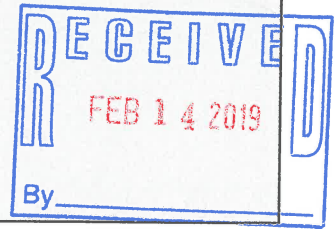


**CITY OF MERCED**  
**COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)**  
**PROGRAM FY 2019/20 CDBG APPLICATION**



**APPLICATION SUBMITTAL CHECKLIST**

*This checklist must be included as part of your agency's FY 2019/20 CDBG Application packet.*

Project Title: 1275 PARSONS AVE MERCED (PROJECT 19)

Agency Name: Habitat for Humanity of Merced County

**INSTRUCTIONS**

Enter an "X" next to each item below as you complete it. If the form or document listed does not apply to your project, enter "N/A" next to the item. This checklist must be included as part of your agency's FY 2019/20 CDBG Application packet.

**APPLICATION**

*The following must be submitted to be considered for funding:*

<input checked="" type="checkbox"/>	Application Submittal Checklist
<input checked="" type="checkbox"/>	Application for Funding
<input checked="" type="checkbox"/>	Appendix A: Narrative of Project
<input checked="" type="checkbox"/>	Appendix B: Capital Improvement Project (CIP) Project Details
<input checked="" type="checkbox"/>	Appendix C: List of All Funding Sources & Two Years of Annual Financial Audits
<input checked="" type="checkbox"/>	Appendix D : Project Implementation
<input checked="" type="checkbox"/>	Appendix E : Results of Prior Year Projects <i>(as applicable to project; see form)</i>
<input checked="" type="checkbox"/>	Appendix F: Roster of Board Members
	State and Federal Tax Exemption Determination Letters
	Charter and/or Bylaws
<input checked="" type="checkbox"/>	Organization Chart
	Copy of Insurance Certificate
<input checked="" type="checkbox"/>	Applicant Attended MANDATORY Community Meeting



## FY 2019/20 CDBG APPLICATION SUBMITTAL CHECKLIST

### PROJECT-SPECIFIC REQUIREMENTS: For PUBLIC SERVICES projects only

	Copy of Rental or Lease Agreement ( <i>A copy of lease is only required if CDBG funds are proposed to be used to make a portion of the lease payments.</i> )
--	--

*CDBG Eligible Activity for Public Services Projects (must select one):*

<i>Public Facilities and Improvements:</i>			
	General Public Services		Child Care Services
	Homeless/AIDS Services		Health Services
	Senior Services		Abused and Neglected Children
	Disability Services (documentation req.)		Mental Health Services
	Legal Services		Lead Based Paint/Lead Hazards Screening
	Youth Services		Subsistence Payments
	Transportation Services		Homeownership Assistance (not direct)
	Substance Abuse Services		Rental Housing Subsidies
	Battered and Abused Spouses		Security Deposits
	Employment Training		Housing Counseling
	Crime Prevention and Public Safety		Neighborhood Cleanups
	Tenant/Landlord Counseling		Food Banks
	Illiterate Adults (Non-English/ESL)		Migrant Farm Workers

**OPTIONAL DOCUMENTS:** Not required from any applicant, but enter an "X" next to the items included in your application submittal

	Exhibits: These refer to no more than two 8.5" X 11" pages of exhibits that you may use to supplement your application materials. You may include photographs, charts, pictures, conceptual drawings, and/or anything else you consider suitable within the 2-page limit (may be in color or black and white).
	Letters: You may submit up to 3 letters of support for your project as part of your application submittal.





# Fiscal Year 2019 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM Application for Funding

Project category: (check one only)	<input type="checkbox"/> Public Service	<input type="checkbox"/> Capital Improvement Project (CIP)
	<input type="checkbox"/> Economic Development	<input checked="" type="checkbox"/> Administrative/Professional Services (Continuum of Care or Fair Housing)

## Agency Information

Agency Name:	Habitat for Humanity of Merced County	Program Title:	Housing
--------------	---------------------------------------	----------------	---------

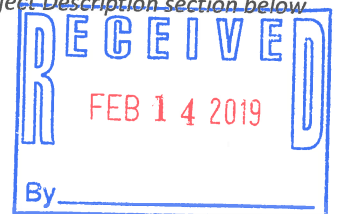
Business Address, including city:	
Mailing Address: (if different)	P.O. Box 423 ATwater Ca 95301

Applicant contact name:					
Type of agency:	<input checked="" type="checkbox"/> 501(c)(3)	<input type="checkbox"/> Gov't./Public	<input type="checkbox"/> For Profit	<input type="checkbox"/> Faith-Based	<input type="checkbox"/> Other:
Number of paid staff:	0	Tax ID number:	91-1914868		
Number of volunteers:	40	DUNS number:			
Annual operating budget:	\$7,051.00				

## Funding Request

Total funding requested in this application:	\$0.00	Other funds already secured for project:	\$193,606.00
Total cost to complete project:	\$120,800.00	Other funds not yet secured for project: *	0.00

\*Please explain in Project Description section below



** For City of Merced Office Use Only – Thank You **			
Project Eligible?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	Amt Awarded: \$ _____ Date: _____
HUD Matrix Code: _____		IDIS #: _____	
SAM Check Complete? <input type="checkbox"/> Yes		Notes: _____	

**Section 1: Project Information**

Project address(es):	Census tract:	Project Area:
1275 S. PARSON AVE MERCED		

Target clientele:	LOW INCOME
-------------------	------------

Brief project description and organizations mission: (include goals, objectives, and number of clientele to be served)
FAMILY RESIDENCE TO BE BUILT TO SERVE LOW INCOME FAMILY. HABITATS MISSION IS "THAT EVERYONE IN MERCED COUNTY HAS DECENT AND AFFORDABLE HOUSING." Typically we provide housing to 4 to 6 person households.

1.1 Provide a concise description of the proposed project (this description must match the one provided on the cover page). Space for a fuller narrative is provided in Appendix A.
Build 3 bedroom, 2 bathroom with attached garage. Home to be approximately 1050 sq ft in size. Home to be built with volunteer labor and sweat equity by future homeowner. Homeowner to repay cost of materials to Habitat with no interest charged.

1.2 How much total funding are you requesting in this application? (You will provide a detailed budget in Appendix C)	\$0.00
--	--------

1.3. Anticipated start date:	ON OR BEFORE 3/1/19	Anticipated end date:	Approximately 3/1/20
------------------------------	---------------------	-----------------------	----------------------

1.4. Project's days/hours of operation:	3 days per week.
---	------------------

1.5 Project Category (Check one only)	<input type="checkbox"/> Public Service	1.6 Project Objective (Check one only)	<input checked="" type="checkbox"/> Suitable Living Environment
	<input checked="" type="checkbox"/> Economic Development		<input checked="" type="checkbox"/> Decent Housing
	<input type="checkbox"/> Capital Improvement		<input type="checkbox"/> Economic Opportunity
1.7 Project Outcome (Check one only)	<input checked="" type="checkbox"/> Availability/Accessibility		
	<input type="checkbox"/> Sustainability		
	<input type="checkbox"/> Affordability		
<input checked="" type="checkbox"/> Administrative (i.e.: Continuum of Care, Fair Housing Services)			



<b>1.8 CDBG Criteria: Which CDBG criterion below does your proposed project meet? (Not Applicable for GF requests)</b>	
<input type="checkbox"/>	(1) Area benefit: At least 51% of residents within the targeted activity area are low to moderate income (LMI)
<input type="checkbox"/>	(2) Limited clientele (select from options below):
<input type="checkbox"/>	(a) Special needs group (select benefit group from list below):
<input type="checkbox"/>	(i) Abused children
<input type="checkbox"/>	(ii) Elderly persons 62 years or older
<input type="checkbox"/>	(iii) Battered spouses
<input type="checkbox"/>	(iv) Severely disabled adults (not children) – Census definition; documentation required
<input type="checkbox"/>	(v) Illiterate adults
<input type="checkbox"/>	(vi) Persons living with HIV/AIDS
<input type="checkbox"/>	(vii) Migrant farm workers
<input type="checkbox"/>	(viii) Homeless persons
<input type="checkbox"/>	(b) At least 51% of clientele to be served will be documented as LMI.
<input checked="" type="checkbox"/>	(3) Housing (select subpart below):
<input checked="" type="checkbox"/>	(a) Single family (must be 100% LMI)
<input type="checkbox"/>	(b) Multi-unit (must be 51% LMI)
<input type="checkbox"/>	(4) Job creation: At least 51% of jobs for LMI persons.

<b>1.9. The 2015-2020 Consolidated Plan goals below have been listed in their descending order of priority. Select the goal appropriate to your project: <u>Consolidated Plan</u></b>	
<input checked="" type="checkbox"/>	Housing Rehabilitation, Reconstruction, and Neighborhood Revitalization.
<input type="checkbox"/>	New Affordable Housing Construction.
<input type="checkbox"/>	Housing Affordability (Homebuyer Assistance Programs).
<input type="checkbox"/>	City Coordination.
<input type="checkbox"/>	Improvement of the Quality and Quantity of Public Services.
<input type="checkbox"/>	Improvement of the Quality and Quantity of Community Infrastructure and Public Facilities.
<input type="checkbox"/>	Planning for Future Housing and Infrastructure Needs.
<input type="checkbox"/>	Homeless Services
<input type="checkbox"/>	Administrative Services

**PLEASE NOTE: Maximum length for Questions 1.10 to 1.15 below is two pages)**

1.10. Explain how the proposed project addresses the goals selected in Section 1.9:

[Type response here.]

Build Home for A LMI family -

1.11. Summarize any statistics and other supporting documentation that demonstrate the importance of addressing this need or problem:

[Type response here.]

Habitat has completed 18 projects within the County of Merced meeting needs for decent housing for Low Income families -

1.12. List each service provided by the project. For each service, indicate whether it is a new service or an expansion of an existing service:

[Type response here.]

New decent housing -

1.13. How does your agency plan to tell the target population about the project/services?

[Type response here.]

Advertisement through, Radio, Paper and churches -

1.14. List up to three outcomes of the project (at least one is required). For each outcome listed, provide the number of participants who will benefit and the way data will be collected to track or verify the outcome:

[Type response here.]

Affordable Family Housing -

1.15. Will the project collaborate with other service providers in the community? If yes, list them and briefly describe the collaboration:



Yes



No

[Type response here.]

Churches And other organizations that will donate Time & Services to project -

**Section 2: Target Population** (maximum length this section: one page)

2.1. What is the target population for this project?

[Type response here.]

Low Income -

2.2. How does your agency track and record client demographics?

[Type response here.]

we research all applicants who apply to insure they meet  
Habitats standards for qualifications.

2.3. What specific Census tracts or Housing Project areas does the project intend to serve?

[Type response here.]

Low Income deserving families- TRACT 17.00

2.4. Is the primary office located within eligible census tracts and/or Housing project areas?



Yes



No

[Type response here.]

2.5. Indicate whether the project will be serving individual clients (IC) or households (HH):



IC



HH

2.6. What is the total number of unduplicated clients/households to be served?

1

2.7. Of the total number of unduplicated clients/households to be served, what is the total number of unduplicated LMI clients/households to be served, if applicable?

1

2.8. If applicable, what is the percentage of unduplicated LMI clients/households to be served?

100%

2.9. What is the cost per client/household?

\$500.00

2.10. Over the past three years, what proportion of the targeted population served by the project were City of Merced residents? (Have documentation available, if requested.)  
If this is a new project, what proportion are you anticipating?Affects the  
Family we are  
working with -

### Section 3: Agency Capacity

#### 3.1. Who will be the person responsible for the overall oversight of the proposed project?

Name of person:	JANICE SORGE
Title of person:	PRESIDENT - Habitat for Humanity MERCED County.
E-mail address:	MERCED.HOSTEL@gmail.com.
Telephone number:	209-722-6101.
Alternate phone:	209-769-1884

#### 3.2. Who will be the alternate person responsible for the overall oversight of the proposed project?

Name of person:	MARK MENEZES
Title of person:	CONSTRUCTION CHAIRMAN HFH MERCED COUNTY.
E-mail address:	mr.menezes@aol.com.
Telephone number:	209-777-9302
Alternate phone:	

#### 3.3 Who will be the person responsible for the day-to-day operations and management of the proposed project? Provide no more than two individuals: DO NOT COMPLETE IF SAME AS ABOVE

Name of person:	
Title of person:	
E-mail address:	
Telephone number:	
Alternate phone:	
Name of person:	
Title of person:	
E-mail address:	
Telephone number:	
Alternate phone:	

#### 3.4. Who will be the person responsible for the financial oversight of the CDBG expenditures and fiscal compliance? Provide no more than two individuals: DO NOT COMPLETE IF SAME AS ABOVE

Name of person:	
Title of person:	
E-mail address:	
Telephone number:	
Alternate phone :	
Name of person:	
Title of person:	
E-mail address:	
Telephone number:	
Alternate phone:	

**(Maximum length for Questions 3.5 to 3.8 below is one page)**

3.5. List the evaluation tools your agency plans to employ to track and monitor the progress of the project.

[Type response here.]

*Weekly Reports*

3.6. How does your agency plan to ensure compliance with applicable policy and procedural requirements (including those listed in HUD's "Playing by the Rules" Handbook)?

Click link to access handbook. [Playing by the Rules Handbook](#)

[Type response here.]

*Construction Chairperson to Review and Apply HUD's "Playing by the Rules"*

3.7. Describe any unresolved ADA issues in the project or project office and how your agency plans to address them. (If the objective of the project is ADA rehabilitation, do not repeat the project description here.)

[Type response here.]

*None*

3.8. Please provide agency organization chart and complete Appendix F (Board Members)

*SEE ATTACHED. (DIRECTORY).*

**Section 4: Auditing Control (Maximum length this section: two pages)**

4.1. Briefly describe your agency's payment and disbursement procedures, with relevance to the proposed project:

[Type response here.]

N/A.

4.2. Describe how your agency's Board of Directors exercises programmatic and fiscal oversight:

[Type response here.]

Review of Weekly Reports.

4.3. Briefly describe your agency's record keeping system, with relevance to the proposed project:

[Type response here.]

Quick books

4.4. Briefly describe your agency's auditing requirements, including those for the proposed project:

[Type response here.]

Annual Audit by CPA : presented to Habitat international.

4.5. How does your agency plan to separate CDBG funds from other agency funds for purposes of identification, tracking and reporting?

[Type response here.]

N/A



**Section 5: Agency Experience (max. length: one page for Sections 5 & 6 combined)**

- 5.1. Briefly highlight your agency's experience and major accomplishments in providing services to residents of Merced. (Note: you may provide more detail in Appendix A, if needed.)

[Type response here.]

*5 new builds within City of Merced.*

- 5.2. Has your agency received CDBG or other federal funds in any of the past three fiscal years (Fiscal Years 2016/17 through 2018/19)? If yes, complete Appendix E for each of the grants received for Fiscal Years 2016/17, 2017/18, and 2018/19.

☐

Yes

☒

No

**Section 6: Back-Up Plan (maximum length: one page for Sections 5 & 6 combined)**

- 6.1. Will your agency still implement this project should City funds not be awarded? If yes, how will the implementation be achieved?

☐

Yes

☒

No

[Type response here.]

*N/A*

- 6.2. If funded, how will your agency continue this project if City funds are not available in future years?

[Type response here.]

*N/A*

**Appendix A: Narrative of Project (maximum length is two pages)**

*In two pages or less, 1) explain your proposed project and, 2) explain why it should be awarded funding.*

[Type response here.]

*SEE ATTACHED AND PREVIOUSLY SUBMITTED STATEMENT.*

**Appendix B: CIP Projects (maximum length for Questions B.1 to B.6: one page)<sup>1</sup>**

B.1. Have the constructions plans and drawings been completed?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
If no, indicate the anticipated date of completion:				

B.2. Will you be able to select and award a contract to a general contractor within 90 calendar days from the CDBG contract execution date? If no, please explain why below:	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
--	--------------------------	-----	--------------------------	----

[Type response here.]

B.3. Summarize the organization's relevant experience on similar federally funded projects:
---

[Type response here.]

B.4. Address the mitigation of any issues identified on the "Project Site Information section (see Questions B.8 to B.16) with respect to lead hazards, historic preservation, asbestos, location in a flood plain, or other documented health and safety problems. Were issues identified? If yes, identify each issue and the mitigation below:	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
---	--------------------------	-----	--------------------------	----

[Type response here.]

B.5. How will the completed work be maintained for at least five years after the termination of the agreement with the City of Merced?
--

[Type response here.]

B.6. Has funding for the construction phase been identified and committed? If no, describe below the issues preventing your agency from seeking outside funding:	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
--	--------------------------	-----	--------------------------	----

[Type response here.]

<sup>1</sup> For Appendix B only – If legally necessary responses cannot be provided within the page-count constraints, then please provide brief summaries of the responses above and reference and attach outside documentation.

## Project Site Information (maximum length for Questions B.7 to B.15 is two pages)

<b>B.7. Is the facility agency-owned, City-owned, or privately owned?</b>			
<input type="checkbox"/>	<b>Agency-owned</b>		
	Property owner(s):		
	Is there currently a lien on the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/>	<b>City-owned</b>		
	City Department:		
	When will the lease expire? (The lease must not expire within five years of the proposed project's completion date.)		
	Is there currently a lien on the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/>	<b>Privately owned</b>		
	Property owner(s):		
	When will the lease expire? (The lease must not expire within five years of the proposed project's completion date.)		
	Is there currently a lien on the property?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<input type="checkbox"/>	<b>Other</b>		
	Provide a brief explanation:		

<b>B. 8 For building/structures constructed prior to December 31, 1978:</b>				
Has a lead hazard inspection report been issued for the facility?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Has the facility been abated for lead paint?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Will children occupy the facility?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Provide Year Built:				

<b>B.9. Has the property been designated or been determined to be potentially eligible for designation as a local, state, or national historic site?</b>	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
If yes, describe below:				

[Type response here.]

