat equity process, and final homes sales. Acts as primary Habitat contact for existing homeowners and HOA representatives and management companies of completed HGSF projects. Works to with homeowners to educate them on HOA system and process ask they take ownership of new home. Current FTE is a Qualified Loan Originator and holds an active Real Estate License.
Chief Program Officer	5%	Filled	Provide final oversight of marketing, qualification, lottery, and some sales.
Chief Financial Officer	5%	Filled	Provide final oversight of home sale documents, mortgages, and final transaction with selected homeowner

**NOTE: This form will be posted along with the NOFA on the MOHCD website and can be downloaded and filled out electronically. The completed form however must be submitted as a hard copy along with all other proposal materials as outlined in the RFQ.**

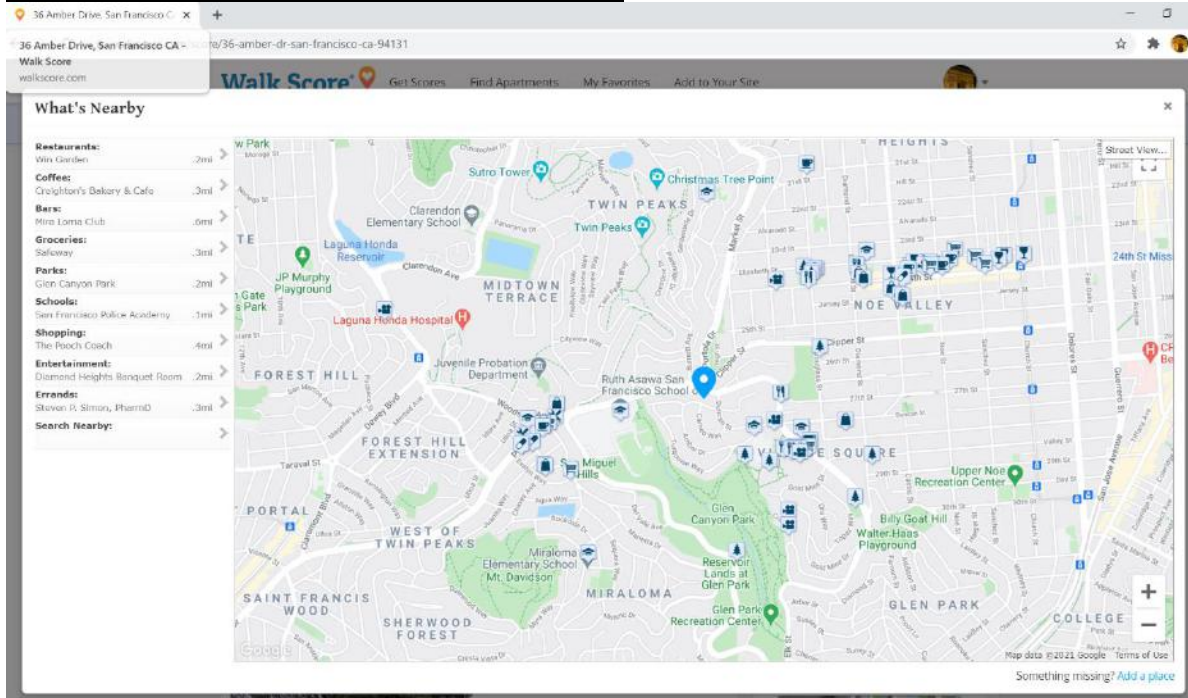
**Attachment E: Site Map with Amenities**

See attached.

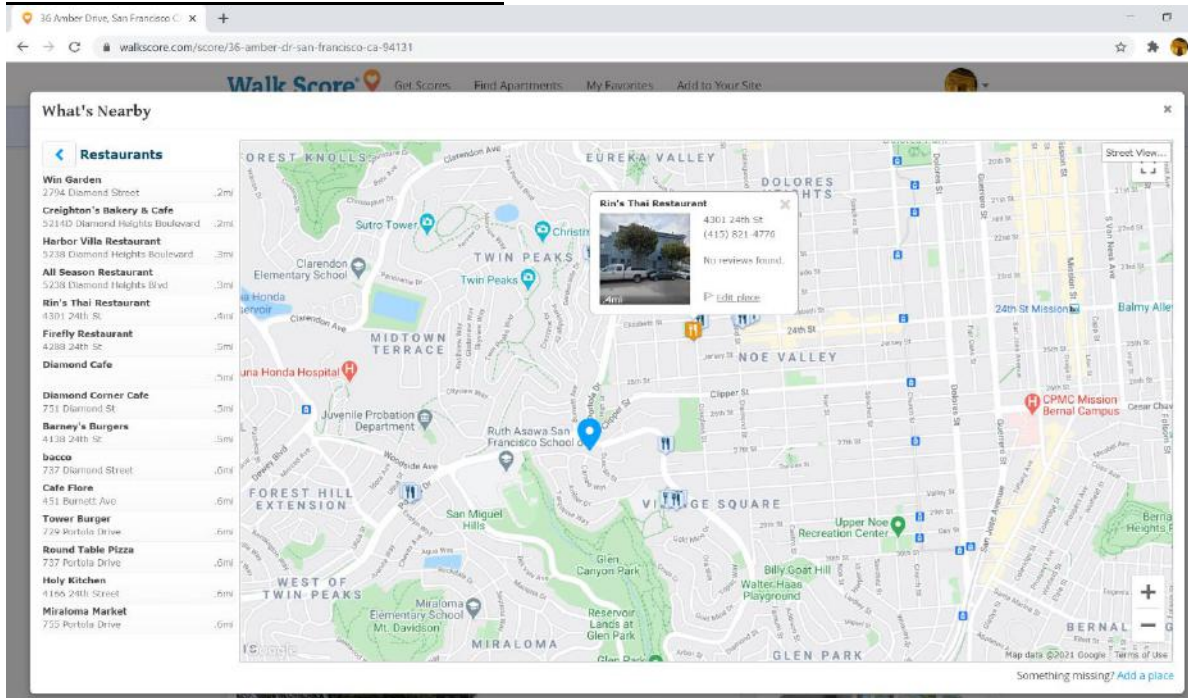
## Attachment E: Site Map with Amenities