<b>B.10. Is the building/structure located on a Historic Site?</b>	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Is the building/structure in a Flood Zone?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Is the building/structure in a Flood Plain?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Does your agency have flood insurance?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Will demolition be required?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No

<b>B.11. List and describe any known hazards (e.g., asbestos, storage tanks – underground/above ground):</b>
--

[Type response here.]

<b>B.12. Will the project result in an expansion of an existing facility?</b>	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
If yes, specify the size in square feet:	Existing size:		Addition size:	

B.13. The questions below ask about zoning. If zoning information is not known, contact the City of Merced's Development Services Department at (209) 385-6858 to request assistance.			
What is the project structure type?			
<input type="checkbox"/> Residential	<input type="checkbox"/> Commercial	<input type="checkbox"/> Public facility	<input type="checkbox"/> Public right-of-way
What is the current zoning of the project site?			
Is the project site zoned correctly for the proposed activity?		<input type="checkbox"/> Yes	<input type="checkbox"/> No

[Type response here.]

B.14. Does the project require temporary/permanent relocation of occupants?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
<p>If yes, this project is subject to the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA). Describe the relocation plans, including timetable and notifications to occupants. List how many of the occupied units are: (a) owner-occupied; (b) renter-occupied; or (c) businesses. Indicate whether temporary and/or permanent displacement is required. [NOTE: This will be for site information only. Relocation activities will not be eligible for funding with Fiscal Year 2019/20 CDBG funds.]</p>				

[Type response here.]

<p>B.15. Federal regulations require that all facilities and/or services assisted with CDBG funds be accessible to the disabled. Accessibility includes such things as: entrance ramps, parking with universal logo signage, grab bars around commodes and showers, top of toilet seats that meet required height from the floor, drain lines under lavatory sink either wrapped or insulated, space for wheelchair maneuverability, accessible water fountains, access between floors (elevators, ramps, lifts), and other improvements needed to assure full access to funded facilities/programs, including serving the blind and deaf.</p> <p>Describe below whether the project currently meets ADA standards for accessibility by the disabled. If not, describe the accessibility problems and methods to be utilized to address the problems, including funding and timetable. NOTE: The project site must first be fully ADA-compliant before other construction activities can be implemented with CDBG funding.</p>
--

[Type response here.]

## Appendix C: Funding Sources and Detailed Budget

Complete the attached detailed budget forms in MS Excel. Choose the forms pertaining to your project category.

Project category: (check one)	<input type="checkbox"/> Public Service	Complete Appendices C-1 & C-2
	<input checked="" type="checkbox"/> Economic Development	
	<input type="checkbox"/> Capital Improvement Project (CIP)	
	<input checked="" type="checkbox"/> Administrative	

- All project categories must complete the following:
  - [Appendix C-1](#): List of All Funding Sources for the Project
  - [Appendix C-2](#): CDBG Detailed Project Budget
- Provide Last 2 Years of Financial Audits (attach separately)



## Appendix D: Implementation (maximum length: one page)

Provide a listing of the specific tasks or activities needed to implement the proposed project. Number each task or activity, describe it, and give the projected date of completion. Add additional rows as needed.

[illegible]

## Appendix E: Results of Prior Year Projects (maximum length: one page per project/year)

If your agency received federal funds in Fiscal Year 2016, 2017, or 2018, complete one copy of this appendix for each project for each year funded.

E.1. Agency name:	N/A		
E.2. Project name:			
E.3. Year of funding:	<input type="checkbox"/> Fiscal Year 2016/17	<input type="checkbox"/> Fiscal Year 2017/18	<input type="checkbox"/> Fiscal Year 2018/19
E.4. Indicate the source of the federal funding awarded to the prior project: N/A			
<input type="checkbox"/> CDBG	<input type="checkbox"/> HOPWA	<input type="checkbox"/> ESG	<input type="checkbox"/> HOME
<input type="checkbox"/> CDBG-R	<input type="checkbox"/> HPRP	<input type="checkbox"/> NSP	<input type="checkbox"/> Other (Indicate below):
E.5. Amount awarded:		E.6. Amount spent to date:	
E.7. Amount reprogrammed to date:			
E.8. Indicate below the outcomes anticipated (refer to the original application for the project, if possible):			
(1)	N/A		
(2)			
(3)			
E.9. Indicate below the outcomes achieved:			
(1)	N/A		
(2)			
(3)			
E.10. If any anticipated outcomes were NOT achieved, specify which ones and explain why below:			

[Type response here.]

**(Maximum length per project: one page)**

E.1. Agency name	
------------------	--

E.2. Project name	
-------------------	--

E.3. Year of funding:	<input type="checkbox"/> Fiscal Year 2016/17	<input type="checkbox"/> Fiscal Year 2017/18	<input type="checkbox"/> Fiscal Year 2018/19
-----------------------	--	--	--

E.4. Indicate the source of the federal funding awarded to the prior project:			
<input type="checkbox"/> CDBG	<input type="checkbox"/> HOPWA	<input type="checkbox"/> ESG	<input type="checkbox"/> HOME
<input type="checkbox"/> CDBG-R	<input type="checkbox"/> HPRP	<input type="checkbox"/> NSP	<input type="checkbox"/> Other (Indicate below):

E.5. Amount awarded:	N/A	E.6. Amount spent to date:	
E.7. Amount reprogrammed to date:			

E.8. Indicate below the outcomes anticipated (refer to the original application for the project, if possible):	
(1)	
(2)	
(3)	

E.9. Indicate below the outcomes achieved:	
(1)	
(2)	
(3)	

E.10. If any anticipated outcomes were NOT achieved, specify which ones and explain why below:
--

[Type response here.]

**(Maximum length per project: one page)**

E.1. Agency name	
------------------	--

E.2. Project name	
-------------------	--

E.3. Year of funding:	<input type="checkbox"/> Fiscal Year 2016/17	<input type="checkbox"/> Fiscal Year 2017/18	<input type="checkbox"/> Fiscal Year 2018/19
-----------------------	--	--	--

E.4. Indicate the source of the federal funding awarded to the prior project:			
---	--	--	--

<input type="checkbox"/> CDBG	<input type="checkbox"/> HOPWA	<input type="checkbox"/> ESG	<input type="checkbox"/> HOME
<input type="checkbox"/> CDBG-R	<input type="checkbox"/> HPRP	<input type="checkbox"/> NSP	<input type="checkbox"/> Other (Indicate below):

E.5. Amount awarded:		E.6. Amount spent to date:	
----------------------	--	----------------------------	--

E.7. Amount reprogrammed to date:	
-----------------------------------	--

E.8. Indicate below the outcomes anticipated (refer to the original application for the project, if possible):	
--	--

(1)	
(2)	
(3)	

E.9. Indicate below the outcomes achieved:	
--	--

(1)	
(2)	
(3)	

E.10. If any anticipated outcomes were NOT achieved, specify which ones and explain why below:
--

[Type response here.]

## **Appendix F: Roster of Board Members**

*Provide a roster of the members of your agency's Board of Directors:*

[illegible]

**CITY OF MERCED  
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM  
FISCAL YEAR 2019 APPLICATION**

UNFUNDED PROJECT B

RECEIVED

FEB 14 2019

By \_\_\_\_\_



**APPENDIX C-2  
FY 2019 CDBG PROJECT  
DETAILED BUDGET**

AGENCY HHH  
PROJECT Project 19  
*Previously submitted*

**MISCELLANEOUS PROJECT COSTS:**

ADMINISTRATIVE COSTS

SUPPLIES

POSTAGE

CONSULTANT SERVICES

MAINTENANCE/REPAIR

PUBLICATION/PRINTING

TRANSPORTATION

RENT

EQUIPMENT RENTAL

INSURANCE

UTILITIES

TELEPHONE

OTHER EXPENSES (SPECIFY):

**CIP REQUESTS ONLY:**

LEAD-BASED PAINT ASSESSMENT/ABATEMENT

CONSTRUCTION/RENOVATION

CONSULTANT/PROFESSIONAL SERVICES

CONSTRUCTION MANAGEMENT

OTHER EXPENSES (SPECIFY):

**TOTAL CDBG PROJECT BUDGET**

\$ -



<b>FROM:</b> Shari Theodozio Golden Valley Appraisals 3405 Monarch Ave Atwater, CA 95301-9586  Telephone Number: (209) 769-7701      Fax Number:		<h2 style="margin: 0;">INVOICE</h2>																									
<b>TO:</b>  City of Merced 678 W 18th Street Merced, CA 95340  Telephone Number:      Fax Number: Alternate Number:      E-Mail:		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="background-color: #cccccc;">INVOICE NUMBER</th> </tr> <tr> <td style="width: 50%;"></td> <td style="text-align: center;">0000062</td> </tr> <tr> <th colspan="2" style="background-color: #cccccc;">DATE</th> </tr> <tr> <td></td> <td style="text-align: center;">08/28/2018</td> </tr> <tr> <th colspan="2" style="background-color: #cccccc;">REFERENCE</th> </tr> <tr> <td>Internal Order #:</td> <td>0000062</td> </tr> <tr> <td>Lender Case #:</td> <td>City of Merced</td> </tr> <tr> <td>Client File #:</td> <td>City of Merced</td> </tr> <tr> <td>Main File # on form:</td> <td>0000062</td> </tr> <tr> <td>Other File # on form:</td> <td>City of Merced</td> </tr> <tr> <td>Federal Tax ID:</td> <td>26-2680547</td> </tr> <tr> <td>Employer ID:</td> <td></td> </tr> </table>		INVOICE NUMBER			0000062	DATE			08/28/2018	REFERENCE		Internal Order #:	0000062	Lender Case #:	City of Merced	Client File #:	City of Merced	Main File # on form:	0000062	Other File # on form:	City of Merced	Federal Tax ID:	26-2680547	Employer ID:	
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<b>FEES</b>		<b>AMOUNT</b>																									
Land Appraisal		375.00																									
<b>SUBTOTAL</b>		375.00																									
<b>PAYMENTS</b>		<b>AMOUNT</b>																									
Check #:	Date:	Description:																									
Check #:	Date:	Description:																									
Check #:	Date:	Description:																									
<b>SUBTOTAL</b>																											
Thank you for your business		<b>TOTAL DUE</b>	\$ 375.00																								

# APPRAISAL OF REAL PROPERTY



## LOCATED AT

1275 N Parsons Ave  
Merced, CA 95341  
Portion of Lot 76, Merced Colony

## FOR

City of Merced  
678 W 18Th Street  
Merced, CA 95340

## OPINION OF VALUE

37,000

## AS OF

08/28/2018

## BY

Shari Theodozio  
Golden Valley Appraisals  
3405 Monarch Ave  
Atwater, CA 95301-9586

[shari@goldenvalleyappraisals.com](mailto:shari@goldenvalleyappraisals.com)

Golden Valley Appraisals  
**LAND APPRAISAL REPORT**

City of Merced  
File No. 0000062

SUBJECT	Borrower <u>City of Merced</u>		Census Tract <u>0017.00</u>		Map Reference <u>32900</u>									
	Property Address <u>1275 N Parsons Ave</u>													
	City <u>Merced</u>		County <u>Merced</u>		State <u>CA</u> Zip Code <u>95341</u>									
	Legal Description <u>Portion of Lot 76, Merced Colony</u>													
NEIGHBORHOOD	Sale Price \$ <u>N/A</u>		Date of Sale _____		Loan Term _____ yrs.									
	Actual Real Estate Taxes \$ <u>0</u>		(yr) _____		Loan charges to be paid by seller \$ <u>N/A</u>									
	Lender/Client <u>City of Merced</u>		Address <u>678 W 18th Street, Merced, CA 95340</u>											
	Occupant <u>N/A</u>		Appraiser <u>Shari Theodozio</u>		Instructions to Appraiser _____									
	Location <input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural		<table border="0" style="width:100%;"> <tr> <td>Good</td><td>Avg.</td><td>Fair</td><td>Poor</td> </tr> <tr> <td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td> </tr> </table>				Good	Avg.	Fair	Poor	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Good	Avg.	Fair	Poor										
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>										
	Built Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25% to 75% <input type="checkbox"/> Under 25%		Employment Stability <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>											
	Growth Rate <input type="checkbox"/> Fully Dev. <input type="checkbox"/> Rapid <input type="checkbox"/> Steady <input checked="" type="checkbox"/> Slow		Convenience to Employment <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>											
	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining		Convenience to Shopping <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>											
Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Oversupply		Convenience to Schools <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>												
Marketing Time <input type="checkbox"/> Under 3 Mos. <input checked="" type="checkbox"/> 4-6 Mos. <input type="checkbox"/> Over 6 Mos.		Adequacy of Public Transportation <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>												
SITE	Present <u>60</u> % One-Unit <u>5</u> % 2-4 Unit <u>5</u> % Apts. <u>5</u> % Condo <u>10</u> % Commercial		Recreational Facilities <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>											
	Land Use <u>0</u> % Industrial <u>10</u> % Vacant <u>5</u> %		Adequacy of Utilities <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>											
	Change in Present Land Use <input checked="" type="checkbox"/> Not Likely <input type="checkbox"/> Likely (*) <input type="checkbox"/> Taking Place (*)		Property Compatibility <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>											
	Predominant Occupancy <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <u>5</u> % Vacant		Protection from Detrimental Conditions <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>											
	One-Unit Price Range \$ <u>150,000</u> to \$ <u>215,000</u>		Police and Fire Protection <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>											
	Predominant Value \$ <u>175,000</u>		General Appearance of Properties <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>											
	One-Unit Age Range <u>35</u> yrs. to <u>100</u> yrs.		Appeal to Market <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/>											
	Predominant Age <u>55</u> yrs.													
	Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise) <u>The vacant lot is sited in a mixed age, mixed use, established residential neighborhood primarily consisting of detached single family residences mostly of similar quality, design and appeal. The subject property has access to all necessary supporting facilities including schools, shopping, recreation and employment within close proximity. Services under 5 minutes. The subject property is located within close proximity to Golden Valley High School</u>													
	MARKET DATA ANALYSIS	Dimensions <u>113.97 x 12.31 x 62.7 x 150 x 73.73</u>		= <u>9,008</u> sf		<input checked="" type="checkbox"/> Corner Lot								
Zoning Classification <u>R-2</u>		Present Improvements <input checked="" type="checkbox"/> Do <input type="checkbox"/> Do Not Conform to Zoning Regulations												
Highest and Best Use <input type="checkbox"/> Present Use <input checked="" type="checkbox"/> Other (specify) _____		Highest & best use is to be improved with a single family residential home or multi family property												
Public <input type="checkbox"/> Other (Describe) _____		Topo <u>Generally Level</u>												
Elec. <input checked="" type="checkbox"/>		Size <u>9,008</u> sf												
Gas <input checked="" type="checkbox"/>		Shape <u>Rectangular</u>												
Water <input checked="" type="checkbox"/>		View <u>Residential / School</u>												
San. Sewer <input checked="" type="checkbox"/>		Drainage <u>Adequate</u>												
<input type="checkbox"/> Underground Elect. & Tel.		Is the property located in a FEMA Special Flood Hazard Area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No												
Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions) <u>No information was provided to this appraiser regarding easements / encroachments and there appears to be no known apparent adverse easements, encroachments or other environmental conditions. Flood information is for valuation purposes only. *The subject property is sited across the street from Golden Valley High school. Residential properties are sited to the north of the subject's lot, with commercial uses sited to the south.</u>														
RECONCILIATION	The undersigned has recited the following recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.													
	ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3									
	Address	<u>1275 N Parsons Ave</u> <u>Merced, CA 95341</u>	<u>3143 Dinkey Creek Ave</u> <u>Merced, CA 95341</u>	<u>1187 E St</u> <u>Merced, CA 95341</u>	<u>511 W 9th St</u> <u>Merced, CA 95341</u>									
	Proximity to Subject		<u>1.25 miles SE</u>	<u>1.39 miles W</u>	<u>2.02 miles W</u>									
	Sales Price	\$ <u>N/A</u>	\$ <u>37,000</u>	\$ <u>23,500</u>	\$ <u>50,000</u>									
	Price \$/Sq. Ft.	\$ _____	\$ _____	\$ _____	\$ _____									
	Data Source(s)	<u>INSPECTION</u>	<u>Doc. #8335 Dom: 168 / LP \$39,950</u>	<u>Doc. # 20427 Dom: 21 / LP \$28,000</u>	<u>Doc. #476 Dom: 116 / LP \$63,000</u>									
	ITEM	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION								
	Date of Sale/Time Adj.		<u>s03/18;c12/17</u>	<u>s07/18;c06/18</u>	<u>s01/18;c12/17</u>									
	Location	<u>Urban/Avg R-2</u>	<u>Urban/Avg R-1-5</u>	<u>Urban/Avg R-3-1.5</u>	<u>Urban/Avg R-2</u>									
Site/View	<u>9,008 sf</u>	<u>5,998 sf</u>	<u>5,423 sf</u>	<u>7,501 sf</u>										
MLS #	<u>Not applicable</u>	<u>MLS # MC17138946</u>	<u>MLS # MC18127135</u>	<u>MLS # MC17181848</u>										
APN #	<u>035-140-018-000</u>	<u>061-662-002</u>	<u>035-032-026-000</u>	<u>032-064-008</u>										
other	<u>vacant, buildable site</u>	<u>vacant, buildable site</u>	<u>vacant, buildable site</u>	<u>vacant, buildable site</u>										
other	<u>None</u>	<u>None</u>	<u>None</u>	<u>None</u>										
Sales or Financing	<u>N/A</u>	<u>Cash</u>	<u>Cash</u>	<u>Cash</u>										
Concessions	<u>N/A</u>	<u>0</u>	<u>0</u>	<u>0</u>										
Net Adj. (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ <u>3,000</u>	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ <u>3,600</u>	<input type="checkbox"/> + <input type="checkbox"/> - \$ _____										
Indicated Value of Subject		\$ <u>40,000</u>	\$ <u>27,100</u>	\$ <u>50,000</u>										
Comments on Market Data <u>See Addendum page</u>														
Comments and Conditions of Appraisal <u>There are no conditions to this appraisal</u>														
Final Reconciliation <u>The market approach is considered the most reliable indicator of market value and best reflects the actions of an informed buyer and seller in an open market.</u>														
I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF _____ TO BE \$ <u>37,000</u>														
Appraiser <u>Shari Theodozio</u>			Supervisory Appraiser (if applicable) _____											
Date of Signature and Report <u>08/29/2018</u>			Date of Signature _____											
Title <u>Appraiser</u>			Title _____											
State Certification # <u>AR037922</u> ST <u>CA</u>			State Certification # _____ ST _____											
Or State License # _____ ST _____			Or State License # _____ ST _____											
Expiration Date of State Certification or License <u>08/02/2019</u>			Expiration Date of State Certification or License _____											
Date of Inspection (if applicable) <u>08/28/2018</u>			<input type="checkbox"/> Did <input type="checkbox"/> Did Not Inspect Property Date of Inspection _____											

City of Merced  
File No. 0000062

## MARKET DATA ANALYSIS

**Supplemental Addendum**

File No. 0000062

Borrower	City of Merced					
Property Address	1275 N Parsons Ave					
City	Merced	County	Merced	State	CA	Zip Code 95341
Lender/Client	City of Merced					

City of Merced

**INTENDED USE & USER:**

The City of Merced is the intended users of the appraisal report. There are no other intended users.