Habitat Amber  
24-38 Amber Drive, San Francisco CA 94131

### Habitat Amber Drive and surrounding amenities

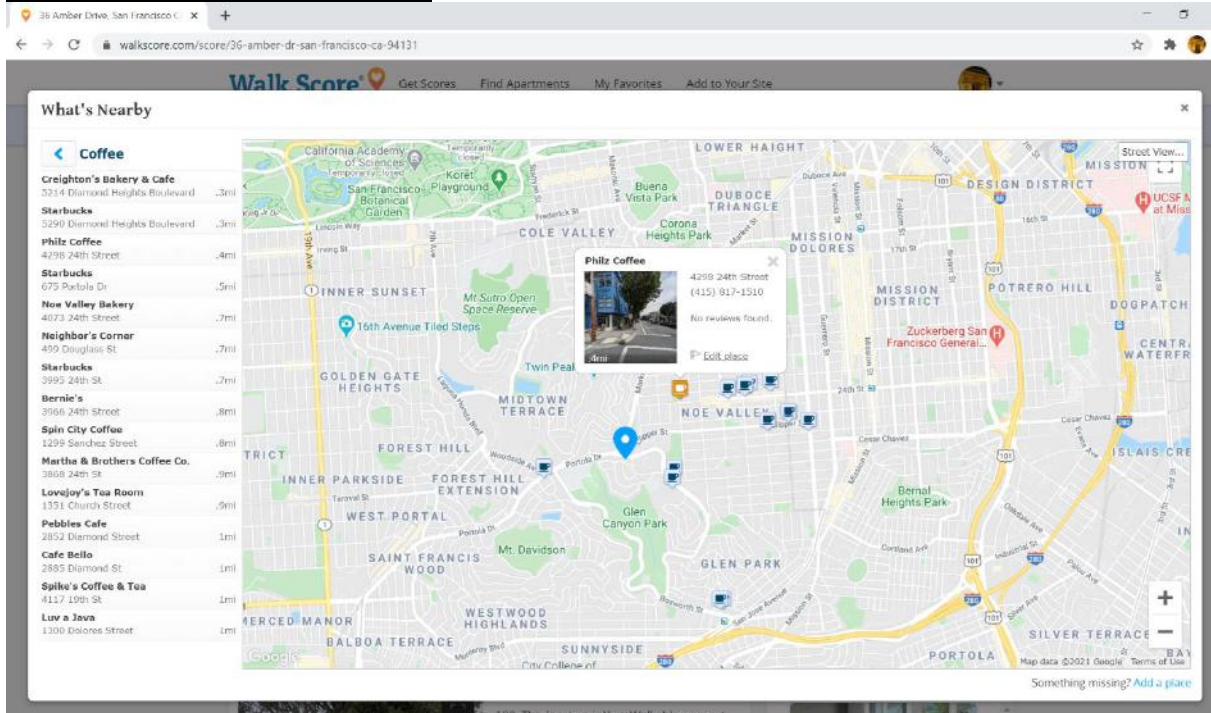


### Restaurants near Habitat Amber Drive

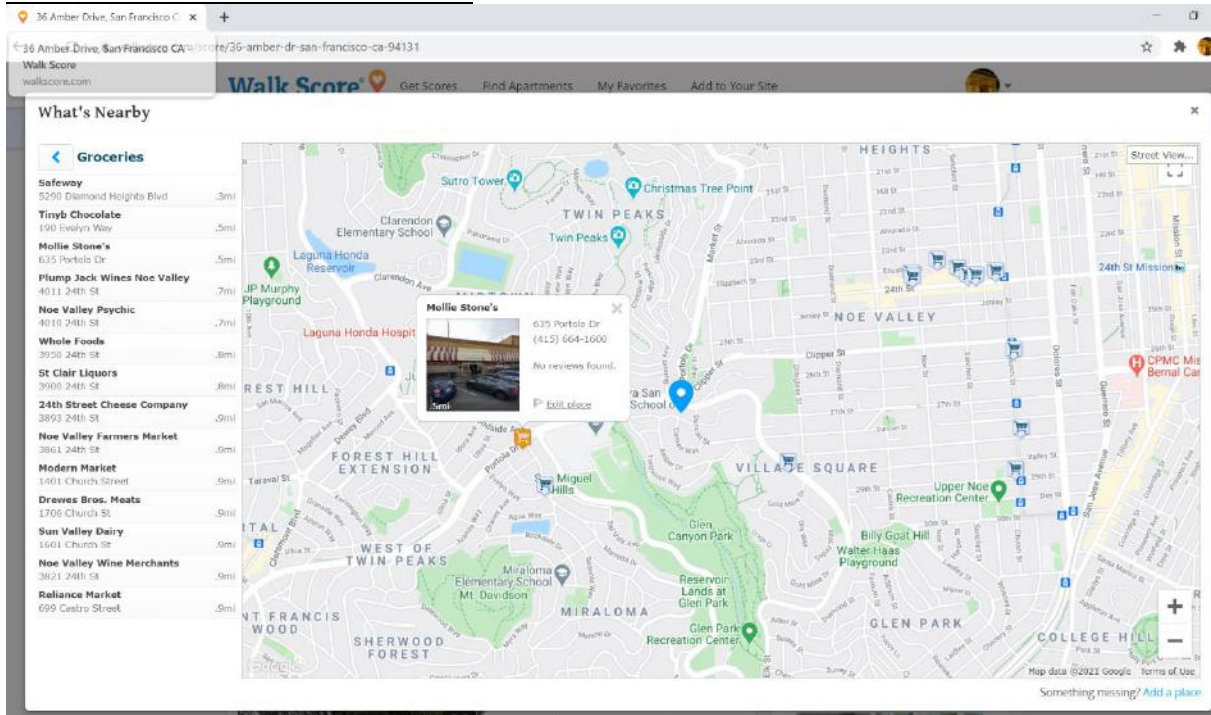




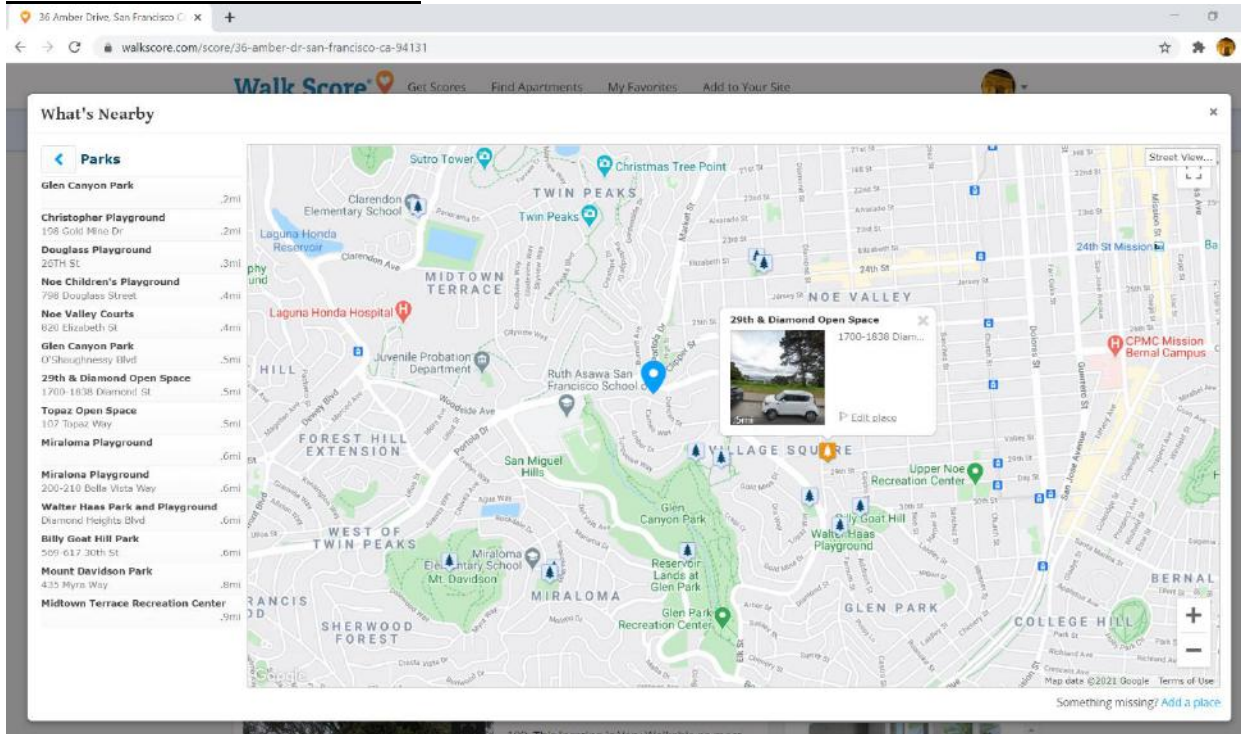
## Coffee near Habitat Amber Drive



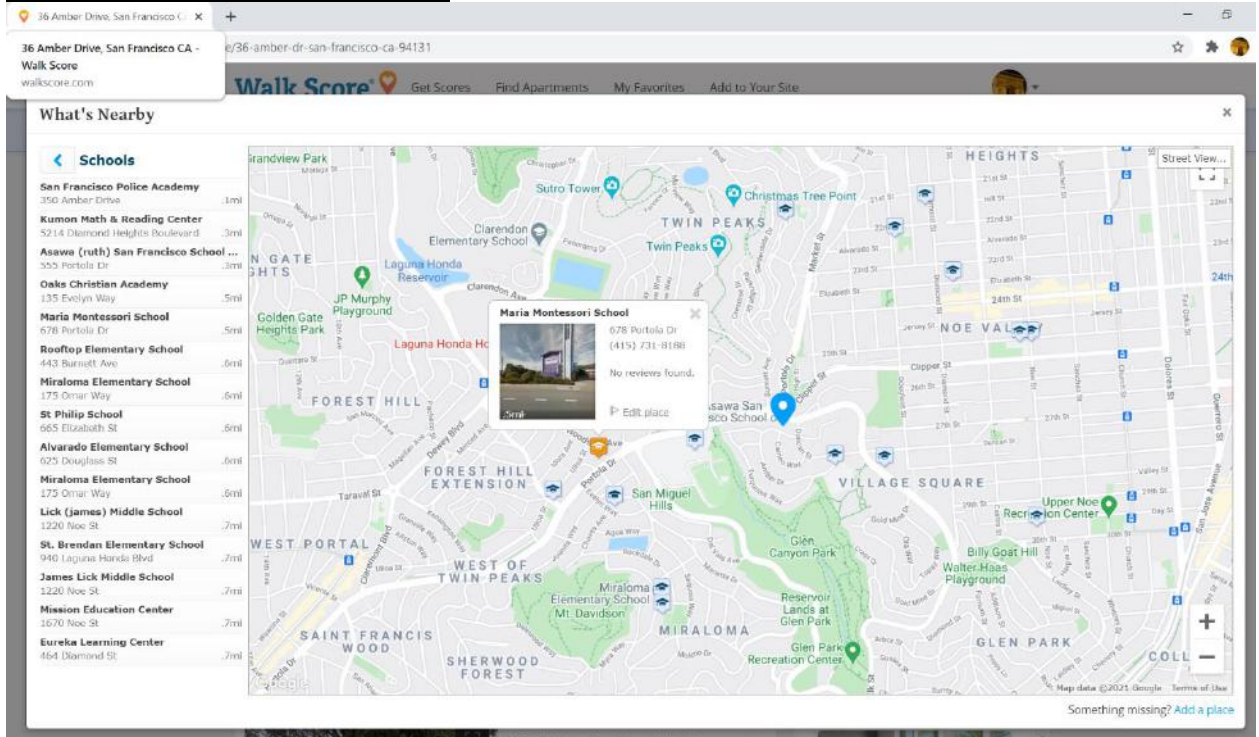
## Groceries near Habitat Amber Drive



## Parks near Habitat Amber Drive



## Schools near Habitat Amber Drive





## Shopping near Habitat Amber Drive

36 Amber Drive, San Francisco CA 94131

Walk Score Get Scores Find Apartments My Favorites Add to Your Site

### What's Nearby

#### Shopping

- The Pooch Coach** 642 24th St 4mi
- Animal** 4298 24th St 5mi
- Flush Floral** 602 Portola Dr 5mi
- Blue Note Weddings** 145 Evelyn Way 5mi
- Cliché Noe Gifts + Home** 4175 24th St 5mi
- Noe Valley Cyclery** 4193 24th St 5mi
- Walkershaw Clothing** 1400 Castro Street 6mi
- Fiddle & Violin Lessons** 1431 Castro St 6mi
- Eyes On Twenty-Fourth Optometry** 4110 24th St 6mi
- Terra Mia Ceramic Studios** 1314 Castro St 6mi
- Charlie's Corner** 4102 24th St 8mi
- Mary's Exchange** 1302 Castro St 6mi
- Two Birds** 1395 Castro St 6mi
- Heroine** 4100 24th St 6mi
- Tone of Music Audio** 1303 Castro St 6mi

**Noe Valley Cyclery** 4193 24th St (415) 647-0886 No reviews found.

Map data ©2021 Google

## Entertainment near Habitat Amber Drive

36 Amber Drive, San Francisco CA 94131

Walk Score Get Scores Find Apartments My Favorites Add to Your Site

### What's Nearby

#### Entertainment

- Diamond Heights Banquet Room** 5260 Diamond Heights Blvd 2mi
- Redbox** 5290 Diamond Heights Blvd 3mi
- Goodnight Projects** 4294 24th St 4mi
- Picture Restoration Studio** 43 Crooks Ct 4mi
- Musical Theatre Works** 72 Craig Ct 4mi
- Video Wave** 408 Jersey St 6mi
- Video Wave of Noe Valley** 4027 24th St 7mi
- City Forest Lodge & Catering** 254 Laguna Honda Blvd 1mi
- Cherry House** 47 Chenery St 1.1mi
- UCSF Aldea Center on Mount Sutro** 155 Marinova Dr 1.1mi
- Spark Arts** 4259 18th St 1.1mi
- San Francisco Gay Men's Chorus** 526 Castro St 1.1mi
- GLBT History Museum** 4177 18th St 1.1mi
- Shadowlight Productions** 22 Chestnutridge St 1.1mi
- Ruby's Clay Studio & Gallery** 352 Noe St 1.1mi
- Corden Potts Gallery** 4832 17th St 1.1mi

**Video Wave** 408 Jersey St

Map data ©2021 Google



# Errands near Habitat Amber Drive

36 Amber Drive, San Francisco CA 94131

Walk Score  
walkscore.com

Get Scores Find Apartments My Favorites Add to Your Site

### What's Nearby

#### Errands

- Great Clips**  
52148 Diamond Heights Blvd  
.3mi
- Diamond Heights Cleaners**  
5214 Diamond Heights Blvd  
.3mi
- Walgreens**  
5260 Diamond Heights Boulevard  
.3mi
- US Post Office**  
5262 Diamond Heights Blvd  
.3mi
- Mia's Beauty Spa**  
602 Portola Dr  
.5mi
- Tower Cleaners**  
621 Portola Dr  
.5mi
- Danny's Cleaners**  
746 Douglas St  
.5mi
- Noe Valley Salon**  
810 Diamond St  
.5mi
- Miraloma Cleaners**  
667 Portola Dr  
.5mi
- CVS Pharmacy - Photo**  
701 Portola Drive  
.5mi
- Trends For Hair**  
1600 Castro St  
.5mi
- Irina's Skin Care**  
29 Evelyn Way  
.6mi
- Sea Breeze Cleaners**  
1420 Castro St  
.6mi

**Mia's Beauty Spa**  
602 Portola Dr  
(415) 661-4772  
No reviews found.  
Edit place

Map data ©2021 Google Terms of Use  
Something missing? Add a place

**Attachment F: Elevations and Floor Plans**

See attached.



# Amber Drive, San Francisco



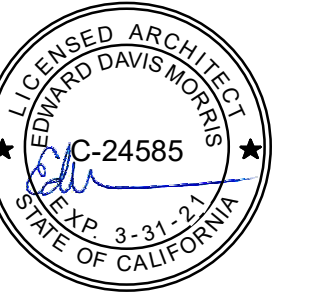




**Habitat  
for Humanity**  
Greater San Francisco

Revisions

1 ADDENDUM -  
11/27/19



**AMBER DRIVE -  
PROPOSED  
MULTIFAMILY  
PROJECT  
BLOCK/LOT:  
7504 / 024**

**EXTERIOR  
ELEVATIONS**

DATE 08/12/2019

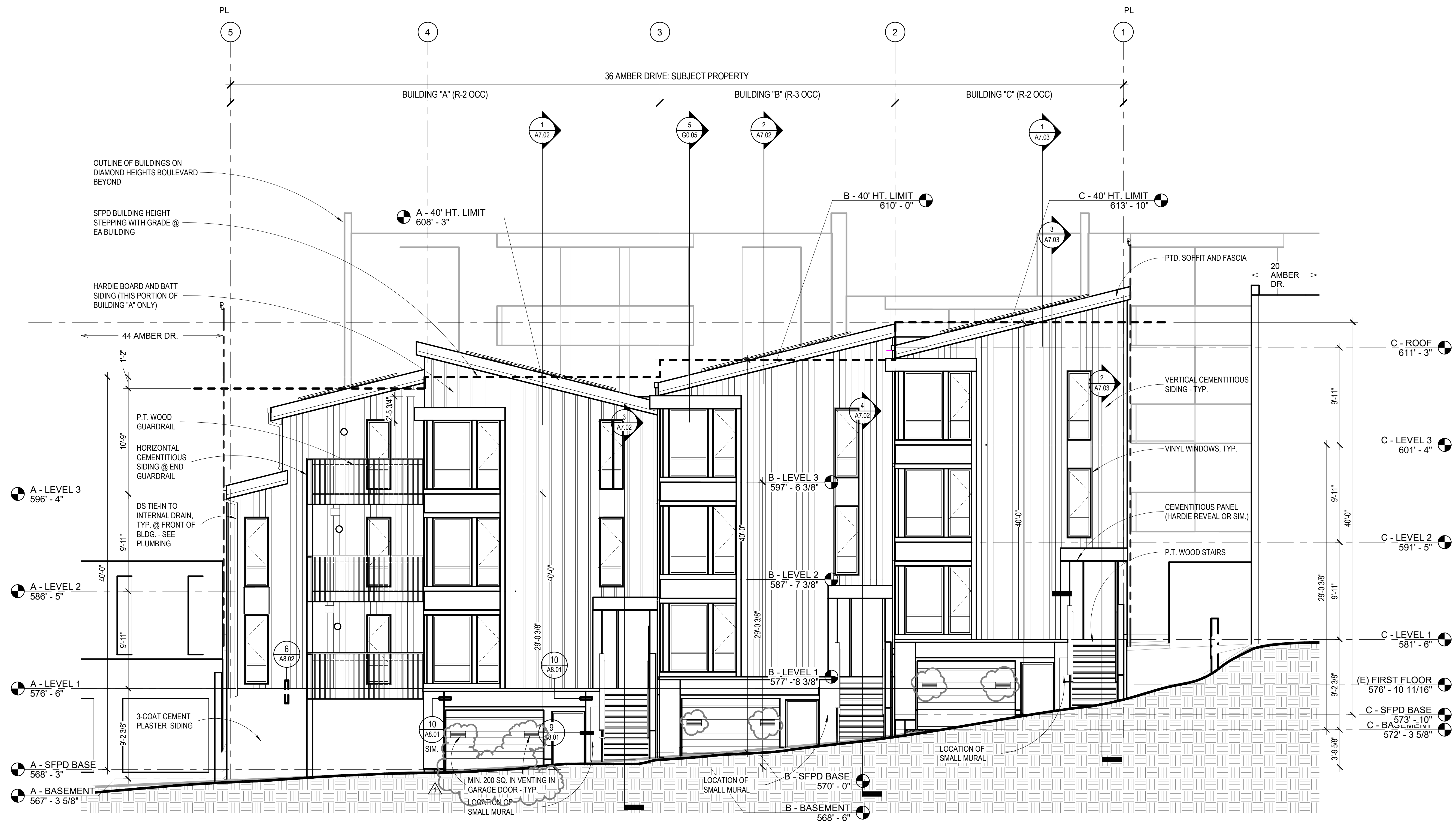
SCALE 3/16" = 1'-0"

DRAWN BY Author

CHECKED BY Checker

JOB NO. 1801

**A5.01**



**1** ELEVATION - SOUTH - AMBER DRIVE  
3/16" = 1'-0"

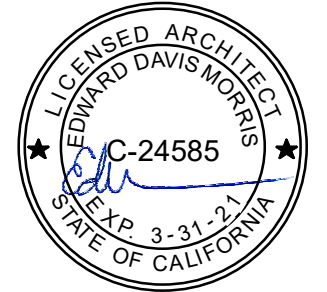


139 Hove Street  
San Francisco, CA  
94114  
415.749.0302



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Greater San Francisco

Revisions



**AMBER DRIVE -  
PROPOSED  
MULTIFAMILY  
PROJECT  
BLOCK/LOT:  
7504 / 024**

**EXTERIOR  
ELEVATIONS**

DATE 08/12/2019

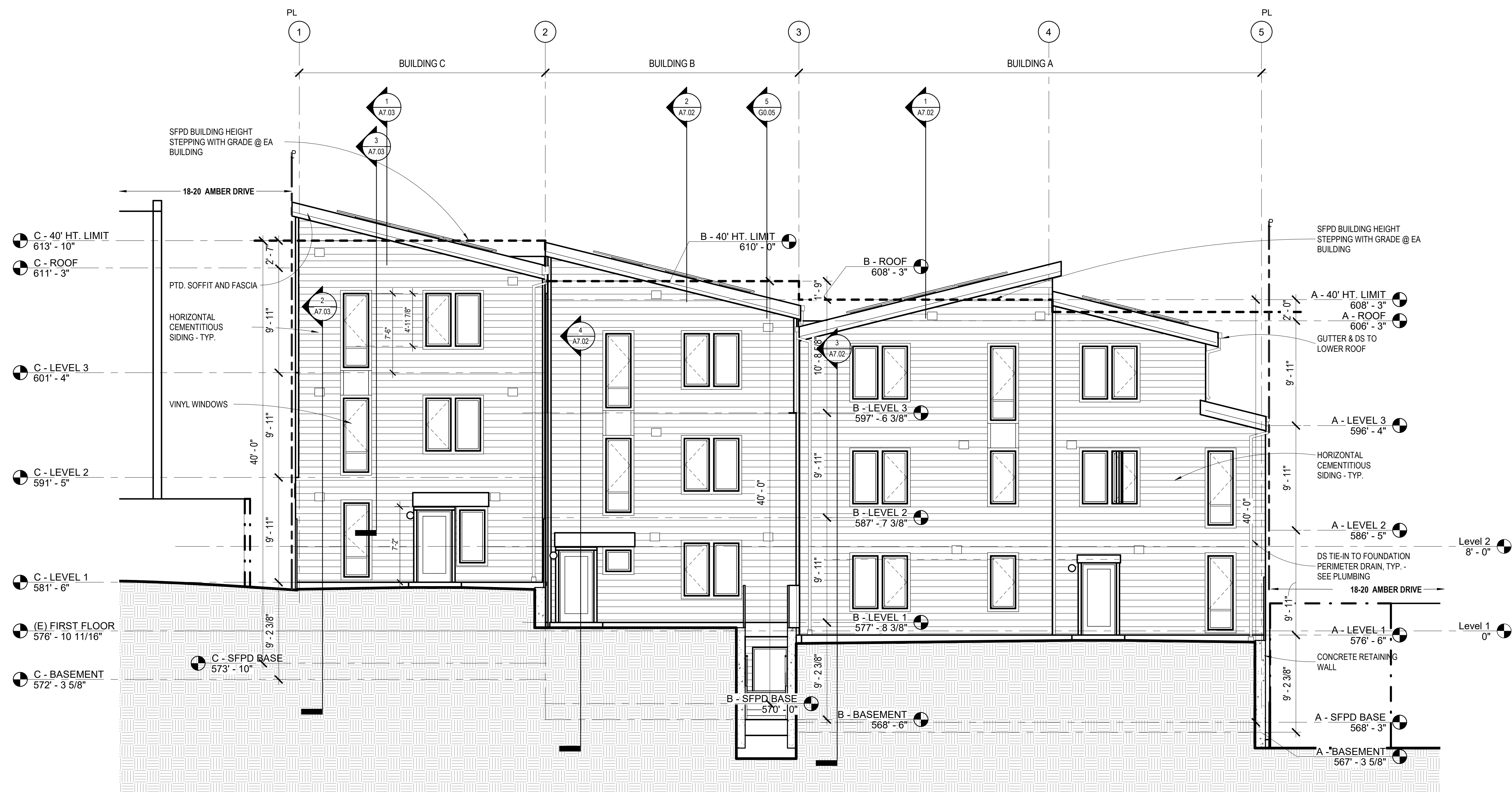
SCALE 3/16" = 1'-0"

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JOB NO. 1801

**A5.02**



km  
kerman  
morris  
architects llp  
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Revisions



AMBER DRIVE -  
PROPOSED  
MULTIFAMILY  
PROJECT  
BLOCK/LOT:  
7504 / 024

EXTERIOR  
ELEVATIONS

DATE 09/05/19

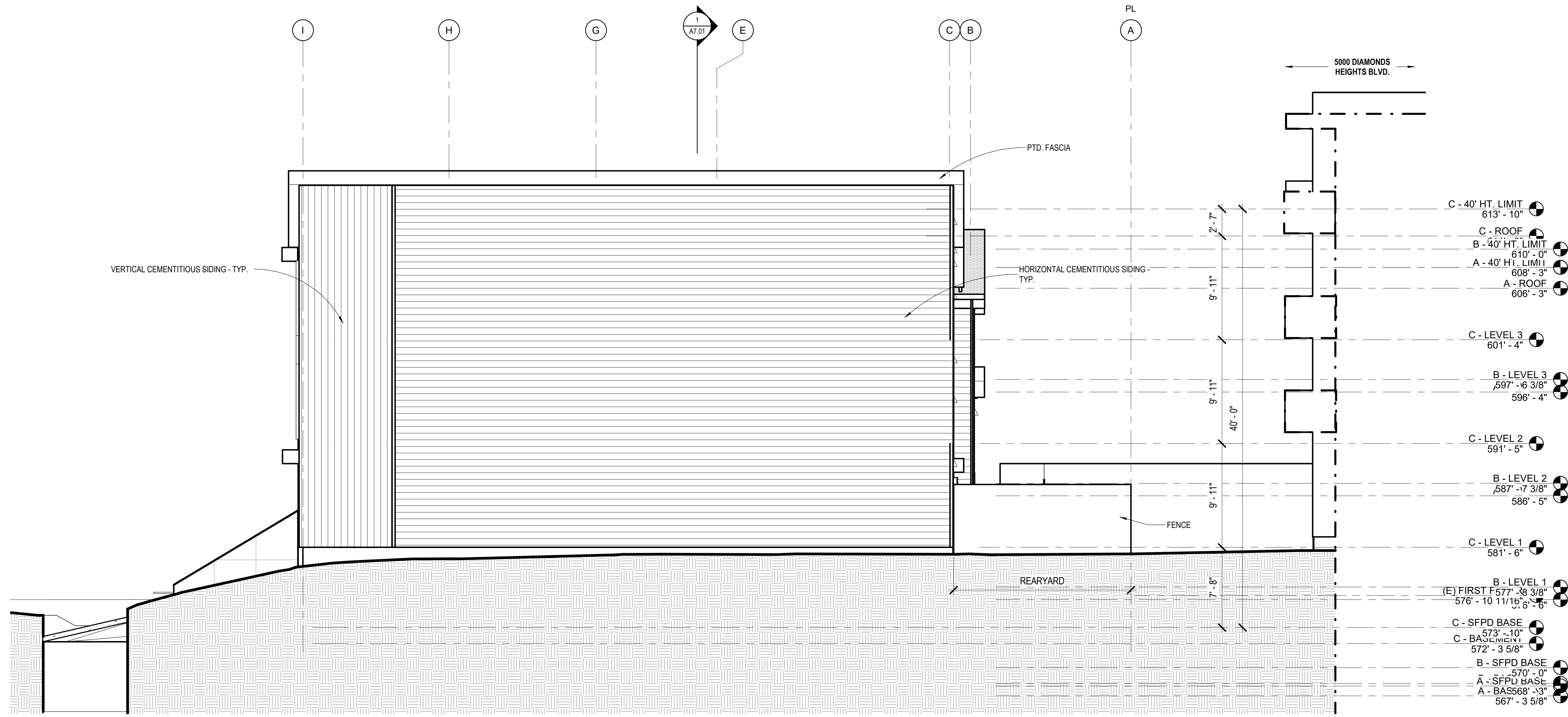
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DRAWN BY Author

CHECKED BY Checker

JOB NO. 1801

A5.03



1 ELEVATION - EAST  
3/16" = 1'-0"

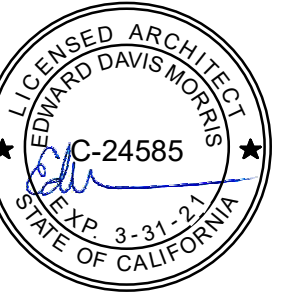


km  
kerman  
morris  
architects llp  
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Revisions