The Appraiser does not guarantee that the property is free from defects.

**COMMENTS ON SALES COMPARISON APPROACH:**

The subject property is a parcel of land consisting of .21 acres / 9,008 square feet located in South East Merced along North Parsons Avenue.

This area is located within the City limits of Merced with an R-2 zoning per zoning map obtained from Merced City Website. The property is listed on the property profile attached to have once had a 1,844 square foot home built in 1953. However, this structure no longer remains and the property is appraised at bare land.

The market area is comprised of tract built to individually built homes on predominately 4,000 to over 10,000 square foot lots consisting of residential homes to the north and West of the subject property. Directly across the street is Golden Valley High School with commercial uses sited to the south along Childs Avenue.

The initial comparable sale search focused on closed sales within the past 12 months, located within 3 miles within the city of Merced on similar lot sizes. The initial search revealed 19 closed comparable sales on Matrix MLS. Four of those sales were utilized in this appraisal report.

The sales recited are from the subject's immediate neighborhood and in the general Merced City market area. All comparable sales are the most recent, the most similar and best available. Four closed comparable sales were utilized and adjusted again the subject according to market reaction. All comps are listed in order of distance from the subject's property. Weight was given to all sales recited within the appraiser's final opinion of value.

Comp # 1 is the closest in proximity within the subject's immediate market area. It is a R-1 zoned lot and brackets the subject's lot size on the lower end.

Stronger consideration is given comps # 2, 3 & 4 for their adverse site locations. Comp # 2 is located in close proximity to McNamara Park and receives slight traffic. Comp # 3 is also sited directly across the street from an Elementary School and receives moderate traffic at certain times throughout the day. Comp # 4 is sited on close proximity to the Merced Airport.

**EXPOSURE TIME:**

Note: The exposure time opinion required by USPAP is specific to the subject property and represents the length of time the subject would likely have been listed for sale prior to a hypothetical sale of the subject property on the effective date of the appraisal. Marketing time is the typical length of time the properties in that neighborhood would be expected to be on the market prior to a sales agreement.

An opinion of reasonable exposure time developed in compliance with Standards rule 1-2 (C) is 60 to 180 days.

**SITE COMMENTS:**

The subject is zoned R-2, Low / Median Density Residential.

The grading and drainage appear adequate and on par with zoning regulations for Merced City.

The subject is connected to City Water and Sewer.

**VALUE ADJUSTMENTS:**

All sales are considered to be current and indicative of current market values based on the overall stable market conditions report within the past 12 months.

Through paired sales, lot size adjustments are made for lot size differences over 2,000 sq. ft at \$1.00 per square foot.

NOTE: A zero is used on the comp grid in places where a differences in comparable sales exist, but the differences was not considered to be price influencing because the adjustment cannot be measured or the difference was minimal with little to non difference in market reaction.

**GOLDEN VALLEY APPRAISALS**

Shari Theodozio  
CERTIFIED APPRAISER  
AR 037922

NOTE: THIS REPORT IS PASSWORD PROTECTED BY THE APPRAISER, SHARI THEODOZIO. THIS APPRAISER IS NOT A HOME



## Supplemental Addendum

File No. 0000062

Borrower	City of Merced				
Property Address	1275 N Parsons Ave				
City	Merced	County	Merced	State	CA Zip Code 95341
Lender/Client	City of Merced				

INSPECTOR AND APPRAISAL IS NOT A SUBSTITUTE FOR A HOME INSPECTION. THIS APPRAISER PROVIDES AN OPINION OF VALUE ONLY AND DOES NOT GUARANTEE THAT THE PROPERTY IS FREE FROM DEFECTS OR ENVIRONMENTAL ISSUES. THE APPRAISER PERFORMS A VISUAL INSPECTION OF ACCESSIBLE AREAS ONLY.

**NOTE:** THIS APPRAISER HAS NOT PERFORMED ANY APPRAISAL SERVICES ON THE SUBJECT PROPERTY WITHIN THE PAST THREE YEARS.

**NOTE:** THIS APPRAISAL CONFORMS TO THE CURRENT EDITION OF THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE (USPAP) THAT BECAME EFFECTIVE AUGUST 1990 BY FNMA AND THE OFFICE OF THE CONTROLLER, AND THE FINAL INSTITUTIONS REFORM, RECOVERY, AND ENFORCEMENT ACT OF 1989 (FIRREA) AND TITLE XI.

### DROUGHT ADVISORY:

THE GOVERNOR OF THE STATE OF CALIFORNIA RECENTLY ISSUED A PROCLAMATION THAT THE STATE OF CALIFORNIA IS IN A STATE OF EMERGENCY DUE TO SEVERE DROUGHT CONDITIONS. WATER HAS BEEN RESTRICTED BY MANY LOCAL MUNICIPALITIES AND / OR WATER AUTHORITIES. IN ADDITION, THE CALIFORNIA STATE WATER RESOURCES CONTROL BOARD MAY INSTITUTE MANDATORY STATEWIDE WATER RESTRICTIONS. WATER RESTRICTIONS MAY IMPACT UPON THE PROPERTY IN A NUMBER OF WAYS INCLUDING LIMITING WATER USAGE AND / OR INCREASING WATER COSTS. THESE LIMITATIONS MAY AFFECT THE QUALITY OF LIFE AT THE PROPERTY AND THE ABILITY TO USE WATER IN THE HOME OR FOR LANDSCAPING, AGRICULTURAL OR LIVESTOCK PURPOSES.

Subject Photo Page

Borrower	City of Merced					
Property Address	1275 N Parsons Ave					
City	Merced	County	Merced	State	CA	Zip Code 95341
Lender/Client	City of Merced					



Subject Front

1275 N Parsons Ave  
Sales Price N/A  
Gross Living Area  
Total Rooms  
Total Bedrooms  
Total Bathrooms  
Location Urban/Avg R-2  
View 9,008 sf  
Site  
Quality  
Age



Subject Side



Subject Street



Street photo taken showing Golden Valley High School sited across the street

## Comparable Photo Page

Borrower	City of Merced					
Property Address	1275 N Parsons Ave					
City	Merced	County	Merced	State	CA	Zip Code 95341
Lender/Client	City of Merced					



### Comparable 1

3143 Dinkey Creek Ave  
 Prox. to Subject 1.25 miles SE  
 Sales Price 37,000  
 Gross Living Area 1,223  
 Total Rooms 5  
 Total Bedrooms 3  
 Total Bathrooms 2  
 Location Urban/Avg R-1-5  
 View 5,998 sf  
 Site 22,425 Sq.Ft.  
 Quality AVERAGE  
 Age 14 YEARS



### Comparable 2

1187 E St  
 Prox. to Subject 1.39 miles W  
 Sales Price 23,500  
 Gross Living Area 1,879  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 2  
 Location Urban/Avg R-3-1.5  
 View 5,423 sf  
 Site 29,961 Sq.Ft.  
 Quality AVERAGE  
 Age 24 YEARS



### Comparable 3

511 W 9th St  
 Prox. to Subject 2.02 miles W  
 Sales Price 50,000  
 Gross Living Area 1,628  
 Total Rooms 7  
 Total Bedrooms 3  
 Total Bathrooms 2  
 Location Urban/Avg R-2  
 View 7,501 sf  
 Site 21,619 Sq.Ft.  
 Quality AVERAGE  
 Age 37 YEARS

## Comparable Photo Page

Borrower	City of Merced					
Property Address	1275 N Parsons Ave					
City	Merced	County	Merced	State	CA	Zip Code 95341
Lender/Client	City of Merced					



### Comparable 4

64 S West Ave  
Prox. to Subject 2.98 miles W  
Sales Price 35,000  
Gross Living Area  
Total Rooms  
Total Bedrooms  
Total Bathrooms  
Location Urban/Avg R-1-6  
View 7,715 sf  
Site  
Quality  
Age

### Comparable 5

Prox. to Subject  
Sales Price  
Gross Living Area  
Total Rooms  
Total Bedrooms  
Total Bathrooms  
Location  
View  
Site  
Quality  
Age

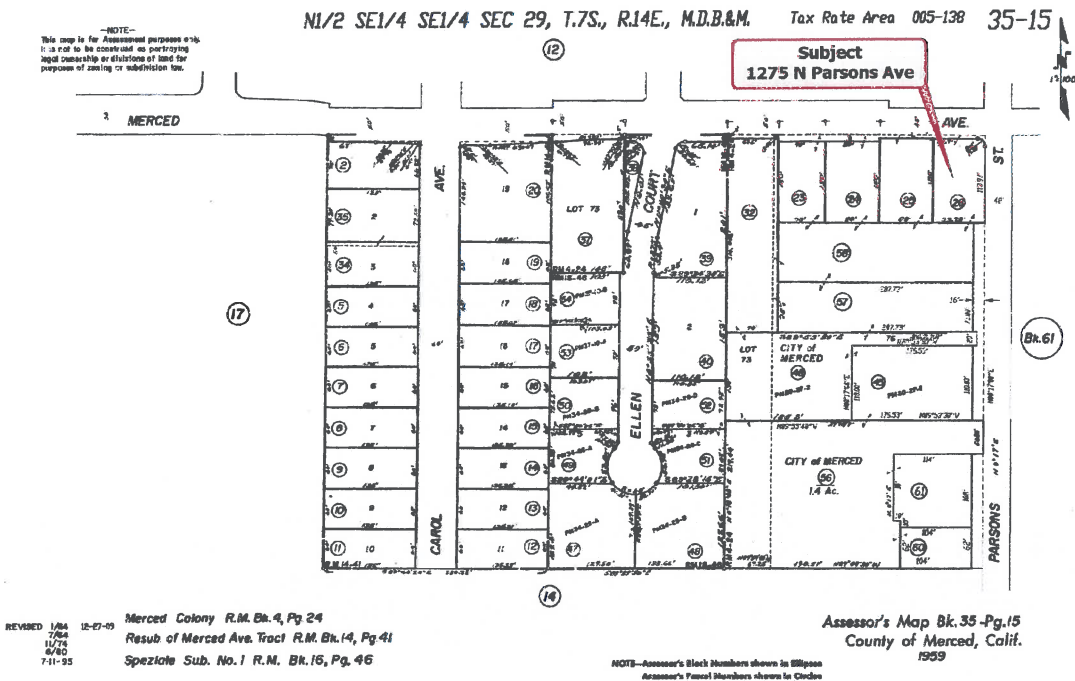
### Comparable 6

Prox. to Subject  
Sales Price  
Gross Living Area  
Total Rooms  
Total Bedrooms  
Total Bathrooms  
Location  
View  
Site  
Quality  
Age



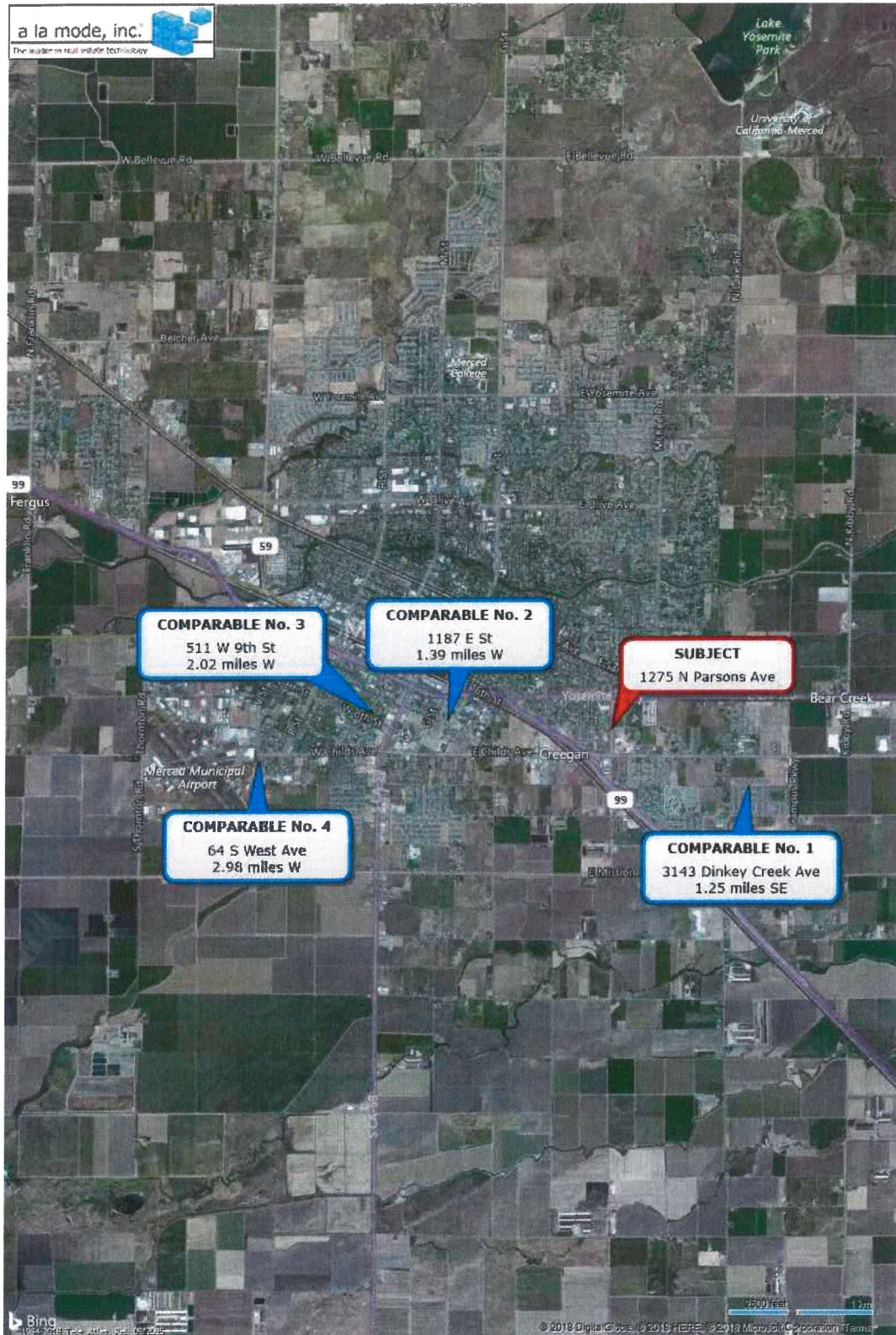
## Plat Map

Borrower	City of Merced						
Property Address	1275 N Parsons Ave						
City	Merced	County	Merced	State	CA	Zip Code	95341
Lender/Client	City of Merced						



## Location Map

Borrower	City of Merced				
Property Address	1275 N Parsons Ave				
City	Merced	County	Merced	State	CA Zip Code 95341
Lender/Client	City of Merced				