**AMBER DRIVE -  
PROPOSED  
MULTIFAMILY  
PROJECT  
BLOCK/LOT:  
7504 / 024**

**EXTERIOR  
ELEVATIONS**

DATE 08/12/2019

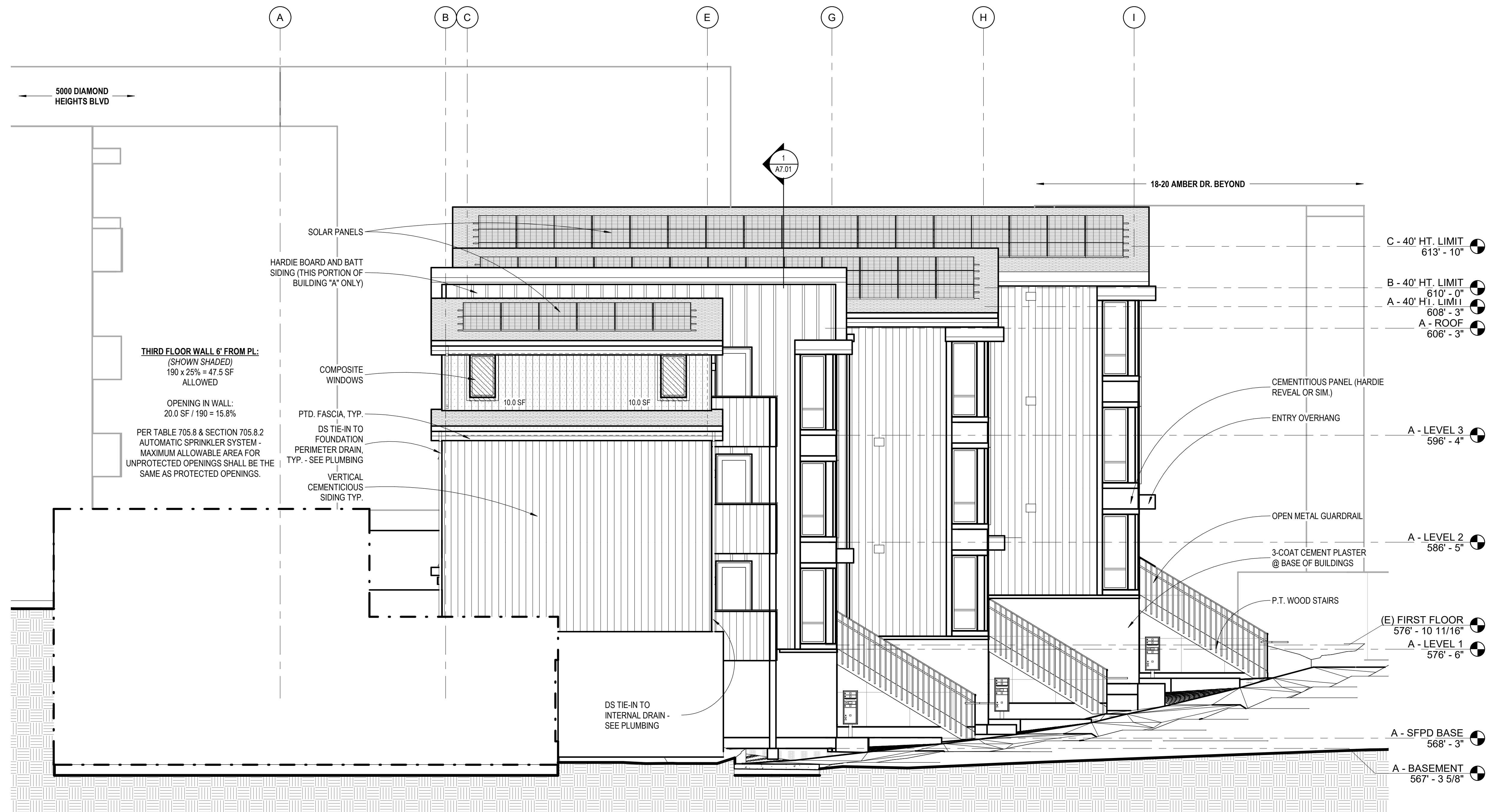
SCALE 3/16" = 1'-0"

DRAWN BY Author

CHECKED BY Checker

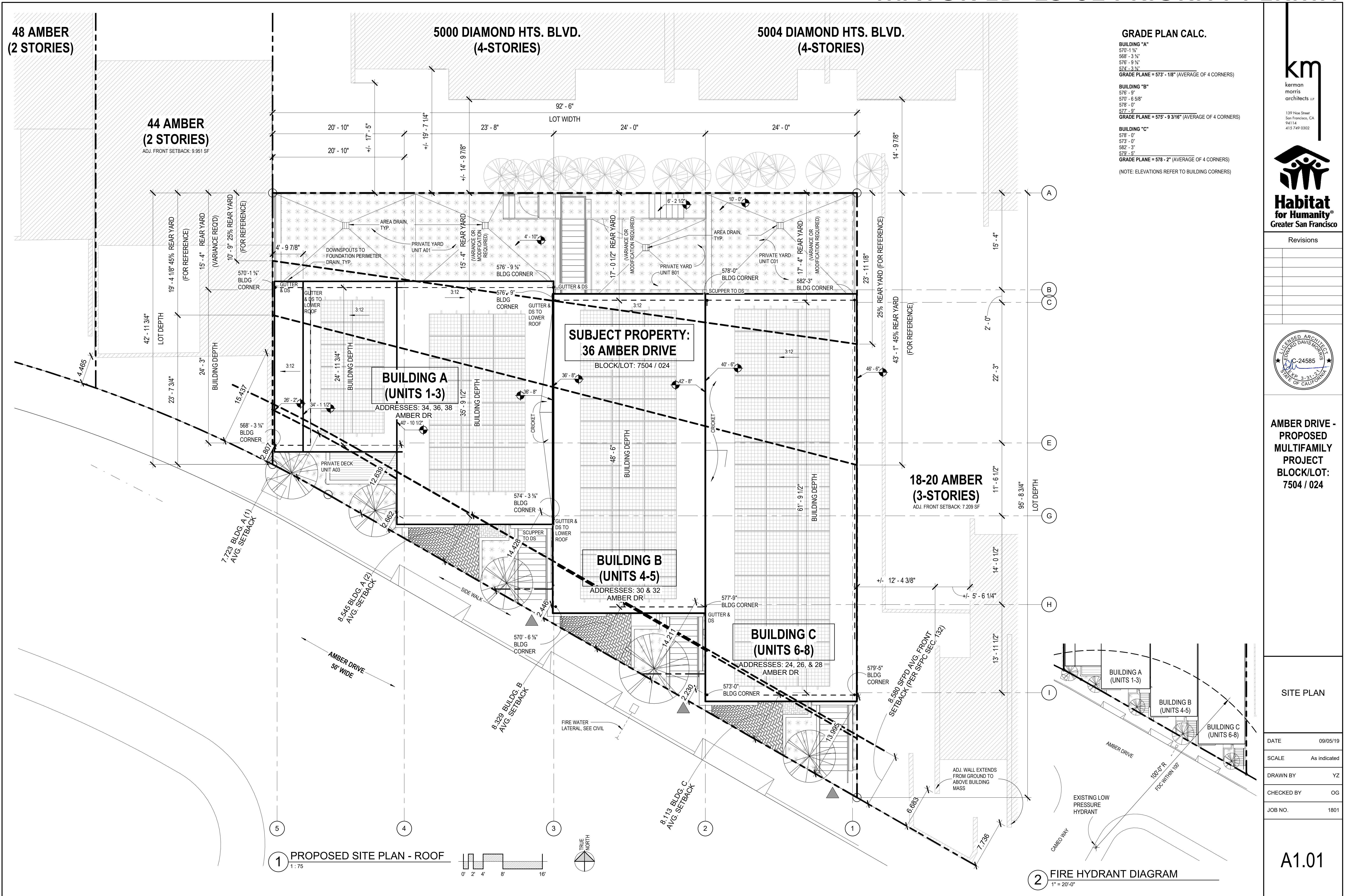
JOB NO. 1801

**A5.04**



**1** ELEVATION - WEST  
3/16" = 1'-0"





Revisions

No.	Description



**AMBER DRIVE - PROPOSED MULTIFAMILY PROJECT**  
BLOCK/LOT: 7504 / 024

**SITE PLAN**

DATE	09/05/19
SCALE	As indicated
DRAWN BY	YZ
CHECKED BY	OG
JOB NO.	1801

**A1.01**





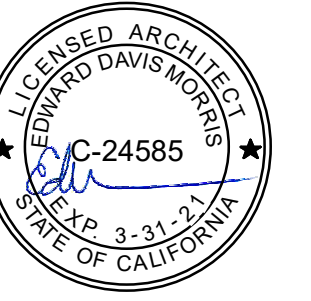
139 Hove Street  
San Francisco, CA  
94114  
415 749 0302



**Habitat for Humanity**  
Greater San Francisco

Revisions

1	ADDENDUM - 11/27/19
---	---------------------



**AMBER DRIVE - PROPOSED MULTIFAMILY PROJECT**  
BLOCK/LOT: 7504 / 024

FLOOR PLANS - BASEMENT

DATE 09/05/19

SCALE As indicated

DRAWN BY YZ

CHECKED BY OG

JOB NO. 1801

**A2.01**

**GENERAL NOTES**

- ALL DIMENSIONS TO FINISH FACE OF WALL U.O.N.
- V.I.F. ALL (E) DIMENSIONS PRIOR TO CONSTRUCTION. CONTRACTOR SHALL ALERT ARCHITECT TO ANY DISCREPANCIES
- ALL CLEAR DIMENSIONS SHALL BE EXACT WITHIN 1/8" TOLERANCE ALONG FULL HEIGHT AND FULL WIDTH OF WALLS
- FOR PLANTINGS @ FRONT SETBACK SEE LANDSCAPE PLAN.
- ALL DISHWASHERS SHALL BE ENERGY STAR RATED, AND CLOTHES WASHERS SHALL BE CEE RATED
- 1.28 GPF TOILET, 1.2 GPM LAV. FAUCET, 1.8 GPM /TEMP 2.2. GPM KITCHEN FAUCET, 1.8 GPM "WATERSENSE QUALIFIED" SHOWERHEAD

**IMPERVIOUS SURFACE CALCULATIONS**

**SFPUC STORMWATER CONTROL PLAN:**

LOT AREA :	6,414 SF
(E) IMPERVIOUS SURFACE AREA:	3,281 SF
(N) IMPERVIOUS SURFACE AREA:	4,683 SF

PROJECT NEITHER REPLACES NOR CREATES MORE THAN 5,000 SF OF IMPERVIOUS AREA, THEREFORE SFPUC STORMWATER CONTROL PLAN SHALL NOT BE REQUIRED

**SF PLANNING FRONT SETBACK:**

AREA OF FRONT SETBACK (EXCLUDING STAIRS):	689 SF
PERVIOUS SURFACE AREA (MIN. 50% REQ'D):	461 SF
(PROJECT COMPLIES)	
LANDSCAPE AREA (MIN. 20% REQ'D):	320 SF
(PROJECT COMPLIES)	

PROJECT PROVIDES COMPLIANT FRONT LANDSCAPING AND FRONT SETBACK PER PLANNING CODE SECTION 132(g) & 132(h)

**SHEET NOTES**

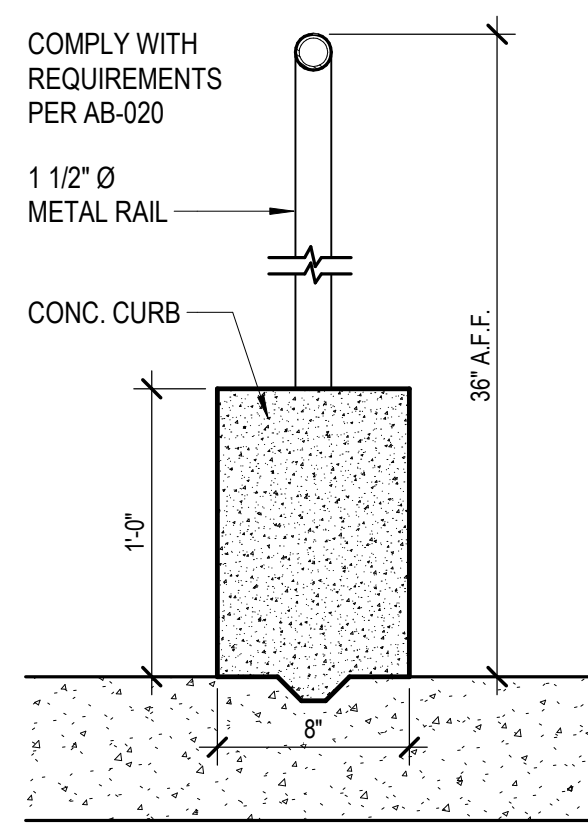
\* Tag identified with Circular Symbol

TAG*	NOTE
1	RATED DOOR WITH CLOSER, LATCH, AND SMOKE SEAL - 45-MIN. @ 1-HR EXTERIOR WALL @ EXIT STAIR
1A	RATED DOOR WITH CLOSER, LATCH, AND SMOKE SEAL - 20-MIN @ 1-HR ENCLOSURE
1B	NON-RATED DOOR WITH CLOSER, LATCH, AND WEATHER-SEAL (R-3 OCCUPANCY)
2	COMMON STAIR: MAX. RISER HEIGHT OF 7" AND MINIMUM TREAD DEPTH OF 11" (PER CBC 1011.5.2), MINIMUM HEADROOM 80" (PER CBC 1011.3)
3	PRIVATE STAIR: MAX RISER HEIGHT OF 7 3/4" AND MINIMUM TREAD DEPTH OF 10" (PER CBC 1011.5.2 EXCEPTION #3) MINIMUM HEADROOM 80" (PER CBC 1011.3)
4	GUARDRAIL MIN. 42" A.F.F. WITH 4" MAX OPENINGS (PER CBC 1015.3 & 1015.4). GUARDRAIL SHALL BE 1-HR RATED CONSTRUCTION AT PROPERTY LINE CONDITION
5	HANDRAIL BETWEEN 34" AND 38" A.F.F. (PER CBC 1014)
6	EMERGENCY ESCAPE AND RESCUE OPENING (EERO WINDOW)

**WALL RATING LEGEND**

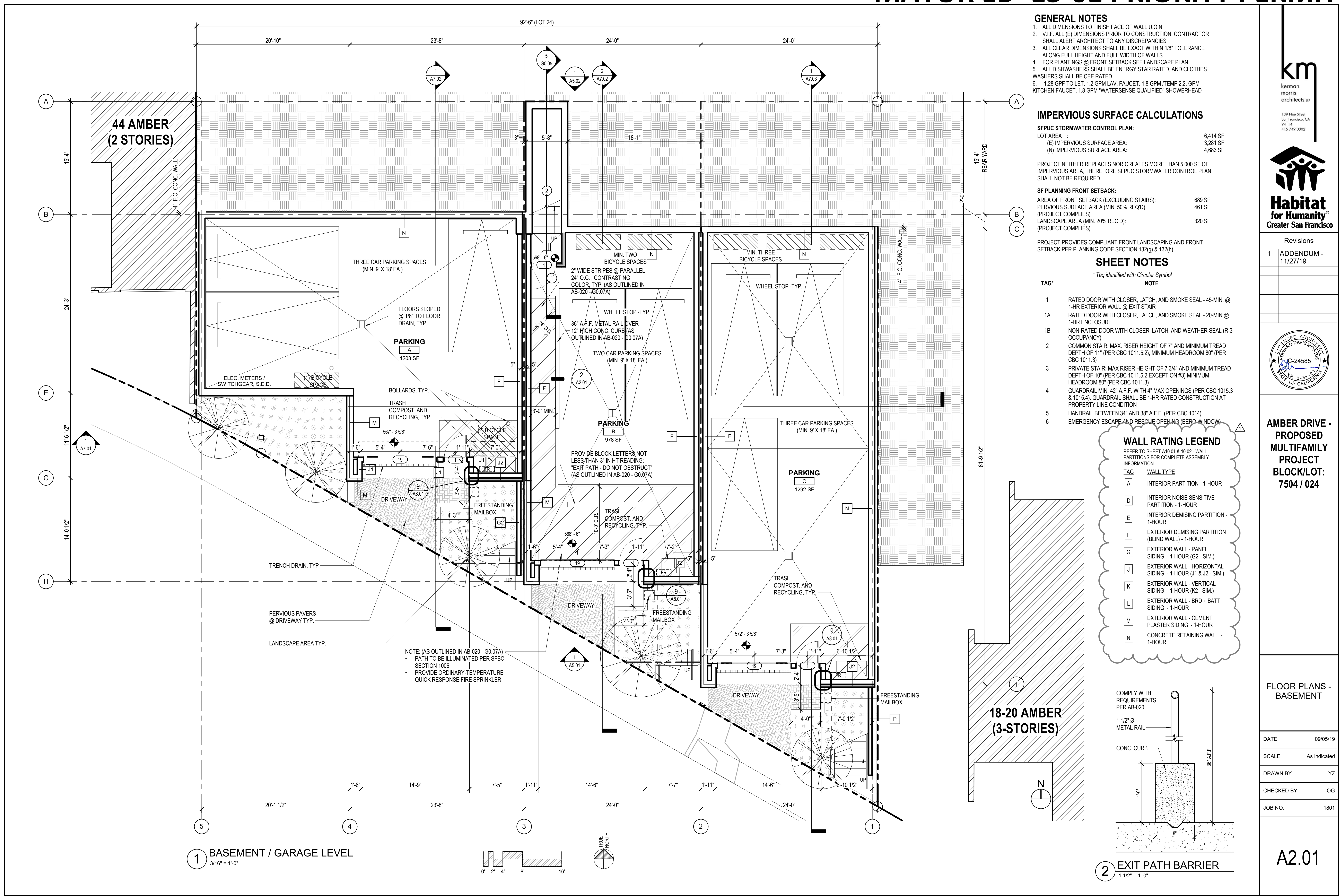
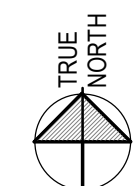
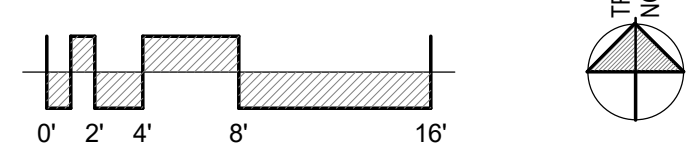
REFER TO SHEET A10.01 & 10.02 - WALL PARTITIONS FOR COMPLETE ASSEMBLY INFORMATION

TAG	WALL TYPE
A	INTERIOR PARTITION - 1-HOUR
D	INTERIOR NOISE SENSITIVE PARTITION - 1-HOUR
E	INTERIOR DEMISING PARTITION - 1-HOUR
F	EXTERIOR DEMISING PARTITION (BLIND WALL) - 1-HOUR
G	EXTERIOR WALL - PANEL SIDING - 1-HOUR (G2 - SIM.)
J	EXTERIOR WALL - HORIZONTAL SIDING - 1-HOUR (J1 & J2 - SIM.)
K	EXTERIOR WALL - VERTICAL SIDING - 1-HOUR (K2 - SIM.)
L	EXTERIOR WALL - BRD + BATT SIDING - 1-HOUR
M	EXTERIOR WALL - CEMENT PLASTER SIDING - 1-HOUR
N	CONCRETE RETAINING WALL - 1-HOUR



**2 EXIT PATH BARRIER**  
1 1/2" = 1'-0"

**1 BASEMENT / GARAGE LEVEL**  
3/16" = 1'-0"







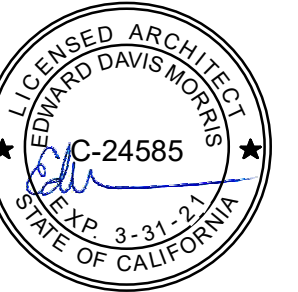
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Revisions

1 ADDENDUM - 11/27/19



**AMBER DRIVE - PROPOSED MULTIFAMILY PROJECT BLOCK/LOT: 7504 / 024**

FLOOR PLANS - FIRST FLOOR

DATE 08/12/2019

SCALE As indicated

DRAWN BY YZ

CHECKED BY OG

JOB NO. 1801

**A2.02**

### GENERAL NOTES

1. ALL DIMENSIONS TO FINISH FACE OF WALL U.O.N.
2. V.I.F. ALL (E) DIMENSIONS PRIOR TO CONSTRUCTION. CONTRACTOR SHALL ALERT ARCHITECT TO ANY DISCREPANCIES
3. ALL CLEAR DIMENSIONS SHALL BE EXACT WITHIN 1/8" TOLERANCE ALONG FULL HEIGHT AND FULL WIDTH OF WALLS
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5. ALL DISHWASHERS SHALL BE ENERGY STAR RATED, AND CLOTHES WASHERS SHALL BE CEE RATED
6. 1.28 GPM TOILET, 1.2 GPM LAV. FAUCET, 1.8 GPM /TEMP 2.2 GPM KITCHEN FAUCET, 1.8 GPM "WATERSENSE QUALIFIED" SHOWERHEAD