## Aerial Map

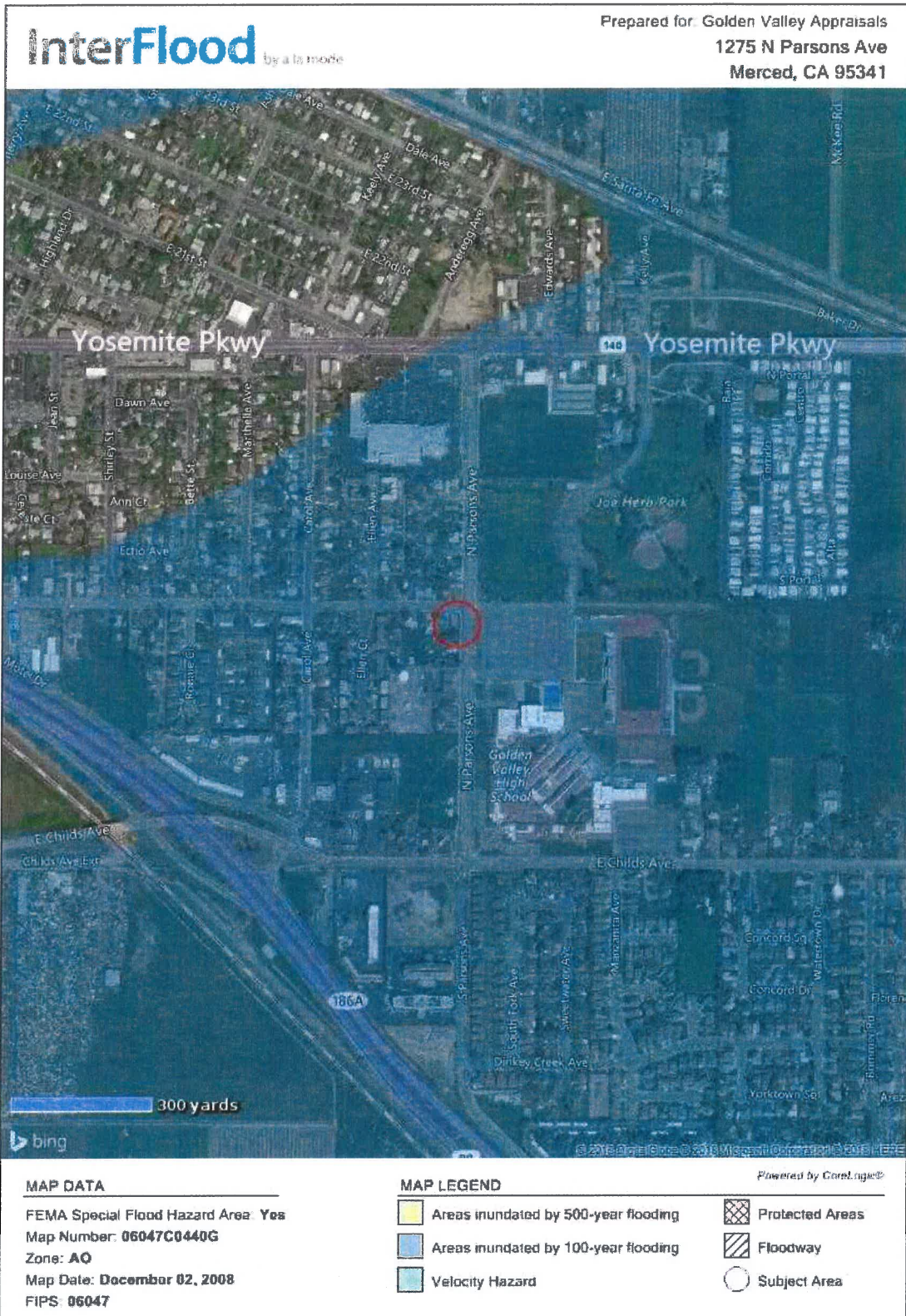
Borrower	City of Merced					
Property Address	1275 N Parsons Ave					
City	Merced	County	Merced	State	CA	Zip Code 95341
Lender/Client	City of Merced					





## Flood Map

Borrower	City of Merced				
Property Address	1275 N Parsons Ave				
City	Merced	County	Merced	State	CA Zip Code 95341
Lender/Client	City of Merced				



# Property Detail Report

8/28/2018

RealQuest.com © - Report

## Property Detail Report

For Property Located At :  
1275 N PARSONS AVE, MERCED, CA 95341-5315



### Owner Information

Owner Name: CITY OF MERCED  
Mailing Address: 878 W 18TH ST, MERCED CA 95340-4708 C006  
Vesting Codes: // CO

### Location Information

Legal Description: MER COL FOR LOT 76  
County: MERCED, CA APN: 035-150-026-000  
Census Tract / Block: 17.00 / 2 Alternate APN:  
Township-Range-Sect: Subdivision:  
Legal Book/Page: Map Reference: /  
Legal Lot: 76 Tract #:  
Legal Block: School District:  
Market Area: School District Name:  
Neighbor Code: 035 Munic/Township:

### Owner Transfer Information

Recording/Sale Date: 09/06/2006 / 08/30/2006 Deed Type: GRANT DEED  
Sale Price: 1st Mtg Document #:  
Document #: 61701

### Last Market Sale Information

Recording/Sale Date: / 1st Mtg Amount/Type: /  
Sale Price: 1st Mtg Int. Rate/Type: /  
Sale Type: 1st Mtg Document #: /  
Document #: 2nd Mtg Amount/Type: /  
Deed Type: 2nd Mtg Int. Rate/Type: /  
Transfer Document #: Price Per SqFt:  
New Construction: Multi/Split Sale:  
Title Company:  
Lender:  
Seller Name:

### Prior Sale Information

Prior Rec/Sale Date: / Prior Lender:  
Prior Sale Price: Prior 1st Mtg Amt/Type: /  
Prior Doc Number: Prior 1st Mtg Rate/Type: /  
Prior Deed Type:

### Property Characteristics

Year Built / Eff: 1953 / 1953 Total Rooms/Offices: Garage Area: 400  
Gross Area: 1,844 Total Restrooms: 2 Garage Capacity:  
Building Area: 1,844 Roof Type: Parking Spaces:  
Tot Adj Area: Roof Material: Heat Type: NONE  
Above Grade: Construction: WOOD FRAME/CB Air Cond: NONE  
# of Stories: 1 Foundation: Pool:  
Other Improvements: Building Permit Exterior wall: Quality: AVERAGE  
Basement Area: Condition:

### Site Information

Zoning: Acres: 0.21 County Use: EXEMPT GOVT OWNED (1515)  
Lot Area: 9,008 Lot Width/Depth: x State Use:  
Land Use: FEDERAL PROPERTY Commercial Units: Water Type:  
Site Influence: Sewer Type: Building Class:

### Tax Information

Total Value: Assessed Year: Property Tax:  
Land Value: Improved %: Tax Area: 000000  
Improvement Value: Tax Year: Tax Exemption:  
Total Taxable Value:

<http://pro.realquest.com/jsp/report.jsp?client=&action=confirm&type=getreport&recordno=0&reportoptions=83be5126-189b-4564-a8c4-6dbe28a1c33...> 1/1

## E & O Insurance 2019



301 E. Fourth Street, Cincinnati, OH 45202

### DECLARATIONS for REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

#### THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED  
AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

☒ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the **Company**.

Policy Number: **RAP3366724-18**

Renewal of: **RAP3366724-17**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.  
75 Second Ave Suite 410 Needham, MA 02494-2876**

Item 1. **Named Insured:** **Shari Theodozio**

Item 2. **Address:** **3405 Monarch Avenue**

City, State, Zip Code: **Atwater, CA 95301**

Item 3. **Policy Period:** From 07/01/2018 To 07/01/2019  
(Month, Day, Year) (Month, Day, Year)  
(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. **Limits of Liability:**

- A. \$ 1,000,000 Damages Limit of Liability – Each Claim
- B. \$ 1,000,000 Claim Expenses Limit of Liability – Each Claim
- C. \$ 1,000,000 Damages Limit of Liability – Policy Aggregate
- D. \$ 1,000,000 Claim Expenses Limit of Liability – Policy Aggregate

Item 5. **Deductible (Inclusive of Claim Expenses):**

- A. \$ 500 Each Claim
- B. \$ 1,000 Aggregate



Item 6. **Premium:** \$ **895.00**

Item 7. **Retroactive Date (if applicable):** **07/01/2008**

Item 8. **Forms, Notices and Endorsements attached:**

**D42100 (03/15) D42300 CA (10/13) IL7324 (08/12)**  
**D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17)**

A handwritten signature in cursive script, appearing to read "Kevin A. Tagher", is written over a horizontal line.  
Authorized Representative

	<p>Business, Consumer Services &amp; Housing Agency <b>BUREAU OF REAL ESTATE APPRAISERS</b> <b>REAL ESTATE APPRAISER LICENSE</b></p>
<p><b>Shari M. Theodozio</b></p>	
<p>has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:</p>	
<p><b>"Certified Residential Real Estate Appraiser"</b></p>	
<p>This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.</p>	
<p><b>BREA APPRAISER IDENTIFICATION NUMBER: AR 037922</b></p>	
<p>Effective Date: August 3, 2017 Date Expires: August 2, 2019</p>	
<p> Jim Martin, Bureau Chief, BREA</p>	
<p>3035920</p>	
<p>THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LINK"</p>	



## Property MLS Listings

### Quick CMA Report

#### Closed

Address	City	Area	Zone	Sale Type	COE Date	DOM	Acres	LSqft	\$/Acre	Price
1187 E St.	MERC		R3-1.5	STD	07/06/2018	21	0.12	5,400	\$189,516.13	\$23,500
125 Pyramid CT	MERC		RP-D	STD	09/22/2017	54	0.09	4,129(A)	\$290,084.39	\$27,500
550 N Easy ST	MERC		R-1	STD	04/17/2018	14	0.27	11,962(A)	\$109,249.82	\$30,000
64 S West AV	MERC		R-1-6	STD	03/09/2018	182	0.18	7,715(A)	\$191,981.93	\$34,000
3143 Dinkey Creek	MERC		R1	STD	03/21/2018	168	0.14	6,000(A)	\$268,700.07	\$37,000
3139 Dinkey Creek	MERC		R1	STD	03/21/2018	168	0.11	5,000(A)	\$322,299.65	\$37,000
2817 N Drake AV	MERC		R-1	STD	07/09/2018	0	0.14	5,953(A)	\$292,611.56	\$40,000
1144 Puerto Vallarta CT	MERC		RP-D	STD	06/11/2018	9	0.11	4,604(A)	\$449,385.05	\$47,500
511 W 9th	MERC		R-2	STD	01/09/2018	116	0.17	7,501(A)	\$290,360.05	\$50,000
2945 Lucich CT	MERC		R-1-50	STD	06/06/2018	38	0.19	8,098(A)	\$295,857.99	\$55,000
1437 W North Bear Cree	MERC		reside	STD	09/27/2017	264	0.32	14,004(A)	\$171,073.09	\$55,000
2922 Oleander AV	MERC		R-1	STD	07/27/2018	96	0.45	19,432(A)	\$127,774.04	\$57,000
0 DAN WARD RD	MERC		R-1	STD	02/07/2018	83	0.28	12,075	\$216,450.22	\$60,000
912 W 13th ST	MERC		R-3-1.	STD	06/20/2018	21	0.17	7,501(A)	\$348,432.06	\$60,000
955 W 12th	MERC		R-3-1.	STD	02/15/2018	3	0.09	3,750	\$871,080.14	\$75,000
1285 Ahwahnee DR	MERC		R-1-6	STD	06/08/2018	52	0.18	8,046(A)	\$487,276.66	\$90,000
1004 W 13th ST	MERC		C-T	STD	12/29/2017	690	0.17	7,501(A)	\$755,813.95	\$130,000
1220 Martin Luther King	MERC		C-G	STD	05/01/2018	236	0.26	11,252(A)	\$716,221.45	\$185,000
0 16th ST	MERC		CC	STD	09/06/2017	154	0.33	14,500(A)	\$901,171.52	\$300,000
				<b>Maximum:</b>		690	0.45	19,432	\$901,171.5	\$300,000
				<b>Minimum:</b>		0	0.09	3,750	2	\$23,500
				<b>Average:</b>		125	0.20	8,654	\$109,249.8	\$73,342
				<b>Median:</b>		83	0.17	7,501	2	\$55,000

#### Criteria:

Property Type is 'Land'  
 Standard Status is 'Closed'  
 Contract Status Change Date is 08/29/2018 to 08/29/2017  
 City is 'Merced'  
 Lot Size Searchable is 435.6 to 23958 (Converted from ac to sf)

Victoria Martinez is a single mother of two children. 14yr daughter and 11yr son. Her average monthly income is \$1,800.00.

As you walk into the home there is dresser, portable closet, dining table and microwave on a small table. In the corner of the living room is a bed with hanging sheets where the mother sleeps. Living room has no windows, but does have a wall cooler. Kitchen is about 6ftx4ft (give or take )with a small stove and single sink. Only one person fits there. Down a short hall locate the bathroom with no door, however has all the needs (shower, toilet and sink). Further down the hall on a concrete floor is where the refrigerator, washer, dryer are located and room for storage. Passing this leads us to the one bedroom where the 14yr daughter and 11yr son share a room.

The room does have AC. Some lifting/ peeling of floor throughout the home.

Jan please let know if this okay. I also notices he asked for Who, What, Where and Why of the project. I don't know if I answered it Lyle has.

Nel

**NAME****ADDRESS****TELEPHONE CELL PHONE EMAIL ADDRESS****Class of 2018**

Lyle Allen (2002)

Fred Pillsbury (2004)

Donna Hall (2014)

471 W. North Bear Creek Dr. Merced 95348

2220 Fiesta Court Atwater 95301

2317 Circle Drive Merced 95340

756-4354

[allen3903@aol.com](mailto:allen3903@aol.com)

723-2671

[Fhpills@sbcglobal.net](mailto:Fhpills@sbcglobal.net)

777-2056

[d.j.hall@att.net](mailto:d.j.hall@att.net)**Class of 2019**

Michelle Maggi (2000)

Janice Sorge (2009)

Nellie Venegas

Sean Arnold

Marc Medefind

Alice Gilbertson

157 El Verano Court Merced 95341

2842 Wainwright Ave. Merced 95340

1435 Jackson Court Merced 95340

1633 Westmore Drive Atwater 95301

2381 Lakeside Drive Merced 95340

2210 Bell Dr. Atwater 95301

769-0609

[paloutzian@att.net](mailto:paloutzian@att.net)

769-1884

[merced.hostel@gmail.com](mailto:merced.hostel@gmail.com)

761-8978

[nellievenegas@yahoo.com](mailto:nellievenegas@yahoo.com)

812-4266

[seanarnold@sbcglobal.net](mailto:seanarnold@sbcglobal.net)

777-9302

[mrmedefind@aol.com](mailto:mrmedefind@aol.com)

761-8757

[alicegilbertson@sbcglobal.net](mailto:alicegilbertson@sbcglobal.net)**HONORARY MEMBERS**

Pete Delacruz (2009)

George Gallaher (2004)

P.O. Box 569 Merced 95341

2960 Sowell St. Atwater 95301

723-6952

[casacruz@att.net](mailto:casacruz@att.net)

358-3811

[gallaher@bigtvalley.net](mailto:gallaher@bigtvalley.net)**Officers 2018**

President: Jan Sorge

Vice President: Michelle Maggi

Secretary:

Treasurer: Donna Hall

**Committee Chairs:**

Administration: Jan Sorge

Church Relations: Jan Sorge

Construction:

Public information:

Family Services: Nellie Venegas

ReStore: Lyle Allen

Finance: Sean Arnold



Habitat for Humanity  
Of Merced County, Inc.

Bylaws

Adopted

November 14, 2006

# Bylaws of Habitat for Humanity of Merced County, Inc.

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# Bylaws of Habitat for Humanity of Merced County, Inc.

## Preamble

Habitat for Humanity of Merced County, Inc. shall seek to sponsor specific projects in habitat development, starting with the construction of modest but adequate housing, and to associate with other groups functioning with purposes consistent with those listed below, namely:

1. To witness to the gospel of Jesus Christ throughout the world by working in cooperation with God's people in need to create a better human habitat in which to live and work;
2. To witness to the gospel of Jesus Christ by working in cooperation with other agencies and groups which have a kindred purpose;
3. To witness to the gospel of Jesus Christ through loving acts and the spoken and written word; and
4. To witness to the gospel of Jesus Christ by enabling an expanding number of persons from all walks of life to participate in this ministry.

## Article I

### Name, Form of Organization, and Purposes

Section 1.1 Name. The name of the corporation is Habitat for Humanity of Merced County, Inc.

Section 1.2 Nonprofit and Tax Exempt Status. The corporation is organized as a nonprofit corporation under the California Nonprofit Corporation Act and as a tax exempt organization under Section 501(c)(3) of the Internal Revenue Code, as amended.

Section 1.3 No Members. The corporation shall have no members.

Section 1.4 Purposes. The purposes for which the corporation is organized, as stated in its articles of incorporation, are as follows:

- (a) To witness to and implement the Gospel of Jesus Christ in California and throughout the United States and the world by working with economically disadvantaged people to help them to create a better human habitat in which to live and work;
- (b) To cooperate with other charitable organizations, through grants and otherwise, which are working to develop a better human habitat for economically disadvantaged people;

- (c) To communicate the Gospel of Jesus Christ by means of the spoken and written word;
- (d) To receive, maintain, and accept as assets of the corporation any property, whether real, personal, or mixed, by way of gift, bequest, devise, or purchase from any person, firm, trust, or corporation, to be held, administered, and disposed of exclusively for charitable, religious, educational, and scientific purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code, as amended, and in accordance with and pursuant to the provisions of these articles of incorporation; but no gift, bequest, devise, or purchase of any such property shall be received or made and accepted if it is conditioned or limited in such manner as shall require the disposition of income or principal to any organization other than a "charitable organization" or for any purposes other than "charitable purposes" which would jeopardize the status of the corporation as an entity exempt from federal income tax pursuant to the relevant provisions of the Internal Revenue Code, as amended; and,
- (e) Exclusively to promote and carry on any other religious, charitable, or educational purposes and activities for which corporations may be organized and operated under the relevant provisions of the Internal Revenue Code, as amended, and under the California Nonprofit Corporation Act.