### IMPERVIOUS SURFACE CALCULATIONS

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### SHEET NOTES

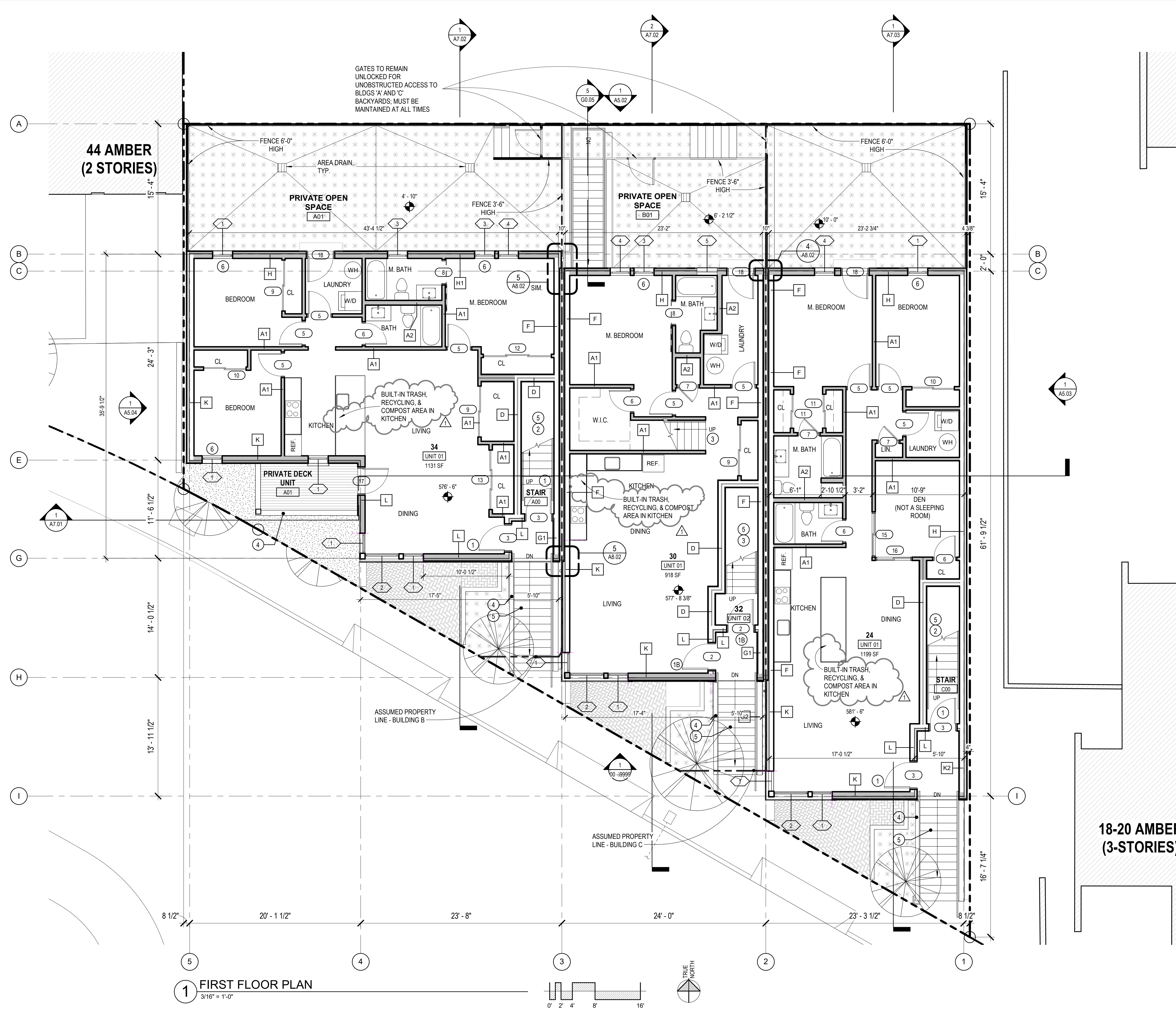
\* Tag identified with Circular Symbol

- | TAG* | NOTE  |
|------|---|
| 1    | RATED DOOR WITH CLOSER, LATCH, AND SMOKE SEAL - 45-MIN. @ 1-HR EXTERIOR WALL @ EXIT STAIR   |
| 1A   | RATED DOOR WITH CLOSER, LATCH, AND SMOKE SEAL - 20-MIN @ 1-HR ENCLOSURE   |
| 1B   | NON-RATED DOOR WITH CLOSER, LATCH, AND WEATHER-SEAL (R-3 OCCUPANCY)   |
| 2    | COMMON STAIR: MAX. RISER HEIGHT OF 7" AND MINIMUM TREAD DEPTH OF 10" (PER CBC 1011.5.2), MINIMUM HEADROOM 80" (PER CBC 1011.3)                  |
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| 5    | HANDRAIL BETWEEN 34" AND 38" A.F.F. (PER CBC 1014)  |
| 6    | EMERGENCY ESCAPE AND RESCUE OPENING (EERO WINDOW)   |

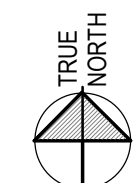
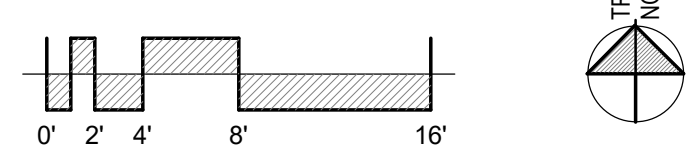
### WALL RATING LEGEND

REFER TO SHEET A10.01 & 10.02 - WALL PARTITIONS FOR COMPLETE ASSEMBLY INFORMATION

TAG	WALL TYPE
A	INTERIOR PARTITION - 1-HOUR
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L	EXTERIOR WALL - BRD + BATT SIDING - 1-HOUR
M	EXTERIOR WALL - CEMENT PLASTER SIDING - 1-HOUR
N	CONCRETE RETAINING WALL - 1-HOUR



**1 FIRST FLOOR PLAN**  
3/16" = 1'-0"



**18-20 AMBER (3-STORIES)**

GATES TO REMAIN UNLOCKED FOR UNOBSTRUCTED ACCESS TO BLDGS 'A' AND 'C' BACKYARDS; MUST BE MAINTAINED AT ALL TIMES

PRIVATE OPEN SPACE A01

PRIVATE OPEN SPACE B01

34 UNIT 01  
1131 SF

30 UNIT 01  
918 SF

24 UNIT 01  
1199 SF

**1**





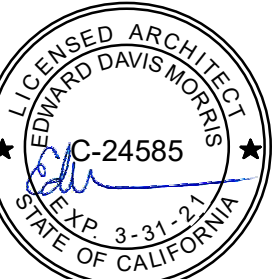
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Greater San Francisco

Revisions

1 ADDENDUM - 11/27/19



**AMBER DRIVE - PROPOSED MULTIFAMILY PROJECT BLOCK/LOT: 7504 / 024**

FLOOR PLANS - SECOND FLOOR

DATE 09/05/19

SCALE As indicated

DRAWN BY YZ

CHECKED BY OG

JOB NO. 1801

**A2.03**

**GENERAL NOTES**

1. ALL DIMENSIONS TO FINISH FACE OF WALL U.O.N.
2. V.I.F. ALL (E) DIMENSIONS PRIOR TO CONSTRUCTION. CONTRACTOR SHALL ALERT ARCHITECT TO ANY DISCREPANCIES
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**SHEET NOTES**

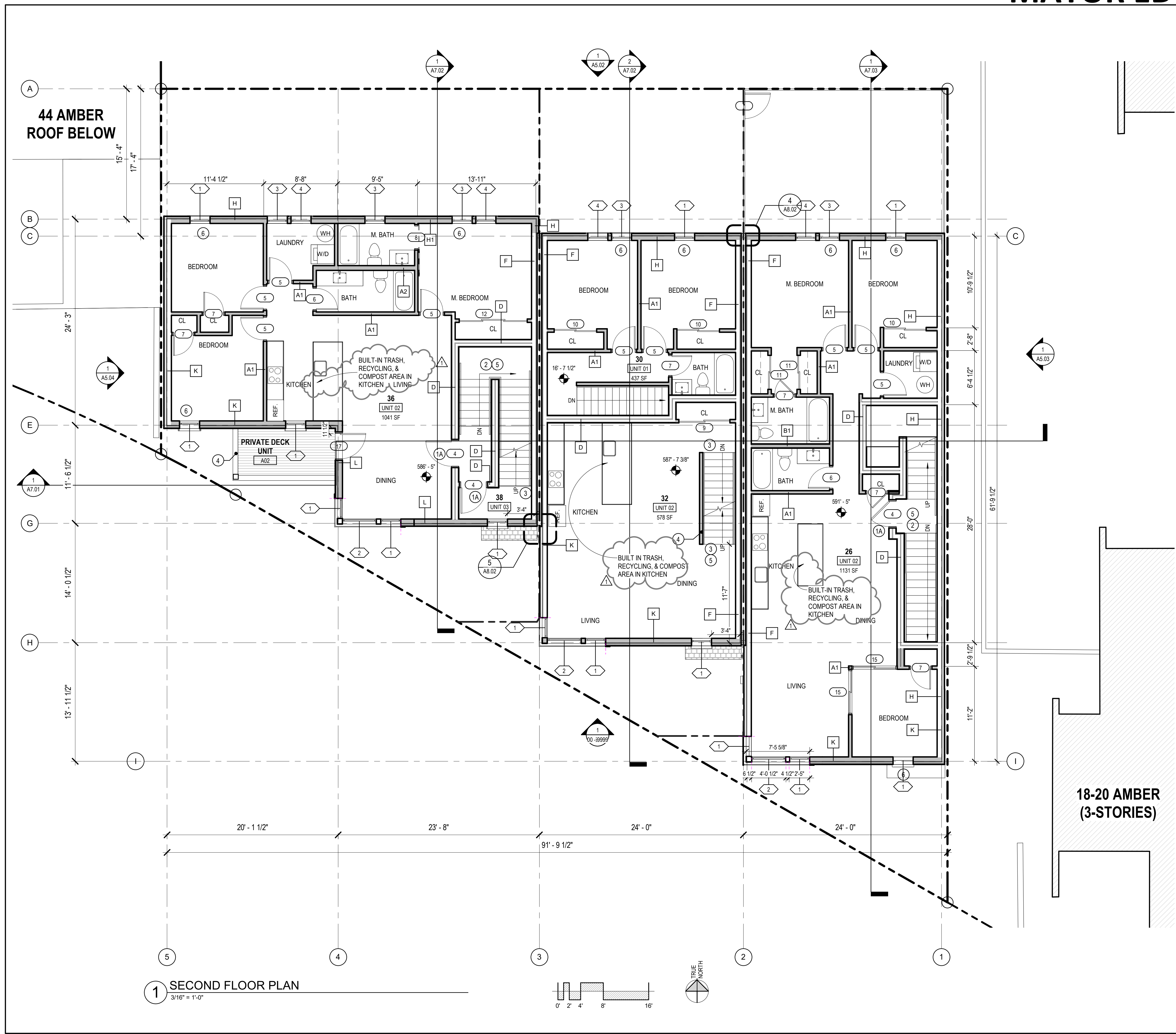
\* Tag identified with Circular Symbol

- TAG\***
- NOTE**
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  - 5 HANDRAIL BETWEEN 34" AND 38" A.F.F. (PER CBC 1014)
  - 6 EMERGENCY ESCAPE AND RESCUE OPENING (EERO WINDOW)

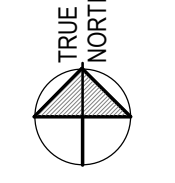
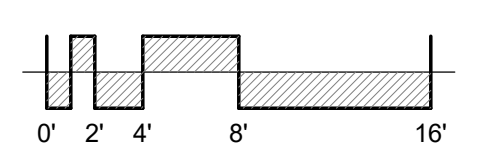
**WALL RATING LEGEND**

REFER TO SHEET A10.01 & 10.02 - WALL PARTITIONS FOR COMPLETE ASSEMBLY INFORMATION

TAG	WALL TYPE
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M	EXTERIOR WALL - CEMENT PLASTER SIDING - 1-HOUR
N	CONCRETE RETAINING WALL - 1-HOUR



**1 SECOND FLOOR PLAN**  
3/16" = 1'-0"



**18-20 AMBER (3-STORIES)**

**44 AMBER ROOF BELOW**





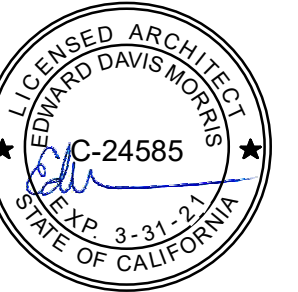
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Greater San Francisco

Revisions

1 ADDENDUM - 11/27/19



**AMBER DRIVE -  
PROPOSED  
MULTIFAMILY  
PROJECT  
BLOCK/LOT:  
7504 / 024**

FLOOR PLANS -  
THIRD FLOOR

DATE 09/05/19

SCALE As indicated

DRAWN BY YZ

CHECKED BY OG

JOB NO. 1801

**A2.04**

**GENERAL NOTES**

1. ALL DIMENSIONS TO FINISH FACE OF WALL U.O.N.
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6. 1.28 GPF TOILET, 1.2 GPM LAV. FAUCET, 1.8 GPM /TEMP 2.2. GPM KITCHEN FAUCET, 1.8 GPM "WATERSENSE QUALIFIED" SHOWERHEAD

**SHEET NOTES**

\* Tag identified with Circular Symbol

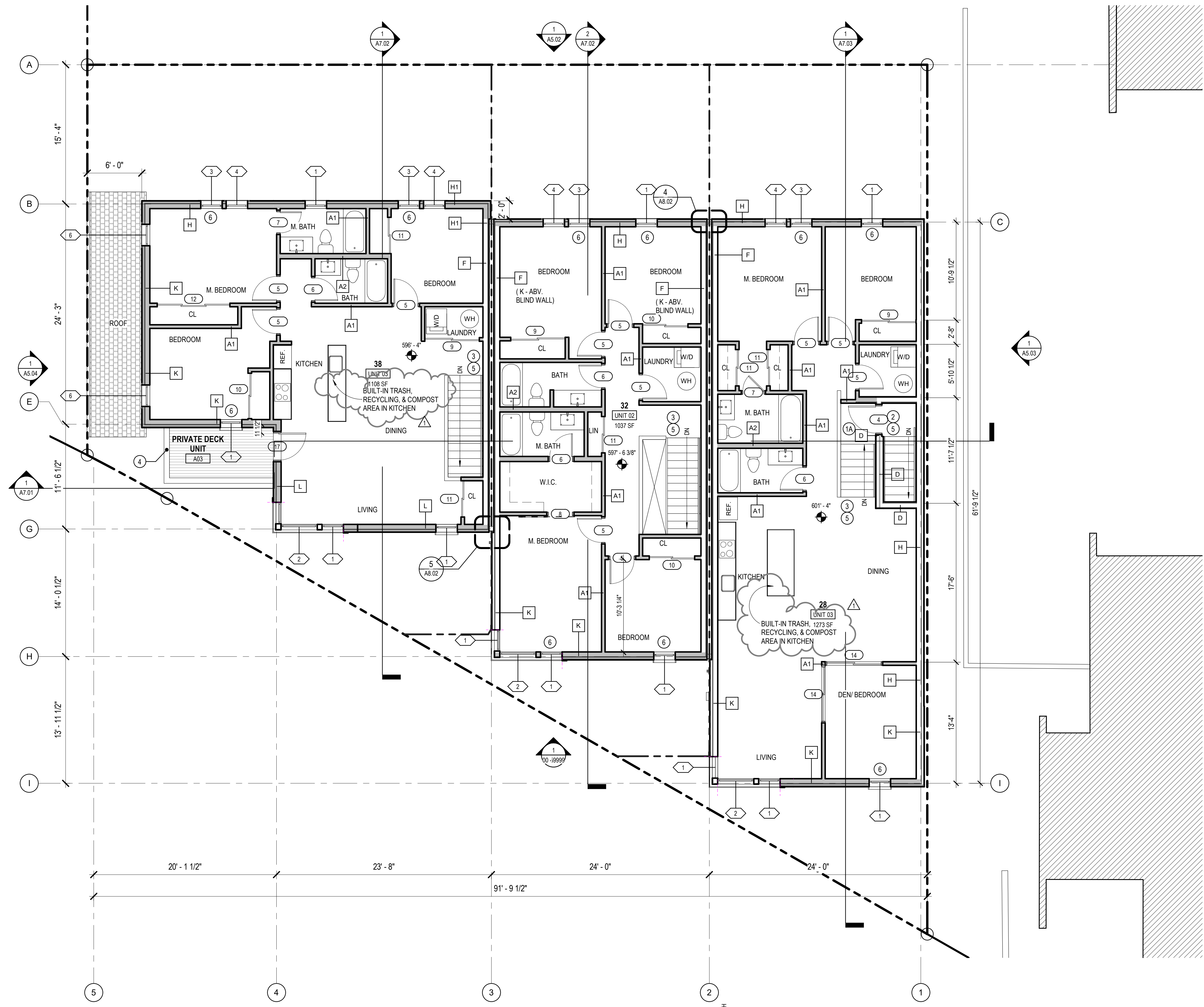
**TAG\***

- NOTE**
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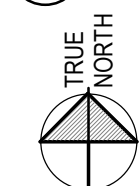
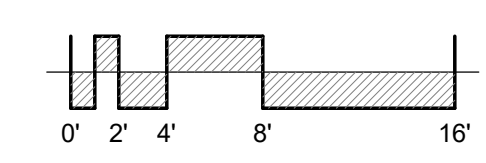
**WALL RATING LEGEND**

REFER TO SHEET A10.01 & 10.02 - WALL PARTITIONS FOR COMPLETE ASSEMBLY INFORMATION

TAG	WALL TYPE
A	INTERIOR PARTITION - 1-HOUR
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F	EXTERIOR DEMISING PARTITION (BLIND WALL) - 1-HOUR
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J	EXTERIOR WALL - HORIZONTAL SIDING - 1-HOUR (J1 & J2 - SIM.)
K	EXTERIOR WALL - VERTICAL SIDING - 1-HOUR (K2 - SIM.)
L	EXTERIOR WALL - BRD + BATT SIDING - 1-HOUR
M	EXTERIOR WALL - CEMENT PLASTER SIDING - 1-HOUR
N	CONCRETE RETAINING WALL - 1-HOUR

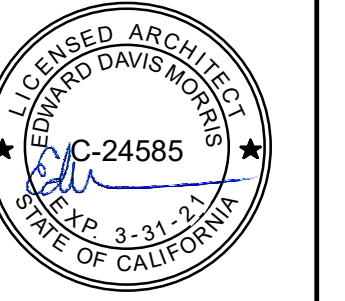


**1 THIRD FLOOR PLAN**  
3/16" = 1'-0"





Revisions	



**AMBER DRIVE -  
PROPOSED  
MULTIFAMILY  
PROJECT  
BLOCK/LOT:  
7504 / 024**

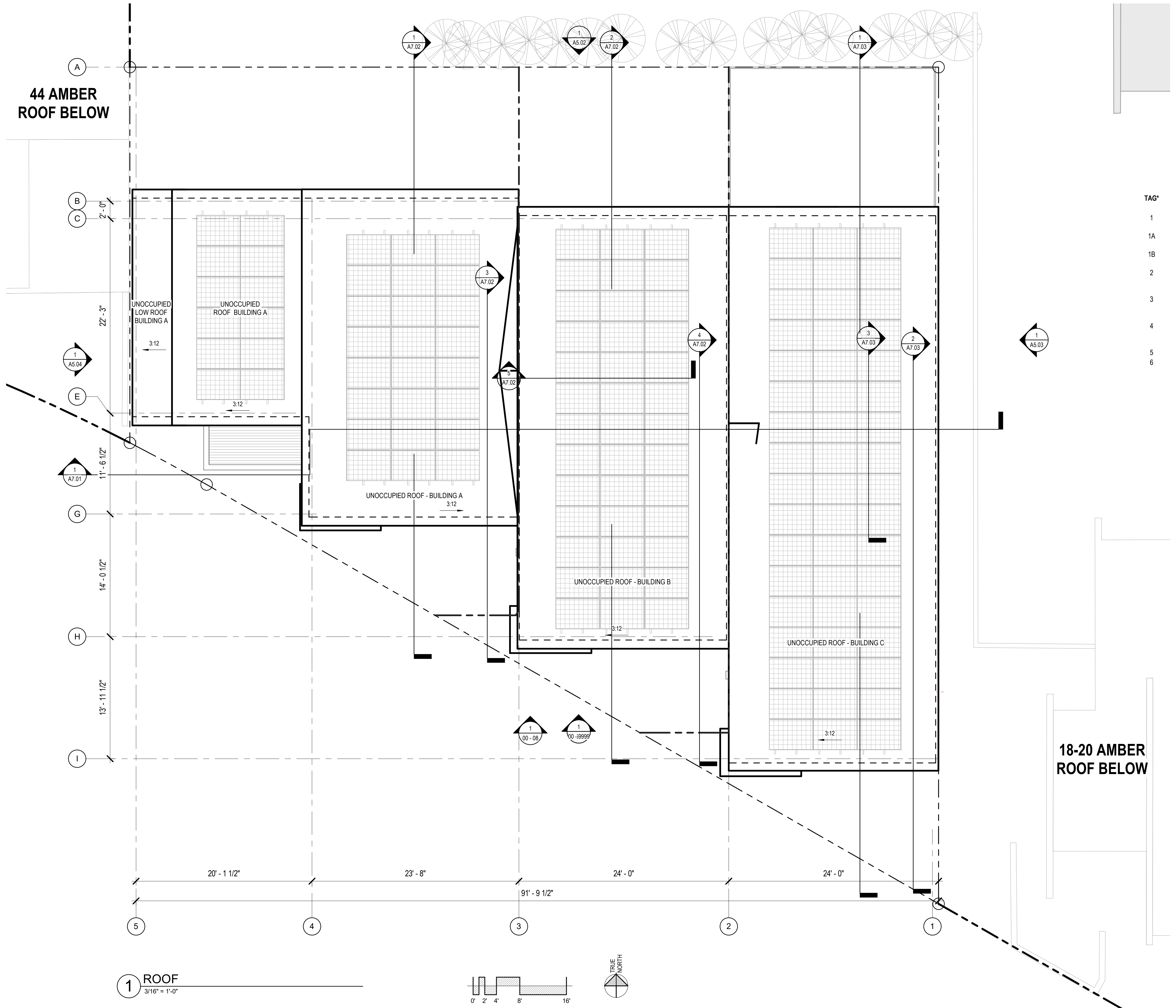
FLOOR PLANS -  
ROOF

DATE	09/05/19
SCALE	3/16" = 1'-0"
DRAWN BY	Author
CHECKED BY	Checker
JOB NO.	1801

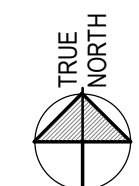
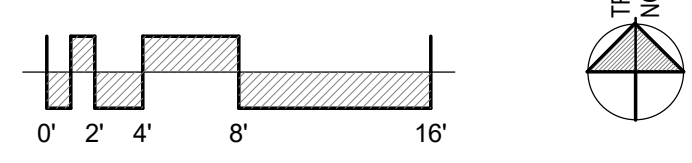
**A2.05**

### SHEET NOTES

- \* Tag identified with Circular Symbol
- NOTE
- 1 RATED DOOR WITH CLOSER, LATCH, AND SMOKE SEAL - 45-MIN. @ 1-HR EXTERIOR WALL @ EXIT STAIR
  - 1A RATED DOOR WITH CLOSER, LATCH, AND SMOKE SEAL - 20-MIN @ 1-HR ENCLOSURE
  - 1B NON-RATED DOOR WITH CLOSER, LATCH, AND WEATHER-SEAL (R-3 OCCUPANCY)
  - 2 COMMON STAIR: MAX. RISER HEIGHT OF 7" AND MINIMUM TREAD DEPTH OF 11" (PER CBC 1011.5.2), MINIMUM HEADROOM 80" (PER CBC 1011.3)
  - 3 PRIVATE STAIR: MAX RISER HEIGHT OF 7 3/4" AND MINIMUM TREAD DEPTH OF 10" (PER CBC 1011.5.2 EXCEPTION #3) MINIMUM HEADROOM 80" (PER CBC 1011.3)
  - 4 GUARDRAIL MIN. 42" A.F.F. WITH 4" MAX OPENINGS (PER CBC 1015.3 & 1015.4) GUARDRAIL SHALL BE 1-HR RATED CONSTRUCTION AT PROPERTY LINE CONDITION
  - 5 HANDRAIL BETWEEN 34" AND 38" A.F.F. (PER CBC 1014)
  - 6 EMERGENCY ESCAPE AND RESCUE OPENING (EERO WINDOW)



**1** ROOF  
3/16" = 1'-0"





## GRADE PLAN CALC.

### BUILDING "A"

570'-1 1/4"  
568'-3 1/4"  
576'-9 1/4"  
574'-3 1/2"  
GRADE PLANE = 573'-1/8" (AVERAGE OF 4 CORNERS)

### BUILDING "B"

576'-9"  
570'-6 5/8"  
578'-0"  
577'-9"  
GRADE PLANE = 575'-9 3/16" (AVERAGE OF 4 CORNERS)

### BUILDING "C"

578'-0"  
573'-0"  
582'-3"  
579'-5"  
GRADE PLANE = 578'-2" (AVERAGE OF 4 CORNERS)

(NOTE: ELEVATIONS REFER TO BUILDING CORNERS)