## Article II

### Offices

Section 2.1 Principal Office. The principal office of the corporation shall be located in Merced County, California at the address designated in the most recent annual report filed with the California secretary of state. The corporation shall maintain at its principal office a copy of the corporate records specified in Section 7.5 of Article VII. <sup>1</sup>

Section 2.2 Registered Office and Agent. The registered office of the corporation required by law to be maintained in the State of California may, but need not, be identical with the principal office. The corporation shall maintain a registered agent whose office is identical with the registered office. The corporation may change its registered office or registered agent from time to time in the manner required by law.<sup>2</sup>

## Article III

### Board of Directors

Section 3.1 General Powers and Authority of the Board. All corporate powers shall be exercised by or under the authority of, and the affairs of the corporation managed under the direction of, the board of directors. <sup>3</sup>

Section 3.2 Number, Term, and Qualifications. The authorized number of directors of the corporation shall be not less than twelve (12) nor more than twenty-four (24), as the board of directors shall determine from time to time. The board of directors shall consist of two classes of approximately equal size. One class, on a rotational basis, shall be elected each year. Each director shall serve for a term of two (2) years and until his or her successor is elected and qualified, or until such director's earlier death, resignation, incapacity to serve, or removal. Notwithstanding the preceding, one half on the initial board of directors shall be elected for an initial term of one (1) year and until a successor is elected and qualified, or until such director's earlier death, resignation, incapacity to serve, or removal. A duly elected and qualified director shall not be eligible for re-election to the board of directors if he or she has served three (3) consecutive two (2) year terms or for a partial term of more than one (1) year and two (2) full two (2) year terms. The board of directors may waive this provision with a 2/3 majority. Directors must be individual residents of the State of California.<sup>4</sup>

Section 3.3 Election of Directors. Except as provided in Section 3.6 below relating to vacancies, directors shall be elected by the board of directors at the annual meeting of the board of directors. The Nominating Committee shall present a slate of nominees for election as directors. Nominations may also be made by directors from the floor. Those persons who receive a plurality of the votes cast shall be deemed to have been elected. If any director then holding office so demands, the election of directors shall be by secret ballot.<sup>5</sup>

Section 3.4 Resignation of Directors. A director may resign by delivering written notice to the board of directors, president, or secretary of the corporation. A resignation is effective when the notice is received unless the notice specifies a later effective date. If a resignation is made effective at a later date, the board of directors may fill the pending vacancy before the effective date if the board provides that the successor does not take office until the effective date.<sup>6</sup>

Section 3.5 Removal of Directors. A director may be removed without cause by the vote of two-thirds (2/3) of the directors then in office. In addition, a director may be removed by the affirmative vote of a majority of the directors then in office for failing to attend two (2) consecutive, regular meetings of the board of directors without having requested to be excused.<sup>7</sup>

Section 3.6 Vacancies. If a vacancy occurs on the board of directors, including a vacancy resulting from an increase in the number of directors, the board of directors may fill the vacancy provided that, if the directors remaining in office constitute fewer than a quorum of the board, they may fill the vacancy only by the affirmative vote of a majority of all the directors remaining in office or by the sole remaining director. A director elected to fill a vacancy shall hold office until the next annual meeting of the board of directors, if the board of directors so provides at the time the vacancy is filled, or until the end of the unexpired term that such director is filling, or until such director's death, resignation, removal, or disqualification, or until such director's successor is elected and qualifies.<sup>8</sup>

Section 3.7 Chairperson and Vice Chairperson. The president of the corporation shall serve as the chairperson of the board of directors and shall preside at all meetings of the board of directors and perform such other duties as may be prescribed from time to time by the board. The vice president shall serve as vice chairperson of the board of directors and, in the absence of the president, or in the event of the death, inability, or refusal to act of the president, shall preside at all meetings of the board.

Section 3.8 No Compensation. The board of directors shall not permit compensation of directors for their services as such.

## Article IV

### Meetings of Directors

Section 4.1 Place of Meetings. All meetings of the board of directors shall be held in Merced County, California, at such place as the board of directors may determine.

Section 4.2 Annual Meeting. The annual meeting of the board of directors, for the purpose of electing directors, appointing officers, approving a budget for the year, and transacting other business, shall be held on the first Saturday during November of each year, or at such other time as the board of directors may determine.<sup>9</sup>

Section 4.3 Regular Meetings. Additional regular meetings of the board of directors shall be held at 7:00 p.m. on the second Tuesday of each month (except December) during the year, or at such other times as the board of directors may determine.<sup>10</sup>

Section 4.4 Special Meetings. Special meetings of the board of directors may be called by or at the request of the president or twenty percent (20%) of the directors then in office. Such meetings must be held within Merced County, California.<sup>11</sup>

Section 4.5 Notice of Meetings. Regular meetings of the board of directors may be held without notice if the date, time, and place of the meeting previously has been fixed by the board; otherwise, regular meetings must be preceded by at least two (2) days' notice to each director of the date, time, and place, but not the purpose, of the meeting. Special meetings of the board of directors must be preceded by at least two (2) days' notice to each director of the date, time, place, and purpose of the meeting. Notice required by the foregoing provisions may be given by any usual means of communication and may be oral or written. However, any board action to remove a director or to approve a matter that would require approval by the members if the corporation had members, shall not be valid unless each director is given at least seven (7) days' written notice that the matter



will be voted upon at a directors' meeting or unless notice is waived pursuant to Section 4.6 below. Oral notice is effective when communicated, if communicated in a comprehensible manner. Written notice, if in a comprehensible form, is effective at the earliest of the following: (a) when received; (b) five (5) days after its deposit in the United States mail, as evidenced by the postmark, if mailed correctly addressed and with first class postage affixed; (c) on the date shown on the return receipt, if sent by registered or certified mail, return receipt requested, and the receipt is signed by or on behalf of the addressee; or, (d) thirty (30) days after its deposit in the United States mail, as evidenced by the postmark, if mailed correctly addressed and with other than first class, registered or certified postage affixed. Written notice is correctly addressed to a director if addressed to the director's address shown in the corporation's current list of directors.<sup>12</sup>

Section 4.6 Waiver of Notice. A director may at any time waive any notice required by law or these bylaws. Except as hereinafter provided in this section, the waiver must be in writing, signed by the director entitled to the notice, and filed with the minutes or the corporate records. A director's attendance at or participation in a meeting waives any required notice of the meeting unless the director upon arriving at the meeting or prior to the vote on a matter not noticed in conformity with law or these bylaws objects to lack of notice and does not thereafter vote for or assent to the objected to action.<sup>13</sup>

Section 4.7 Quorum. A quorum of the board of directors consists of a majority of the directors in office immediately before a meeting begins, provided that in no event shall a quorum consist of fewer than two (2) directors.<sup>14</sup>

Section 4.8 Manner of Acting. If a quorum is present when a vote is taken, the affirmative vote of a majority of directors present is the act of the board of directors, unless the vote of a greater number of directors is required by law or these bylaws.<sup>15</sup>

Section 4.9 Presumption of Assent. A director of the corporation who is present at a meeting of the board of directors or a committee of the board of directors when corporate action is taken is deemed to have assented to the action taken unless: (a) such director objects at the beginning of the meeting (or promptly upon arrival) to holding it or transacting business at the meeting; or, (b) such director's dissent or abstention from the action taken is entered in the minutes of the meeting; or, (c) such director delivers written notice of dissent or abstention to the presiding officer of the meeting before adjournment or to the corporation immediately after adjournment of the meeting. The right of dissent or abstention is not available to a director who votes in favor of the action taken.<sup>16</sup>

Section 4.10 Meeting via Communications Equipment. The board of directors may permit any or all directors to participate in a regular or special meeting by, or conduct the meeting through the use of, any means of communication by which all directors participating may simultaneously hear each other during the meeting. A director participating in a meeting by this means is deemed to be present in person at the meeting.<sup>17</sup>

Section 4.11 Action without Meeting. Action required or permitted by law or these bylaws to be taken at a meeting of the board of directors may be taken without a meeting if the action is taken by all of the duly elected and qualified directors of the corporation. The action must be evidenced by one or more written consents describing the action taken, signed by each director, and included in the minutes filed with the corporate records reflecting the action taken. Action taken under this section is effective when the last director signs the consent, unless the consent specifies a different effective date. A consent signed under this section has the effect of a meeting vote and may be described as such in any document.<sup>18</sup>

Section 4.12 Director Conflict of Interest Transactions. A conflict of interest transaction is a transaction with the corporation in which a director of the corporation has a direct or indirect interest. For purposes of this section, a director has an indirect interest in a transaction if: (a) another entity in which the director has a material interest or in which the director is a general partner is a party to the transaction, or (b) another entity of which the director is a director, officer, or trustee is a party to the transaction. A conflict of interest transaction is not voidable or the basis for imposing liability on the director if the transaction was fair at the time it was entered into or is approved in advance as hereinafter provided. A transaction in which a director has a conflict of interest may be approved in advance by the vote of the board of directors or a committee of the board if: (a) the material facts of the transaction and the director's interest are disclosed or known to the board or committee of the board; and, (b) the directors approving the transaction in good faith reasonably believe that the transaction is fair to the corporation. For purposes of this section, a conflict of interest transaction is approved if it receives the affirmative vote of a majority of the directors on the board or on the committee, who have no direct or indirect interest in the transaction, but a transaction may not be approved under this section by a single director. If a majority of the directors on the board who have no direct or indirect interest in the transaction vote to approve the transaction, a quorum is present for the purpose of taking action under this section. The presence of, or a vote cast by, a director with a direct or indirect interest in the transaction does not affect the validity of any action taken under this section if the transaction is otherwise approved as hereinabove provided.<sup>19</sup>

## Article V

### Officers

Section 5.1 Number. The officers of the corporation shall consist of a president, vice president, secretary, treasurer, and such assistant secretaries, treasurers, and other officers as are appointed by the board of directors from time to time. No more than one (1) of the four (4) principal offices may be held by the same person.<sup>20</sup>

Section 5.2 Appointment and Term. The principal officers of the corporation shall

be appointed by the board of directors at its annual meeting. The Nominating Committee shall present a slate of nominees for appointment. Nominations may also be made from the floor. All nominees for the four (4) principal offices must be members of the board of directors. Each officer shall hold office for a period of one (1) year, or until such officer's death, resignation, or removal, or until such officer's successor is elected and qualifies. No person may be appointed to serve for more than three (3) successive terms in the office of president or in the office of vice president. No person may be appointed to serve for more than six (6) successive terms in the office of secretary or in the office of treasurer. The board of directors may appoint assistant secretaries, assistant treasurers, and other officers at such time or times as the need may arise. A vacancy occurring in a position of officer of the corporation may be filled at any time by the board of directors. The term of an officer elected to fill a vacancy shall expire at the end of the unexpired term that such officer is filling.

Section 5.3 Resignation and Removal. An officer may resign at any time by delivering notice to the corporation. A resignation is effective when the notice is received unless the notice specifies a future effective date. If a resignation is made effective at a future date and the board of directors accepts the future effective date, the board of directors may fill the pending vacancy before the effective date if the board provides that the successor does not take office until the effective date. The board of directors may remove any officer at any time with or without cause.<sup>21</sup>

Section 5.4 Contract Rights of Officers. The appointment of an officer does not itself create contract rights. An officer's removal does not affect the officer's contract rights, if any, with the corporation. An officer's resignation does not affect the corporation's contract rights, if any, with the officer.<sup>22</sup>

Section 5.5 President. The president shall be the chief executive officer of the corporation and, subject to the control of the board of directors, shall supervise and control the management of the corporation in accordance with these bylaws. The president may sign, with the secretary or any other proper officer of the corporation so authorized by the board of directors, any deeds, leases, mortgages, bonds, contracts, or other instruments which lawfully may be executed on behalf of the corporation, except where the signing and execution thereof expressly shall be delegated by the board of directors to some other officer or agent of the corporation, or where required by law to be otherwise signed and executed. The president shall serve as the chairperson of the board of directors and shall preside at all meetings of the board of directors. The president shall, in general, perform all duties incident to the office of president and such other duties as may be prescribed from time to time by the board of directors.

Section 5.6 Vice President. In the absence of the president, or in the event of the death, inability, or refusal to act of the president, the vice president, unless otherwise determined by the board of directors, shall perform the duties of the president and, when so acting, shall have all the powers of and be subject to all the restrictions upon the president. The vice president shall also serve as vice chairperson of the board of

directors and, in the absence of the president, or in the event of the death, inability or refusal to act of the president, shall preside at all meetings of the board. The vice president shall perform such other duties as may be assigned from time to time by the president or the board of directors.

Section 5.7 Secretary. The secretary shall: (a) cause to be prepared minutes of all meetings of the board of directors and of the Executive Committee; (b) authenticate records of the corporation when requested to do so; (c) give all notices required by law and by these bylaws; (d) have general charge of the corporate books and records and of the corporate seal if the board deems one necessary at a future date, and affix the corporate seal if one exists at a future date to any lawfully executed instrument requiring it; (e) sign such instruments as may require such signature; (f) cause such corporate reports as may be required by state law to be prepared and filed in a timely manner; and, (g) in general, perform all duties incident to the office of secretary and such other duties as may be assigned from time to time by the president or the board of directors.<sup>23</sup>

Section 5.8 Assistant Secretaries. In the absence of the secretary or in the event of the death, inability, or refusal to act of the secretary, the assistant secretaries, in the order of their length of service as assistant secretaries, unless otherwise determined by the board of directors, shall perform the duties of the secretary and, when so acting, shall have all the powers of and be subject to all the restrictions upon the secretary. They shall perform such other duties as may be assigned to them by the secretary, the president, or the board of directors.

Section 5.9 Treasurer. The treasurer shall: (a) have custody of all funds and securities belonging to the corporation and receive, deposit, or disburse the same under the direction of the board of directors; (b) keep full and accurate accounts of the finances of the corporation in books especially provided for that purpose; (c) cause such returns, reports and/or schedules as may be required by the Internal Revenue Service and the state taxing authorities to be prepared and filed in a timely manner; (d) cause a true balance sheet (statement of the assets, liabilities, and fund balance) of the corporation as of the close of each fiscal year and true statements of activity (support and revenue, expenses, and changes in fund balance), functional expenses, and cash flows for such fiscal year, all in reasonable detail, to be prepared and submitted to the board of directors; and, (e) in general, perform all duties incident to the office of treasurer and such other duties as may be assigned from time to time by the president or the board of directors.

Section 5.10 Assistant Treasurers. In the absence of the treasurer or in the event of the death, inability, or refusal to act of the treasurer, the assistant treasurers, in the order of their service as assistant treasurers, unless otherwise determined by the board of directors, shall perform the duties of the treasurer and, when so acting, shall have all the powers of and be subject to all the restrictions upon the treasurer. They shall perform such other duties as may be assigned to them by the treasurer, the president, or the board of directors.

Section 5.11 No Compensation. The principal and assistant officers of the corporation described in the foregoing sections shall not be compensated for their services as such.

Section 5.12 Executive Director. The board of directors may appoint an executive director, who shall be the chief operating officer of the corporation and, subject to the control of the board of directors, have overall responsibility for the routine management of the affairs of the corporation. The executive director shall report to the board of directors and shall work closely with the president of the corporation. Duties of the executive director shall include: (a) coordinating the activities of the operating committees; (b) representing the corporation in the community; (c) overseeing the building projects of the corporation; (d) supervising the administrative functions of the corporation; and, (e) in general, performing such other duties as may be assigned from time to time by the president or the board of directors. The board of directors may approve compensation and benefits for the executive director. The executive director may not be elected to serve on the board of directors.

## Article VI

### Committees

Section 6.1 Board Committees in General. The board of directors may create one or more committees of the board, in addition to the Administration Committee established by these bylaws. Committees of the board shall be composed solely of individuals currently serving as duly elected and qualified directors of the corporation. Each committee of the board shall have two or more directors, who shall be appointed by and serve at the pleasure of the board. The creation of a committee of the board and appointment of members to it must be approved by a majority of all the directors in office when the action is taken. The provisions of Article IV of these bylaws, which govern meetings of the board of directors, shall apply to committees of the board and their members as well, except that no committee of the board shall be required to have an annual meeting or scheduled regular meetings. To the extent specified or authorized by the board of directors or in these bylaws, each committee of the board may exercise the authority of the board. A committee of the board may not, however: (a) authorize distributions; (b) approve or recommend dissolution, merger, or the sale, pledge, or transfer of all or substantially all of the corporation's assets; (c) elect, appoint, or remove directors or fill vacancies on the board or on any committee of the board; or, (d) adopt, amend, or repeal the articles of incorporation or any bylaws.<sup>24</sup>

Section 6.2 Administration Committee. The Administration committee, which is a committee of the board, shall consist of the four principal officers of the corporation and up to three (3) additional directors appointed by the president to serve in such capacity until the next annual meeting of the board of directors, provided that the appointment of additional directors must be approved by a majority of all the directors in office when

such action is taken. The president shall serve as the chairperson of the Administration committee and shall preside at all of its meetings. Except to the extent prohibited or limited by Section 6.1 above or by resolution of the board of directors, the Administration committee may exercise the authority of the board of directors at such times as the board is not in session. In addition, the Administration committee shall perform the functions described below.

(a) Finance and Budget Functions. In performing these functions, the Administration committee shall:

- (i) oversee the implementation and administration of policies and procedures for handling and accounting for the finances of the corporation;
- (ii) prepare an annual revenue and expense budget for submission to the full board of directors;
- (iii) work closely with the Fund-Raising committee to coordinate development of the resources needed to meet the revenue goals of the budget;
- (iv) monitor the implementation of the budget; and,
- (v) when necessary, make recommendations to the board of directors regarding adjustments to the budget.

(b) Human Resources Functions. In performing these functions, the Executive committee shall oversee the implementation and administration of policies and procedures relating to volunteers and employees, if any, of the corporation.

(c) Strategic and Long Range Planning Functions. In performing these functions, the Administration committee shall:

- (i) coordinate the strategic and long range planning activities of the corporation; and,
- (ii) monitor and evaluate the performance of the corporation with respect to the achievement of its mission, purposes, and goals.

Section 6.3 Non-Board Committees in General. The board of directors may create one or more non-board committees, in addition to the Nominating committee and the operating committees established by these bylaws, and delegate non-board functions to such committees. Non-board committees may include both directors and individuals who are not directors of the corporation. Non-board committees may not exercise the authority of the board.<sup>25</sup>

Section 6.4 Nominating Committee. The Nominating committee shall consist of four (4) members, no more than two (2) of whom currently shall be directors of the corporation. Retiring and former directors of the corporation shall be encouraged to consider serving on this committee. The current president may not be a member of this committee. The committee members shall be appointed by the board of directors on an annual basis, to serve until the next annual meeting of the board. A vacancy on this committee may be filled by the board of directors at any time. Members of the Nominating committee may be appointed to successive terms. The committee shall be responsible for identifying and recruiting prospective directors of the corporation and shall present a slate of nominees for election as directors at the annual meeting. The

committee shall also present a slate of nominees for appointment as principal officers of the corporation and may make recommendations for chairpersons of the operating committees.

Section 6.5 Operating Committees. Within thirty (30) days after the annual meeting each year, the president shall appoint a chairperson of each of the operating committees described below. The names of the chairpersons so appointed shall be submitted for ratification by the directors at the next meeting of the board of directors. A vacancy occurring in the position of an operating committee chairperson shall be filled in like manner, upon appointment by the president and ratification by the board of directors. The chairperson of each operating committee, in consultation with the president, shall appoint the members of the committee. New members of the operating committees may be appointed at any time. Each director of the corporation shall serve on at least one (1) of the operating committees. Operating committee chairpersons shall be expected to attend the regular meetings of the board of directors for the purpose of reporting on the work of their committees, receiving direction and guidance from the board, and seeking approval of actions proposed by their committees which require board approval. The operating committees shall perform the functions described below and such other functions as the board of directors may provide.

- (a) Fund-Raising Committee. The Fund Raising committee shall be responsible for coordinating the raising of funds needed to conduct the business of the corporation. The tasks to be coordinated by this committee shall include fund-raising campaigns, grant proposal writing, special fund-raising events, and cultivation of major donors. This committee shall emphasize and promote the importance of Christian stewardship in the servicing of donors and supporters.
- (b) Public Relations Committee. The Public Relations committee shall be responsible for educating and informing the public regarding the mission and purposes of the corporation, the need for better and more affordable housing in certain areas, and the steps being taken to meet this need. The tasks to be coordinated by this committee shall include public speaking, communicating with the news media, and publishing of a periodic newsletter.
- (c) Family Partnership Committee. The Family Partnership committee shall be responsible for drafting the selection criteria and application forms, screening applications, interviewing applicants, and recommending applicants to the board of directors for approval as prospective homeowners.
- (d) Family Nurture Committee. The Family Nurture committee shall be responsible for providing habitat homeowners and prospective homeowners with a mutual support system, educational opportunities, and a forum for discussions pertaining to home ownership and maintenance, all for the purpose of helping families to break the poverty cycle and become independent.
- (e) Site Selection Committee. The Site Selection committee shall be responsible for targeting the area or areas of the community in which the projects of the corporation shall be developed, investigating and researching the availability of property, and recommending property to the board of directors for



- acquisition. The committee shall work in conjunction with the Building Committee to evaluate the suitability of potential sites prior to acquisition.
- (f) Building Committee. The Building committee shall be responsible for planning and implementing the construction projects of the corporation. The tasks to be directed by this committee shall include obtaining house plans, soliciting professional help and donations of building materials, coordinating volunteers and supervising construction.
  - (g) Volunteer Committee. The Volunteer committee shall be responsible for recruiting and providing volunteers to provide the human resources necessary to complete the projects and fundraising tasks of the organization. The committee shall work in conjunction with the building and the fund raising committees to insure there are enough qualified volunteers to complete all building and fund raising tasks
  - (h) Church Relations Committee. The Church Relations committee shall be responsible for establishing and maintaining partnerships with churches within Merced County. Habitat for Humanity was created to demonstrate the love and teachings of Jesus Christ, so it is natural that the church—Christ's body in the world—should be a primary partner in habitat's work. The most successful habitat for Humanity Affiliates are those with strong church support. Churches have proven to be Habitat's most reliable and long-term partners.
  - (i) Finance Committee. The Finance Committee shall be responsible for overseeing the implementation and administration of policies and procedures for handling and accounting for the finances of the corporation; preparing an annual revenue and expense budget for submission to the full board of directors; working closely with the Fund-Raising committee to coordinate development of the resources needed to meet the revenue goals of the budget; monitoring the implementation of the budget; and, when necessary, making recommendations to the board of directors regarding adjustments to the budget.

## Article VII

### General Provisions

Section 7.1 Corporate Seal. The corporate seal of the corporation shall be in such form as the board of directors may from time to time determine. The board of directors has determined that a corporate seal is not necessary at this time.<sup>26</sup>

Section 7.2 Amendments. These bylaws may be amended or repealed and new bylaws may be adopted by the board of directors. The corporation shall provide at least seven (7) days written notice of any meeting of directors at which an amendment is to be approved, unless notice is waived pursuant to Section 4.6 above. The notice must state that the purpose, or one of the purposes, of the meeting is to consider a proposed amendment to the bylaws and contain or be accompanied by a copy or summary of the

amendment or state the general nature of the amendment. Any amendment must be approved by a majority of the directors in office at the time the amendment is adopted.<sup>27</sup>

Section 7.3 Fiscal Year. The fiscal year of the corporation shall begin on July 1 and end on June 30 of each year.

Section 7.4 Financial Reports. The books of the corporation shall be closed as of the end of each fiscal year and financial statements shall be prepared and submitted to the board of directors (see Section 5.9 regarding duties of the treasurer). In the discretion of the board of directors, the corporation may engage an independent certified public accountant to audit or review the financial statements.<sup>28</sup>

Section 7.5 Corporate Minutes and Records. The corporation shall keep as permanent records minutes of all meetings of its board of directors, a record of all actions taken by the directors without a meeting, and a record of all actions taken by the Executive Committee and any other committees of the board of directors. The corporation shall maintain its records in written form or in another form capable of conversion into written form within a reasonable time. The corporation shall keep a copy of the following records at its principal office: (a) its articles of incorporation or restated articles of incorporation and all amendments to them currently in effect; (b) its bylaws or restated bylaws and all amendments to them currently in effect; (c) a list of the names and business or home addresses of its current directors and officers; and, (d) its most recent annual report delivered to the secretary of state, as required by the California Nonprofit Corporation Act. The minutes and records described above shall be made available for inspection by current directors of the corporation during normal business hours. In addition, to the extent required by applicable law, the corporation shall make available for inspection during regular business hours, by any individual, copies of: (a) any application filed with and any letter or other document issued by the Internal Revenue Service with respect to the tax exempt status of the corporation; and, (b) the annual returns filed with the Internal Revenue Service for the three (3) most recent years (to the extent the corporation is required to file such returns), provided that the names and addresses of contributors to the corporation may be kept confidential.<sup>29</sup>

Section 7.6 Investments. The corporation shall have the right to retain all or any part of any securities or property acquired by it in whatever manner, and to invest and reinvest any funds held by it, according to the judgment of the board of directors without being restricted to the class of investments which a director or trustee is or may hereafter be permitted by law to make or any similar restriction, provided that no action shall be taken by or on behalf of the corporation if such action is a forbidden activity or would result in the denial of tax exempt status under Section 501(c)(3) of the Internal Revenue Code, as amended.

Section 7.7 Checks and Drafts. All checks, drafts, or other orders for the payment of money issued in the name of the corporation shall be signed by such officer or officers, agent or agents of the corporation and in such manner as shall from time to time be

determined by resolution of the board of directors, provided that any check, draft, or other order for payment shall require two (2) authorized signatures.

**Section 7.8 Prohibited Activities.** The corporation is organized as a nonprofit corporation exclusively for charitable, religious, educational, and scientific purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code, as amended. No part of the net earnings of the corporation shall inure to the benefit of or be distributable to its members, trustees, directors, officers, or other private persons, except that the corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth in these articles of incorporation. No substantial part of the activities of the corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the corporation shall not participate in, or intervene in, any political campaign on behalf of or in opposition to any candidate for public office. Anything contained in these bylaws to the contrary notwithstanding, the corporation shall not carry on or otherwise engage in any activities not permitted to be carried on or engaged in by: (i) a corporation exempt from federal income tax under Section 501(c)(3) of the Internal Revenue Code, as amended, or any corresponding section of any future tax code; (ii) a corporation, contributions to which are deductible under Section 170(c)(2) of the Internal Revenue Code, as amended, or any corresponding section of any future tax code; or, (iii) a corporation organized and existing under the California Nonprofit Corporation Act.

**Section 7.9 No Loans To or Guaranties For Directors.** The corporation may not lend money to or guarantee the obligation of a director or officer of the corporation, but the fact that a loan or guaranty is made in violation of this section does not affect the borrower's liability on the loan.<sup>30</sup>

**Section 7.10 Indemnification.** The corporation shall indemnify a director who was wholly successful, on the merits or otherwise, in the defense of any proceeding to which the director was a party because he or she is or was a director of the corporation, against reasonable expenses actually incurred by the director in connection with the proceeding. An officer of the corporation who is not a director is entitled to indemnification to the same extent as a director. In addition, if an individual is made a party to a proceeding because the individual is or was a director, officer, employee, or agent of the corporation, the board of directors may, to the extent permitted by law, authorize the corporation to advance expenses to such individual and/or to indemnify such individual against liability incurred in the proceeding.<sup>31</sup>

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<sup>1</sup> Rev. Model Nonprofit Corp. Act §§ 1.40(26), 16.01(e), 16.22(a)(3) (1987).

<sup>2</sup> Rev. Model Nonprofit Corp. Act §§ 2.02(a)(3), 5.01-.04 (1987).

<sup>3</sup> Rev. Model Nonprofit Corp. Act § 8.01(b) (1987).

## Our Vision

A world where everyone has a decent place to live.

## Our Mission Statement

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

## MISSION PRINCIPLES

### 1. Demonstrate the love of Jesus Christ.

We undertake our work to demonstrate the love and teachings of Jesus, acting in all ways in accord with the belief that God's love and grace abound for all, and that we must be "hands and feet" of that love and grace in our world. We believe that, through faith, the miniscule can be multiplied to accomplish the magnificent, and that, in faith, respectful relationships can grow among all people.

### 2. Focus on shelter.

We have chosen, as our means of manifesting God's love, to create opportunities for all people to live in decent, durable shelter. We put faith into action by helping to build, renovate or preserve homes, and by partnering with others to accelerate and broaden access to affordable housing as a foundation for breaking the cycle of poverty.

### 3. Advocate for affordable housing.

In response to the prophet Micah's call to do justice, to love mercy and to walk humbly with God, we promote decent, affordable housing for all, and we support the global community's commitment to housing as a basic human right. We will advocate for just and fair housing policy to eliminate the constraints that contribute to poverty housing. And, in all of our work, we will seek to put shelter on hearts and minds in such powerful ways that poverty housing becomes socially, politically and religiously unacceptable.

### 4. Promote dignity and hope.

We believe that no one lives in dignity until everyone can live in dignity. We believe that every person has something to contribute and something to gain from creating communities in which all people have decent, affordable places to live. We believe that dignity and hope are best achieved through equitable, accountable partnerships.

## 5. Support sustainable and transformational development.

We view our work as successful when it transforms lives and promotes positive and lasting social, economic and spiritual change within a community; when it is based on mutual trust and fully shared accomplishment; and when it demonstrates responsible stewardship of all resources entrusted to us.

### About Habitat for Humanity of Merced County

Habitat for Humanity of Merced County is part of a global, nonprofit housing organization operated on Christian principles that seeks to put God's love into action by building homes, communities and hope. Habitat for Humanity of Merced County is dedicated to eliminating substandard housing locally and worldwide through constructing, rehabilitating and preserving homes; by advocating for fair and just housing policies; and by providing training and access to resources to help families improve their shelter conditions. Habitat for Humanity was founded on the conviction that every man, woman and child should have a simple, durable place to live in dignity and safety, and that decent shelter in decent communities should be a matter of conscience and action for all.

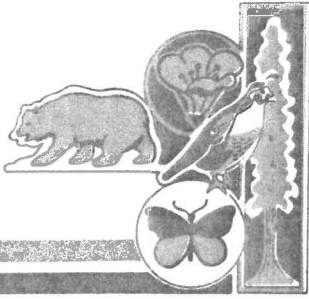
### All are welcome

Habitat for Humanity of Merced County has an open-door policy: All who believe that everyone needs a decent, affordable place to live are welcome to help with the work, regardless of race, religion, age, gender, political views or any of the other distinctions that too often divide people. In short, Habitat welcomes volunteers and supporters from all backgrounds and also serves people in need of decent housing regardless of race or religion. As a matter of policy, Habitat for Humanity International and its affiliated organizations do not proselytize. This means that Habitat will not offer assistance on the expressed or implied condition that people must either adhere to or convert to a particular faith, or listen and respond to messaging designed to induce conversion to a particular faith.

### About Habitat for Humanity International

Founded in Americus, Georgia, USA, in 1976, Habitat for Humanity today operates around the globe and has helped build, renovate and repair more than 600,000 decent, affordable houses sheltering more than 3 million people worldwide.

1875822



State  
of  
California

OFFICE OF THE SECRETARY OF STATE

I, *MARCH FONG EU*, Secretary of State of the State of California, hereby certify:

That the annexed transcript was prepared by and in this office from the record on file, of which it purports to be a copy, and that it is full, true and correct.

IN WITNESS WHEREOF, I execute  
this certificate and affix the Great  
Seal of the State of California this

NOV 15 1993



*March Fong Eu*

Secretary of State

DEPARTMENT OF THE TREASURY  
INTERNAL REVENUE SERVICE  
FRESNO CA 93888

DATE OF THIS NOTICE: 06-22-93  
NUMBER OF THIS NOTICE: CP 575 K  
EMPLOYER IDENTIFICATION NUMBER: 77-0341589  
FORM: TELE-TIN TAX PERIOD: N/A  
8917307065 0

FOR ASSISTANCE PLEASE  
WRITE TO US AT:

INTERNAL REVENUE SERVICE  
FRESNO CA 93888

BE SURE TO ATTACH THE  
BOTTOM PART OF NOTICE

OR YOU MAY CALL US AT:

1-800-829-1040

HABITAT FOR HUMANITY OF MERCED INC  
% UNITED METHODIST CHURCH OF ATWATE  
2550 LINDEN ST  
ATWATER CA 95301

#### NOTICE OF NEW EMPLOYER IDENTIFICATION NUMBER ASSIGNED

Thank you for your Tele-TIN phone call. The Employer Identification Number (EIN) assigned to you is shown above. It will be used to identify your business account, tax returns and documents, even if you don't have employees.

1. Keep a copy of the number in your permanent records.
2. Use your name and the number exactly as shown above on all Federal tax forms.
3. Use the number on all tax payments and tax-related correspondence or documents.

Using a variation of your name or number may result in delays or errors in posting payments to your account. It also could result in the assignment of more than one Employer Identification Number.

We have established the filing requirements and tax period shown above for your account based upon the information provided. If you need help to determine your required tax year, get publication 538, Accounting Periods and Methods, which is available at most IRS offices.

Assigning an Employer Identification Number does not grant tax-exempt status to nonprofit organizations. Any organization, other than a private foundation, having annual gross receipts normally of \$5,000 or less is exempt by statute if it meets Internal Revenue Code requirements. Such organizations are not required to file Form 1023, Application for Recognition of Exemption, or Form 990, Return of Organization Exempt from Income Tax.

However, if your organization wants to establish its exemption and receive a ruling or determination letter recognizing its exempt status, file Form 1023 with the Key District Director. For details on how to apply for the exemption, see Publication 557, Tax-Exempt Status for Your Organization.

If you haven't done so, please send your completed Form SS-4, Application for Employer Identification Number, to the service center address shown above. Be sure it's properly signed and dated. Also be sure your EIN shown at the top of this notice is written in the upper right-hand corner of the form.

Thank you for your cooperation.



STATE OF CALIFORNIA

FRANCHISE TAX BOARD

P.O. BOX 1286  
RANCHO CORDOVA, CA. 95741-1286

November 5, 1993

In reply refer to  
340:G :BH

HABITAT FOR HUMANITY OF MERCED COUNTY,  
INC.  
2550 LINDEN ST  
ATWATER CA 95301

Purpose : CHARITABLE  
Code Section : 23701d  
Form of Organization : Corporation  
Accounting Period Ending: December 31  
Organization Number :

You are exempt from state franchise or income tax under the section of the Revenue and Taxation Code indicated above.

This decision is based on information you submitted and assumes that your present operations continue unchanged or conform to those proposed in your application. Any change in operation, character, or purpose of the organization must be reported immediately to this office so that we may determine the effect on your exempt status. Any change of name or address also must be reported.

In the event of a change in relevant statutory, administrative, judicial case law, a change in federal interpretation of federal law in cases where our opinion is based upon such an interpretation, or a change in the material facts or circumstances relating to your application upon which this opinion is based, this opinion may no longer be applicable. It is your responsibility to be aware of these changes should they occur. This paragraph constitutes written advice, other than a chief counsel ruling, within the meaning of Revenue and Taxation Code Section 21012 (a)(2).

You may be required to file Form 199 (Exempt Organization Annual Information Return) on or before the 15th day of the 5th month (4 1/2 months) after the close of your accounting period. See annual instructions with forms for requirements.