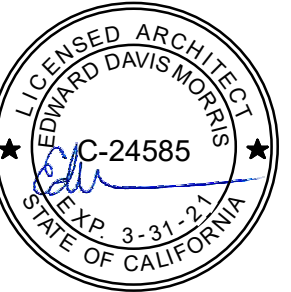
km  
kernan  
morris  
architects llp

139 Hove Street  
San Francisco, CA  
94114  
415.749.0302



Habitat  
for Humanity  
Greater San Francisco

### Revisions

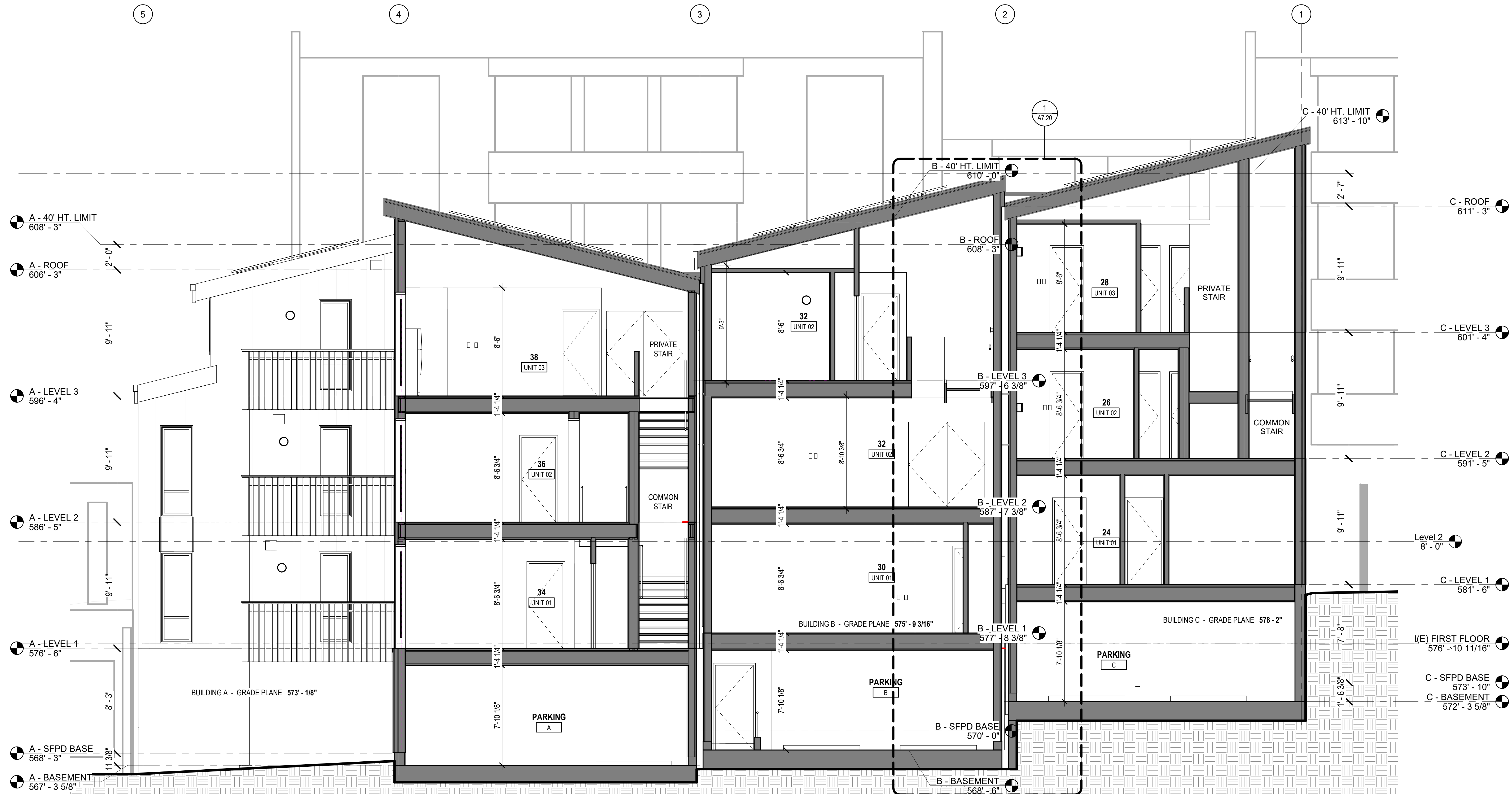


AMBER DRIVE -  
PROPOSED  
MULTIFAMILY  
PROJECT  
BLOCK/LOT:  
7504 / 024

### BUILDING SECTIONS

DATE 08/12/2019  
SCALE As indicated  
DRAWN BY OG  
CHECKED BY Checker  
JOB NO. 1801

A7.01



1 SECTION - EAST / WEST - TYP.  
1/4" = 1'-0"

**Attachment G: Sources and Uses**

See attached.

Application Date: 11/23/2020 # Units: 8  
 Project Name: Habitat Amber Drive # Bedrooms: 23  
 Project Address: 24-38 Amber Drive # Beds:  
 Project Sponsor: Habitat For Humanity Greater San Francisco, Inc.

SOURCES	1,500,000	2,334,312	3,108,578	800,000	200,000	-	Total Sources	Comments
		HGSF - Mortgage Note Sales + Internal Assets - Permanent	HGSF - Private Donations (Land and other)	CalHome	FHLB - AHP		7,942,890	
Name of Sources:	MOHCD/OCH							

USES

ACQUISITION

Acquisition cost or value			1,900,000				1,900,000	Value of Land Donation - actual
Legal / Closing costs / Broker's Fee		187,312					187,312	Closing costs - actual
Holding Costs							0	
Transfer Tax							0	
<b>TOTAL ACQUISITION</b>	<b>0</b>	<b>187,312</b>	<b>1,900,000</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,087,312</b>	

CONSTRUCTION (HARD COSTS)

Unit Construction/Rehab		1,500,000	366,396	800,000			2,666,396	Combination of bids and estimate
Commercial Shell Construction							0	
Demolition		60,000					60,000	Demo existing improvements - actual
Environmental Remediation							0	
Onsite Improvements/Landscaping		50,000					50,000	Budget estimate
Offsite Improvements		279,500					279,500	Bids & estimates
Infrastructure Improvements							0	
Parking							0	
GC Bond Premium/GC Insurance/GC Taxes							0	
GC Overhead & Profit							0	
CG General Conditions		74,360	842,182		200,000		1,116,542	Estimate
<i>Sub-total Construction Costs</i>	<i>0</i>	<i>1,963,860</i>	<i>1,208,578</i>	<i>800,000</i>	<i>200,000</i>	<i>0</i>	<i>4,172,438</i>	
Design Contingency (remove at DD)							0	0.0%
Bid Contingency (remove at bid)							0	0.0%
Plan Check Contingency (remove/reduce during Plan Review)							0	0.0%
Hard Cost Construction Contingency	214,402	183,140					397,542	9.5% HCC including General Conditions
<i>Sub-total Construction Contingencies</i>	<i>214,402</i>	<i>183,140</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>397,542</i>	
<b>TOTAL CONSTRUCTION COSTS</b>	<b>214,402</b>	<b>2,147,000</b>	<b>1,208,578</b>	<b>800,000</b>	<b>200,000</b>	<b>0</b>	<b>4,569,980</b>	

Construction line item costs as a % of hard costs  
 0.0%  
 0.0%  
 36.5%

SOFT COSTS

Architecture & Design

Architect design fees	60,000						60,000	
Design Subconsultants to the Architect (incl. Fees)	48,500						48,500	Civil contract value
Architect Construction Admin	20,000						20,000	Contract value
Reimbursables	5,000						5,000	Estimate
Additional Services							0	
<i>Sub-total Architect Contract</i>	<i>133,500</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>133,500</i>	
Other Third Party design consultants (not included under Architect contract)								Waterproofing \$5k; Utility \$21k; Green Point \$20k; QA/QC \$5k; Geotech \$17k; Inspections \$15k; acoustical \$10k; Structural \$35k; Contract values
	139,125						139,125	
<b>Total Architecture &amp; Design</b>	<b>272,625</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>272,625</b>	

Engineering & Environmental Studies

Survey	10,000						10,000	Contract value - BKF
Geotechnical studies	20,728						20,728	Contract value - Purcell Rhodes
Phase I & II Reports	20,000						20,000	Contract value - Arcadis
CEQA / Environmental Review consultants	30,000						30,000	Contract value - Salter, Municon, Branc
NEPA / 105 Review							0	
CNA/PNA (rehab only)							0	
Other environmental consultants	30,500						30,500	Misc minor consulting
<b>Total Engineering &amp; Environmental Studies</b>	<b>111,228</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>111,228</b>	

Financing Costs

<b>Construction Financing Costs</b>								
Construction Loan Origination Fee							0	
Construction Loan Interest							0	
Title & Recording							0	
CDLAC & CDIAC fees							0	
Bond Issuer Fees							0	
Other Bond Cost of Issuance							0	
Other Lender Costs (specify)							0	
<i>Sub-total Const. Financing Costs</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	
<b>Permanent Financing Costs</b>								
Permanent Loan Origination Fee							0	
Credit Enhance. & Appl. Fee							0	
Title & Recording							0	
<i>Sub-total Perm. Financing Costs</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	
<b>Total Financing Costs</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

Legal Costs

Borrower Legal fees	3,598						3,598	Actual incurred expense
Land Use / CEQA Attorney fees							0	
Tax Credit Counsel							0	
Bond Counsel							0	
Construction Lender Counsel							0	
Permanent Lender Counsel							0	
Other Legal (specify) Master Mgmt Docs - HOA	15,000						15,000	Legal Fee - Goldfarb Lipmat
<b>Total Legal Costs</b>	<b>18,598</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18,598</b>	

Other Development Costs

Appraisal	2,000						2,000	Market Appraisal prior to sale - budget
Market Study							0	
Insurance	60,000						60,000	Insurance premiums - incurred
Property Taxes	40,000						40,000	Property taxes - incurred & projected
Accounting / Audit							0	
Organizational Costs	67,500						67,500	Americorp Volunteers projection
Entitlement / Permit Fees	265,500						265,500	Building & Impact Fees, school fees - partially incurred
Marketing / Rent-up	31,000						31,000	Marketing, buyer selection, buyer education - projection
Furnishings								\$2,000/unit. See MOHCD UJW Guidelines: <a href="http://slmohcd.org/documents-reports-and-forms">http://slmohcd.org/documents-reports-and-forms</a>
PCE / Utility Fees	35,000						35,000	PG&E and ATT contracts - estimate
TCAC App / Alloc / Monitor Fees							0	
Financial Consultant fees							0	
Construction Management fees / Owner's Rep	280,000						280,000	G & A projection
Security during Construction	10,000						10,000	Site security - Estimate
Relocation							0	
Other (specify) - Escrow & Closing Cost @ Unit Sales	34,500						34,500	Escrow & closing costs - estimate
Other (specify) - Reprographics & Printing	11,000						11,000	blueprints, etc - Estimate
Other (specify)							0	
<b>Total Other Development Costs</b>	<b>836,500</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>836,500</b>	

Soft Cost Contingency

Contingency (Arch, Eng, Fin, Legal & Other Dev)	46,649		0	0	0	0	46,649	
<b>TOTAL SOFT COSTS</b>	<b>1,285,598</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,285,598</b>	Total Soft Cost Contingency as % of Total Soft Costs 3.8%

RESERVES

Operating Reserves							0	
Replacement Reserves							0	
Tenant Improvements Reserves							0	
Other (specify)							0	
Other (specify)							0	
Other (specify)							0	
<b>TOTAL RESERVES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

DEVELOPER COSTS

Developer Fee - Cash-out Paid at Milestones							0	
Developer Fee - Cash-out At Risk							0	
Commercial Developer Fee							0	
Developer Fee - GP Equity (also show as source)							0	
Developer Fee - Deferred (also show as source)							0	
Development Consultant Fees							0	
Other (specify)							0	
<b>TOTAL DEVELOPER COSTS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

TOTAL DEVELOPMENT COST

Development Cost/Unit by Source	1,500,000	2,334,312	3,108,578	800,000	200,000	0	7,942,890	
Development Cost/Unit as % of TDC by Source	18.9%	29.4%	39.1%	10.1%	2.5%	0.0%	100.0%	

Acquisition Cost/Unit by Source

	0	0	237,500	0	0	0	237,500	Donated Land Value
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Construction Cost (inc Const Contingency)/Unit By Source

	26,800	268,375	151,072	100,000	25,000	0	571,248	
Construction Cost (inc Const Contingency)/SF	13.46	134.75	75.85	50.21	12.55	0.00	286.82	

\*Possible non-eligible GO Bond/COP Amount:

City Subsidy/Unit	198,500						198,500	
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Tax Credit Equity Pricing:

Construction Bond Amount:	N/A							
Construction Loan Term (in months):	N/A							
Construction Loan Interest Rate (as %):	N/A							