You are not required to file state franchise or income tax returns unless you have income subject to the unrelated business income tax under Section 23731 of the Code. In this event, you are required to file Form 109 (Exempt Organization Business Income Tax Return) by the 15th day of the 5th month (4 1/2 months) after the close of your annual accounting period.



November 5, 1993  
HABITAT FOR HUMANITY OF MERCED COUNTY,  
Page 2

If the organization is incorporating, this approval will expire unless incorporation is completed with the Secretary of State within 60 days.

Exemption from federal income or other taxes and other state taxes requires separate applications.

A copy of this letter has been sent to the Office of the Secretary of State and to the Registry of Charitable Trusts.

B HADLEY  
EXEMPT ORGANIZATION UNIT  
CORPORATION AUDIT SECTION  
Telephone (916) 369-4171

EO :  
cc: WILLIAM C. SANFORD

## **Tax Exemption and Some Other Basics**

### **Internal Revenue Service (IRS)**

**We are included in the Group Exemption Number (GEN) assigned to Habitat for Humanity International: 8545**

### **Franchise Tax Board (FTB) of the State of California**

**We have a letter granting our tax exempt status dated November 5, 1993. (See copy in affiliate files)**

**Articles of Incorporation dated November 5, 1993: 1875822  
(See copy in affiliate files)**

**Employee Identification Number (EIN) granted June 15, 1993:  
77-0341589**

**Affiliate Account Number: 15356491     1535-6491**

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**Affiliate Status Granted: July 1, 1994**

**By-laws (Substantially revised by-laws adopted November 14, 2006, a 16-page document. See copy in affiliate files or visit our affiliate website: [www.hfhmerced.org](http://www.hfhmerced.org))**



## **Habitat for Humanity International**

Building houses in partnership with God's people in need

July 2, 1994

Bill Sanford  
HFH of Merced County  
2550 Linden St.  
Atwater, CA 95301

Dear Bill,

This letter will confirm that HFH of Merced County has been added to the roster of exempt subordinates included in the group exemption letter of Habitat for Humanity International, Inc. ("HFHI") under section 501(c)(3) of the Internal Revenue Code, effective on July 1, 1994.

The enclosed copy of the group exemption letter received from the IRS (dated April 27, 1990) provides evidence of HFHI's group exemption. That letter, together with this letter which confirms your affiliate's exempt subordinate status, provide evidence of your tax exempt status under section 501(c)(3) of the code. Both of these letters should be retained as part of your affiliate's permanent records.

Also, we are enclosing for your information a sheet entitled "Affiliate Tax Return Reminders." Please note that a significant penalty may be imposed when a return is filed late. To assist in the consolidation of your affiliate's financial data with that of HFHI, we request that you use a calendar year accounting period (January 1-December 31).

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.

In partnership,

Susan Hancock Sewell  
Director, US Affiliates

SHS/ln

Enclosure

cc: Patricia St. Onge

ATLANTA, GA 31101

In reply refer to: 07073395  
SEP. 30, 1987 LTR OC N  
58-1285159 0000 00 000  
00003

HABITAT FOR HUMANITY INC  
HABITAT & CHURCH ST  
AMERICUS GA 31709

---

Employer Identification Number: 58-1285159

Dear Sirs:

Your organization and subordinates have been assigned a Group Exemption Number for tax exempt status. We have assigned 8545 to your group. Please keep this letter for future reference.

Sincerely yours,



Sandra L. Green  
Chief, Taxpayer Assistance Section



Department of the Treasury  
Internal Revenue Service  
P.O. Box 9941  
Ogden UT 84409

In reply refer to: 2916820108  
Aug. 18, 1998 LTR 1224C  
91-1914868 000000 00 000  
03462

HABITAT FOR HUMANITY INTERNATIONAL  
INC  
121 HABITAT ST  
AMERICUS GA 31709

Taxpayer Identification Number: 91-1914868

Dear Taxpayer:

Thank you for the inquiry dated Apr. 10, 1998.

Our records show your organization is exempt from income tax under Section 501(c)(3) of the Internal Revenue Code.

According to our records, Employer Identification Number (EIN) 58-1285159 was originally used for the parent organization. Because of a computer problem, we are unable to use EIN 58-1285159. Please use EIN 91-1914868 for the parent organization and keep this number in your permanent records.

If you have any questions about this letter, please write to us at the address shown at the top of the first page of this letter. If you prefer, you may call the IRS telephone number listed in your local directory. An employee there may be able to help you, but the office at the address shown on this letter is most familiar with your case.

Whenever you write, please include this letter and, in the spaces below, give us your telephone number with the hours we can reach you. Keep a copy of this letter for your records.

Telephone Number ( ) \_\_\_\_\_ Hours \_\_\_\_\_



**State of California**  
Secretary of State

I, DEBRA BOWEN, Secretary of State of the State of California, hereby certify:

That the attached transcript of \_\_\_\_/\_\_\_\_ page(s) is a full, true and correct copy of the original record in the custody of this office.



**IN WITNESS WHEREOF**, I execute this certificate and affix the Great Seal of the State of California this day of

JAN 27 2010

**DEBRA BOWEN**  
Secretary of State

A0699966

**CERTIFICATE OF AMENDMENT OF  
ARTICLES OF INCORPORATION**

**ENDORSED - FILED**  
in the office of the Secretary of State  
of the State of California

DEC 23 2009

The undersigned certify that:

1. They are the president and the secretary, respectively, of Habitat for Humanity of Merced County, Inc., a California corporation.

2. Article seven of the Articles of Incorporation of this corporation is amended to read as follows:

**The property owned by this organization is irrevocably dedicated to charitable purposes. Upon the dissolution or winding up of the corporation, its assets remaining after payment, or provision for payment, of all debts and liabilities of this corporation shall be distributed to a nonprofit fund, foundation, or corporation which is organized and operated exclusively for charitable purposes and which has established its tax exempt status under section 501(c)(3) of the Internal Revenue Code.**

3. The foregoing amendment of Articles of Incorporation has been duly approved by the board of directors.

4. The corporation has no members.

We further declare under penalty of perjury under the laws of the State of California that the matters set forth in this certificate are true and correct of our own knowledge.

Date: November 10, 2009

*Michelle Paloutzian*

Michelle Paloutzian, President

*Genny Mesa*

Genny Mesa, Secretary



ARTICLES OF INCORPORATION  
OF  
HABITAT FOR HUMANITY  
OF MERCED COUNTRY, INC.

A CALIFORNIA PUBLIC BENEFIT CORPORATION

ONE: The name of this corporation is Habitat for Humanity of Merced County, Inc.

TWO: This corporation is a nonprofit public benefit corporation and is not organized for the private gain of any person. It is organized under the Nonprofit Public Benefit Corporation Law for charitable purposes.

THREE: The name and address in the State of California of this corporation's initial agent for service of process is William C. Sanford, 146 Madrona Dr., Atwater, County of Merced, California, 95301-2272.

FOUR: The primary objectives and purposes for which this corporation is organized are as follows:

(a) To promote the welfare of low income persons who have inadequate housing by making low-cost single-family or multi-family housing available to such persons;

(b) To witness to and implement the Gospel of Jesus Christ in California and throughout the United States and the world by working with economically disadvantaged people to help them create a better human habitat in which to live and work;

(c) To cooperate with other charitable organizations, through grants and otherwise, which are working to develop a better human habitat for economically disadvantaged people;

(d) To communicate the Gospel of Jesus Christ by means of the spoken and written word;



# **TAX EXEMPTION AND SOME OTHER BASICS**

**Affiliate Status Granted: July 1, 1994**

**Affiliate Account Number 1535-6491**

**Articles of Incorporation--original dated November 5, 1993.**

Revised June 25, 2009 (A0692958)

Revised January 27, 2010 (A0699966)

## **Internal Revenue Service (IRS)**

We are included in the Group Exemption Number (GEN) assigned to Habitat for Humanity International: 8545

Our employer identification number (EIN), granted June 15, 1993, for filing income tax returns with the IRS is **77-0341589**

## **Franchise Tax Board (FTB) of the State of California**

We have a letter granting our tax exempt status dated November 5, 1993. (See copy in affiliate files.)

Our state corporation number for filing income tax returns with the FTB is **1875822**

## **Registry of Charitable Trusts**

Our State Charity Registration Number for filing annual returns with the Registry of Charitable Trusts is **92236**

## **Property Tax Exemption**

Our Organizational Clearance Certificate number issued February 25, 2010 for our property tax exemption is **21221**

SIX: The names and addresses of the persons appointed to act as the initial directors of this corporation are:

William C. Sanford, 146 Madrona Drive, Atwater, CA 95301

Albert G. Stewart, 2939 Montana Avenue, Merced, CA 95340

Vicki Scott, 379 Leslie Drive, Atwater, CA 95301

David T. Blake, 3024 Secretariat Drive, Atwater, CA 95301

John G. Motz, 2334 Alabama Street, Atwater, CA 95301

SEVEN: The property of this corporation is irrevocably dedicated to charitable purposes and no part of the net income or assets of the organization shall ever inure to the benefit of any director, officer or member thereof or to the benefit of any private person. In the event of the dissolution and liquidation of this Corporation, to the extent allowed or permitted under applicable laws, the property and assets of the Corporation shall be, as determined by the Board of Directors, distributed to or sold and the proceeds of such sales distributed to (1) Habitat for Humanity International, Inc., a Georgia Nonprofit Corporation and a corporation exempt from taxation under Section 501(c)(3) of the Internal Revenue Code, as amended, or (2) any other organization(s) organized and operating for the same purposes for which the Corporation is organized and operating or any organization(s), foundation(s), fund(s), or corporation(s) organized and operating exclusively for religious, charitable, scientific, literary, educational or other purposes permitted by Section 501(c)(3) of the Internal Revenue Code, as amended, all of which such organizations, foundations, funds or corporations shall be exempt under Section 501(c)(3) of the Internal Revenue Code of 1986, as amended. In the event that any assets are not disposed of in accordance with the provisions of these Articles of Incorporation or that the Corporation shall fail to act within a reasonable time in the manner provided in these Articles of Incorporation, the Court of Merced County shall, upon application of one or more persons having a real interest in the Corporation or its assets, make such distribution(s) as provided in these Articles of Incorporation.

Date: November 5, 1993

  
William C. Sanford, Director

\_\_\_\_\_  
Albert G. Stewart, Director

\_\_\_\_\_  
Vicki Scott, Director

  
David T. Blake, Director

\_\_\_\_\_  
John G. Motz, Director



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
03/02/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURERS(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

**PRODUCER**  
Lockton Affinity, LLC  
P.O. Box 873401  
Kansas City, MO 64187-3401

CONTACT NAME	
PHONE (A/C No. Ext): 888-553-9002	FAX (A/C, No):
E-MAIL ADDRESS:	
INSURER(S) AFFORDING COVERAGE	
NAIC	
INSURER-A: ACE American Insurance Co.	22667
INSURER-B: ACE Property and Casualty	20699
INSURER-C: Westchester Fire Ins. Co.	10030
INSURER-D:	
INSURER-E:	
INSURER-F:	

**INSURED**  
Habitat for Humanity of Merced County  
PO Box 423,  
Atwater, CA 95301-0423

**COVERAGES****CERTIFICATE NUMBER:****REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

IN SR LT R	TYPE OF INSURANCE	ADDL INSR	SUB R WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY			GL1064461-16	04/01/2016	04/01/2017	EACH OCCURRENCE \$1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence) \$1,000,000
	CLAIMS MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person) \$ 0
							PERSONAL & ADV INJURY \$1,000,000
							GENERAL AGGREGATE \$2,000,000
							PRODUCTS - COMP/OP AGG \$2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						\$
	<input checked="" type="checkbox"/> POLICY						
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident) \$
	ANY AUTO						BODILY INJURY (Per Person) \$
	ALL OWNED AUTOS						BODILY INJURY (Per accident) \$
	SCHEDULED AUTOS						PROPERTY DAMAGE (Per accident) \$
	NON-OWNED AUTOS						
	HIRED AUTOS						
B	<input checked="" type="checkbox"/> UMBRELLA LIAB			UM1064461-16	04/01/2016	04/01/2017	EACH OCCURRENCE \$1,000,000
	EXCESS LIAB						AGGREGATE \$1,000,000
	DED <input checked="" type="checkbox"/> RETENTION \$10,000						
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY						WC STATUTORY LIMITS
	ANY PROPRIETOR/PARTNER/EXECUTIVE Y/N						OTH-ER
	OFFICER/MEMBER EXCLUDED?						E.L. EACH ACCIDENT \$
	(MANDATORY IN NH) if yes, describe under						E.L. DISEASE - EA EMPLOYEE \$
	DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT \$
A	Builder's Risk			BR1064461-16	04/01/2016	04/01/2017	Limit \$5,000,000
	Special Form						Deductible \$5,000

Insurer A: Property Incl. Crime, Policy # PC1064461-16, 04/01/2016 - 04/01/2017, Limits Per Schedule on File with Lockton Affinity, LLC  
Insurer C: Directors & Officers Liability, Policy # DO1064461-16, 04/01/2016 - 04/01/2017, Limit: \$1,000,000

Insurer A: Volunteer Accident Medical Expense, Policy # MED1064461-16, 04/01/2016 - 04/01/2017, Limit: \$250,000  
Insurer A: Volunteer Disability, Policy # DIS1064461-16, 04/01/2016 - 04/01/2017, Temporary Total Disability Limit: 60% Salary

**CERTIFICATE HOLDER****CANCELLATION**

Proof of Coverage

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS

AUTHORIZED REPRESENTATIVE

# Renewal Application



For all Master (Group) Coverages  
Policy Year: April 1, 2018 to April 1, 2019

Affiliate Name: Habitat for Humanity of Merced County  
HFH Affiliate #: 1535-6491 Lockton Customer #: \_\_\_\_\_  
Mailing Address: P.O. Box 423  
City: Atwater State: Ca Zip Code: 95301  
Primary Contact Person: Van Sorge Phone #: 209-769-1884 Cell Phone: 209-769-1884  
Primary Email: merced.hostel@gmail.com Best Time to Contact Noon - 1pm  
Alternate Contact Person: \_\_\_\_\_ Phone #: \_\_\_\_\_ Email: \_\_\_\_\_

When providing average values, assume Replacement Cost if done by a contractor without the benefit of volunteer labor or materials. Do not include the cost of land when determining values. A copy of the HFH U.S. Construction Definitions is attached to the end of this application. For more detailed information on how to determine the type of construction project and the value of a construction project, refer to the HFH Affiliate Insurance Manual on our website. Gross Revenue includes all income your affiliate receives including, but not limited to: cash donations, monetary grants, fundraisers, store sales, mortgages, and rents.

Actual Total Gross Revenue from all operations (including ReStore operations) for calendar year 2017: \$ 168,659.61  
From the amount you entered above, please list the Actual Total Gross Revenue from ReStore operations only (enter \$0 if no ReStore Operations)  
\$ 0  
(Do not include sales from flea markets, thrift stores or garage sales).  
Full Time Employees 2017: 0 Part Time Employees 2017: 0  
Full Time Volunteers 2017: 0 Part Time Volunteers 2017: 0

## PROPERTY YOU DO NOT OWN

### HOME REPAIRS NEIGHBORHOOD REVITALIZATION: 2017 ACTUAL

Home Preservation (A Brush With Kindness)  
# Completed: 4 Avg. Cost: \$ 350 Avg. # of Days: 2  
Weatherization (home owner paid)  
# Completed: \_\_\_\_\_ Avg. Cost: \$ \_\_\_\_\_ Avg. # of Days: \_\_\_\_\_  
Critical Home Repairs  
# Completed: \_\_\_\_\_ Avg. Cost: \$ \_\_\_\_\_ Avg. # of Days: \_\_\_\_\_  
Other Home Repairs  
# Completed: \_\_\_\_\_ Avg. Cost: \$ \_\_\_\_\_ Avg. # of Days: \_\_\_\_\_  
Percentage of Repair Projects involving Roof Work \_\_\_\_\_ %

## PROPERTY YOU OWN

### NEW HOME CONSTRUCTION: 2017 ACTUAL

Number of Homes under construction in 2017:  
Single Family: 0  
Total number of structures from all Multi Family homes: 0  
(Example: 3 duplexes and 1 fourplex = 4 structures)  
Total number of units from all Multi Family homes: 0  
(Example: 3 duplexes and 1 fourplex = 10 total units)  
Average replacement cost value of a new home:  
Single Family: \$ 0 Multi Family: \$ 0 Per Unit  
Average number of months to construct a new home  
Single Family: 0 Multi Family: 0  
Average Height of Residential Construction Projects by Percentage  
One Story 0 % Two Stories 0 % Over Two Stories 0 %  
(total = 100%)

Projected Total Gross Revenue from all operations (including ReStore operations) for the upcoming calendar Year: \$ \_\_\_\_\_

From the amount you entered above, please list the Projected Total Gross Revenue from ReStore operations only (enter \$0 if no ReStore Operations)

\$ \_\_\_\_\_  
(Do not include sales from flea markets, thrift stores or garage sales).  
Full Time Employees 2018: 0 Part Time Employees 2018: 0  
Full Time Volunteers 2018: 0 Part Time Volunteers 2018: 0

## PROPERTY YOU DO NOT OWN

### HOME REPAIRS NEIGHBORHOOD REVITALIZATION: 2018 PROJECTED

Home Preservation (A Brush With Kindness)  
# Completed: \_\_\_\_\_ Avg. Cost: \$ \_\_\_\_\_ Avg. # of Days: \_\_\_\_\_  
Weatherization  
# Completed: \_\_\_\_\_ Avg. Cost: \$ \_\_\_\_\_ Avg. # of Days: \_\_\_\_\_  
Critical Home Repairs  
# Completed: \_\_\_\_\_ Avg. Cost: \$ \_\_\_\_\_ Avg. # of Days: \_\_\_\_\_  
Other Home Repairs  
# Completed: \_\_\_\_\_ Avg. Cost: \$ \_\_\_\_\_ Avg. # of Days: \_\_\_\_\_

## PROPERTY YOU OWN

### NEW HOME CONSTRUCTION: 2018 PROJECTED

Number of Homes projected for 2018:  
Single Family: 0  
Total number of structures from all Multi Family homes: 0  
(Example: 3 duplexes and 1 fourplex = 4 structures)  
Total number of units from all Multi Family homes: 0  
(Example: 3 duplexes and 1 fourplex = 10 total units)  
Average replacement cost value of a new home:  
Single Family: \$ 0 Multi Family: \$ 0 Per Unit  
Average number of months to construct a new home  
Single Family: 0 Multi Family: 0

**NON-RESIDENTIAL CONSTRUCTION: 2017 ACTUAL**

Number of non-residential buildings under construction in 2017: 0  
 Average replacement cost value of a non-residential building: \$ 0  
 Average number of months to construct a non-residential building: 0  
 Average Height of Non-Residential Construction Projects by Percentage  
 One Story 0 % Two Stories 0 % Over Two Stories 0 %  
 (total =100%)

**HOME REHABS: 2017 ACTUAL**

Number of homes rehabbed during 2017 :  
 Single Family: 0  
 Total number of structures from all Multi Family homes 0  
 Total number of units from all Multi Family homes 0  
 Average replacement cost value of a rehabbed home:  
 Single Family: \$ 0 Multi Family: \$ 0 Per Unit  
 Average number of months to complete a home rehab:  
 Single Family: 0 Multi Family: 0  
 Average Height of Residential Construction Projects by Percentage  
 One Story 0 % Two Stories 0 % Over Two Stories 0 %  
 (total =100%)

**ROOFING WORK**

Do any of your projects include roofing work? ☐ Yes ☒ No  
 For all projects that included roofing work, please identify who completed the roofing work:  
 Insured Subcontractor 0 % Other 0 % (total =100%)  
 Do you require fall protection for all roofing work? ☐ Yes ☐ No

**STORES / RESTORES / OTHER SALES: 2017 ACTUAL**

- Number of store(s) (including online stores) you operate: 0
- Hours of operation: 0 (Example: 8-5)
- Number of days per week store is open: 0
- Square footage of your store(s): 0
- Do you pick up donations? ☐ Yes ☒ No
- Please indicate below any other type of sales activities you conduct, how often you conduct such activities and the total annual gross sales for all such activities (Do not include ReStore Sales):  
 Flea Market ☐ None ☐ Daily ☐ Weekly ☐ Monthly ☐ Quarterly  
☐ Semi-Annually ☐ Annually Annual Gross Sales: \$ 0  
 Garage Sales ☐ None ☐ Daily ☐ Weekly ☐ Monthly ☐ Quarterly  
☒ Semi-Annually ☒ Annually Annual Gross Sales: \$ 700.00  
 Thrift Store ☐ None ☐ Daily ☐ Weekly ☐ Monthly ☐ Quarterly  
☐ Semi-Annually ☐ Annually Annual Gross Sales: \$ 0

**DECONSTRUCTION & DEMOLITION 2017 ACTUAL**

- Do you do deconstruction? ☐ Yes ☒ No
- Total number of Whole House Deconstructions: \_\_\_\_\_
- Total number of Partial House Deconstructions: \_\_\_\_\_
- Do you do demolition? ☐ Yes ☐ No
- If yes, Total number of demolitions completed in 2017 : \_\_\_\_\_
- Are demolitions completed by an insured contractor? ☐ Yes ☐ No

**NON-RESIDENTIAL CONSTRUCTION: 2018 PROJECTED**

Number of non-residential buildings projected for 2018: 0  
 Average replacement cost value of a non-residential building: \$ 0  
 Average number of months to construct a non-residential building: 0

**HOME REHABS: 2018 PROJECTED**

Number of homes projected to be rehabbed during 2018:  
 Single Family: 0  
 Total number of structures projected from all Multi Family homes 0  
 Total number of units projected from all Multi Family homes 0  
 Average replacement cost value of a rehabbed home:  
 Single Family: \$ 0 Multi Family: \$ 0 Per Unit  
 Average number of months to complete a home rehab:  
 Single Family: 0 Multi Family: 0

**NEW HOME CONSTRUCTION, HOME REHABS & NON-RESIDENTIAL CONSTRUCTION 2018 PROJECTED:**

Is the total estimated value of all projects for the 2018 calendar year greater than \$3,000,000?

☐ Yes ☒ No If yes, What is the estimated value? \_\_\_\_\_

Do you anticipate that you will have any project in the 2018 calendar year that is larger than the largest project you completed in the 2017 calendar year?

☐ Yes ☒ No If yes, What is the estimated value of largest 2018 project ? \_\_\_\_\_

**STORES / RESTORES / OTHER SALES: 2018 PROJECTED**

**NOTE:** Please refer to our Insurance Manual on our website for a list of approved and unapproved ReStore Products (items such as children's toys and cribs are examples of unapproved products).

- Number of store(s) (including online stores) you will operate: 1
- Hours of operation: 10am - 3 pm (Example 8-5)
- Number of days per week store is open: 3
- Square footage of your store(s): 6000
- Will you pick up donations? ☒ Yes ☐ No
- Please indicate below any other type of sales activities you plan to conduct, how often you will conduct such activities and the total estimated annual gross sales for all such activities (Do not include ReStore Sales):  
 Flea Market ☐ None ☐ Daily ☐ Weekly ☐ Monthly ☐ Quarterly  
☐ Semi-Annually ☐ Annually Annual Gross Sales: \$ \_\_\_\_\_  
 Garage Sales ☐ None ☐ Daily ☐ Weekly ☐ Monthly ☐ Quarterly  
☒ Semi-Annually ☒ Annually Annual Gross Sales: \$ 500.00  
 Thrift Store ☐ None ☐ Daily ☐ Weekly ☐ Monthly ☐ Quarterly  
☐ Semi-Annually ☐ Annually Annual Gross Sales: \$ \_\_\_\_\_

**DECONSTRUCTION & DEMOLITION 2018 PROJECTED**

- Do you plan to do any deconstruction? ☐ Yes ☒ No
- Total number of estimated Whole House Deconstructions: 0
- Total number of estimated Partial House Deconstructions: 0
- Will you do demolitions? ☐ Yes ☒ No
- Will demolitions be completed by an insured contractor? ☐ Yes ☐ No

## Renewal Application, continued

### LARGE PROJECTS PROJECTED FOR 2018

Is the total estimated value of all projects for the 2018 calendar year greater than \$3,000,000? ☐ Yes ☒ No

If yes, what is the estimated value? \$ \_\_\_\_\_

Does your affiliate have any residential projects of single buildings with greater than 10 units? ☐ Yes ☐ No

Does your affiliate have any residential projects of multiple buildings with more than 15 units total (whether on a single or adjacent premises)? ☐ Yes ☐ No

Does your affiliate have any residential projects valued at \$1,500,000 or more? ☐ Yes ☐ No

Does your affiliate have any residential properties located in Puerto Rico or Guam valued at \$125,000 or more? ☐ Yes ☐ No

Does your affiliate have any residential projects located in any other U.S. Territories and valued at \$125,000 or more? ☐ Yes ☐ No

Does your affiliate have any residential renovation or rehabilitation projects valued at \$600,000 or more? ☐ Yes ☐ No

Does your affiliate have any commercial construction projects such as a Re-Store, Warehouse or Office? ☐ Yes ☐ No

Do you anticipate that you will have any project in the 2018 calendar year that is larger than the largest project you completed in the 2017 calendar year?

☐ Yes ☐ No

What is the estimated value of your largest project for the 2018 year? \_\_\_\_\_

**Note: All large projects and all non-residential projects require a completed Large Project Questionnaire. No coverage will be provided until the company has approved the project.**

### FUND RAISING ACTIVITIES

Some activities, including fundraising activities are **not covered** by the General Liability and Umbrella or Excess Liability insurance. Due to the additional exposures associated with some special events, the insurance company may require additional information in order to provide coverage for the event. **Please refer to the Habitat for Humanity Insurance Manual on our website for examples of covered and excluded activities.**

Are signed waivers required at least annually for all volunteers? ☒ Yes ☐ No

**Please note: If your affiliate is using their own waiver, it should be reviewed by your local attorney and the waiver also should be in the favor of HFHI.**

Person completing application:		
		
Signature	Title	Date

Your renewal documents may be delivered electronically to your email address indicated on this application. Please call your Account Manager if you prefer a different form of policy delivery.

A separate policy is needed if you wish to have any additional coverage such as those listed below. If you would like to obtain a quote to purchase additional coverage, please contact our office.

- Flood
- Earthquake
- Professional Liability
- Pollution or environmental including lead, mold, asbestos, underground storage tanks, etc.
- Certain fund raising such as those where a liquor license is needed or bike events
- New York Disability
- Mortgage E&O
- Auto
- Workers Compensation



## Property Schedule

Affiliate Name: Habitat for Humanity of Merced County  
 HFH Affiliate #: 1535-6491 Lockton Customer #: \_\_\_\_\_

Covered Property	Limit AUTOMATICALLY INCLUDED In Property Policy	Additional Excess Limit for 2018 Renewal
Business Income	\$250,000	\$ <u>250,000</u>
Computer	\$50,000	\$ <u>50,000</u>
Contractors Equipment	\$25,000	\$ <u>25,000</u>
Tools	\$2,500	\$ <u>2500</u>
Other Contents	\$0	\$ <u>0</u>
Number of Trailers Scheduled	0	<u>0</u>
Total Value of Scheduled Trailers	\$0	\$ <u>0</u>
Trailer Contents Value	\$0	\$ <u>0</u>
Crime-Employee Theft	\$100,000	\$ <u>100,000</u>

### Crime Coverage

If you need an increase in your currently scheduled limit for any crime coverage, an additional application may be required. For a list of program crime coverages and limits, please refer to our Insurance Manual on our website.

### NOTES

1. If you have a ReStore, please review your **Business Income** limit carefully. Your Business Income limit provides coverage to replace lost income in the event of a covered loss. A Business Income coverage worksheet is located on the Affiliate page of our website to help you determine the appropriate Business Income limit for your affiliate.
2. The total value of **scheduled trailers** is insured for property only and is subject to the \$5,000 property policy deductible. Liability coverage for trailers designed for road use must be scheduled on an auto policy. If you own trailers designed for road use and do not currently have an auto policy, please contact our office.
3. If your property values are not substantially in excess of \$5,000, you should consider reevaluating your coverage needs, as the deductible on the property policy is \$5,000. You are responsible for any loss up to \$5,000 before the property policy will cover any loss. Please contact us if you have any questions.
4. Building and content values for any non-residential property will automatically be increased at renewal by 3% for inflation.

Person completing application:

*Jamie Ange*  
Signature

President  
Title

3/5/18  
Date

# 2017 Calendar Year Projects Schedule

Affiliate Name: \_\_\_\_\_ HFH Affiliate #: \_\_\_\_\_ Lockton Customer #: \_\_\_\_\_  
 List all new build or rehab projects that were under construction as of 01/01/2017 or started anytime during the 2017 calendar year. Your list should include completed projects, projects still under construction and any large projects that have been approved by the insurance program administrator.  
☐ Check here if you had no new build or rehab projects in the 2017 Calendar Year.

## RESIDENTIAL CONSTRUCTION PROJECTS

Loc#	Address	City, State, Zip	Completed Value of home*	# of months to complete	Construction Type***	Single or Multi Family dwelling**	If Multi Family dwelling, indicate type (duplex, apartment, etc.)# of units# of stories
1.			\$			<input type="checkbox"/> Single <input type="checkbox"/> Multi	Type: _____ Units: _____ Stories: _____
2.			\$			<input type="checkbox"/> Single <input type="checkbox"/> Multi	Type: _____ Units: _____ Stories: _____
3.			\$			<input type="checkbox"/> Single <input type="checkbox"/> Multi	Type: _____ Units: _____ Stories: _____
4.			\$			<input type="checkbox"/> Single <input type="checkbox"/> Multi	Type: _____ Units: _____ Stories: _____
5.			\$			<input type="checkbox"/> Single <input type="checkbox"/> Multi	Type: _____ Units: _____ Stories: _____

## NON-RESIDENTIAL CONSTRUCTION PROJECTS

Loc #	Address	City, State Zip	Completed Value*	# of months to complete	Construction Type***	Type of project (warehouse, office building, ReStore, etc.)
1.			\$			
2.			\$			

\*Replacement Cost Value

\*\*A single family home is defined as a stand alone home intended for one family. A multi family home is one with multiple units separated by a common wall & intended to house more than one family.

\*\*\*Construction Types: F= Frame JM= Joisted Masonry NC=Non-combustible MNC= Masonry Non-combustible FR= Fire-Resistive MFR= Modified Fire-Resistive

**Important Information Regarding New Large Projects:** A Large Project Questionnaire must be completed and submitted to us for approval prior to the construction state date. This applies to the following projects. No Builders' Risk coverage will be provided until the company has approved the project. The Large Project Questionnaire is located on the Affiliate page of our website.

- Any Residential Projects of single buildings with greater than 10 units
- Any Residential Projects of multiple buildings with more than 15 units total (whether on a single or adjacent premises)
- Any Residential Projects valued at \$1,500,000 or more
- Any Residential Projects located in Puerto Rico or Guam and valued at \$250,000 or more
- Any Residential projects located in all other U.S. Territories and valued at \$125,000 or more
- Any Residential Renovation or Rehabilitation Projects valued at \$600,000 or more
- Any Commercial Project s(such as a ReStore, Warehouse or Office)

Person completing application:

Signature	Title	Date
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# Addition of Property Form

Use one form per location to add.

Affiliate Name: \_\_\_\_\_ Today's Date: \_\_\_\_\_  
HFH Affiliate #: \_\_\_\_\_ Lockton Customer #: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  
Primary Contact Person: \_\_\_\_\_ Phone #: \_\_\_\_\_ Cell Phone: \_\_\_\_\_  
Email: \_\_\_\_\_ Best Time to Contact \_\_\_\_\_  
Alternate Contact Person: \_\_\_\_\_ Phone #: \_\_\_\_\_ Email: \_\_\_\_\_

## Location to be added for Property coverage:

Effective date of addition: \_\_\_\_\_

Street Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Building square footage: \_\_\_\_\_ Year built: \_\_\_\_\_ Number of Stories \_\_\_\_\_  
Type of construction: ☐ Frame ☐ Joisted Masonry ☐ Non-combustible ☐ Masonry Non-combustible  
Building: ☐ Owned ☐ Leased If leased, are you required to carry building insurance? ☐ Yes ☐ No  
Distance to Fire Department: \_\_\_\_\_ Miles Distance to Fire Hydrant: \_\_\_\_\_ Feet  
Replacement Cost\* of building: \$ \_\_\_\_\_ (Do not include land value)

\*When determining replacement cost value, assume replacement cost if done by a contractor without the benefit of volunteer labor and/or materials.

Replacement Cost\* of building contents: \$ \_\_\_\_\_ (Excluding ReStore Contents)

### Description of Building Use:

☐ Dwelling ☐ Office ☐ ReStore ☐ Warehouse ☐ Office/Warehouse ☐ Office/ReStore ☐ Warehouse/ReStore ☐ Warehouse/ReStore/Office

If building is a dwelling, select one: ☐ Vacant Dwelling ☐ Tenant Occupied

If building is other than dwelling: Does it have a Burglar Alarm? ☐ Yes ☐ No Is the building sprinklered? ☐ Yes ☐ No

If ReStore, please provide estimated annual receipts: \$ \_\_\_\_\_

Do you intend to insure your Store inventory? ☐ Yes ☐ No If Yes, Value of ReStore Contents \$ \_\_\_\_\_

Note that ReStore contents are insured at Actual Cash Value.

## Certificate holder information Complete this section if a certificate is required for this property.

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Coverage to be included on certificate: Check all that apply

☐ Property ☐ General Liability

To be named as: Check all that apply

☐ Additional Insured ☐ Loss Payee

### Handling Instructions:

☐ Fax to Insured at: \_\_\_\_\_ ☐ Fax to Certificate Holder at: \_\_\_\_\_  
☐ Email to Insured at: \_\_\_\_\_ ☐ Email to Certificate Holder at: \_\_\_\_\_  
☐ Mail to Insured at: \_\_\_\_\_  
☐ Mail to Certificate Holder at: \_\_\_\_\_

Person completing application:

Signature

Title

Date

# Construction Definitions

## New House

A "new house" is a housing unit that:

- Is 100 percent newly constructed
- Fully complies with the HFH U.S. house design criteria and applicable local building codes and other legal requirements, including receipt of a Certificate of Occupancy or local equivalent
- Has been sold to a family or individual that has been approved in accordance with the affiliate's Board approved family selection process

### Notes:

- When an affiliate demolishes an existing structure, then constructs a new housing unit in its place, the new housing unit is reported as a "new house".
- A housing unit reported as a "new house" cannot have been counted as a family served in any previous Affiliate Statistical and House Production Report.

## Rehabilitated House

A "rehabilitated house" is a housing unit that:

- Is acquired by the affiliate, then reconstructed or renovated by the affiliate
- Fully complies with applicable local building codes and other legal requirements, including receipt of a Certificate of Occupancy or local equivalent where necessary
- Has been sold to a family or individual that has been approved in accordance with the affiliate's Board approved family selection process

## Recycled House

A "recycled house" is a Habitat housing unit that has been reacquired by the affiliate, then re-sold by the affiliate to a family or individual that has been approved in accordance with the affiliate's Board approved family selection process.

**Note:** The affiliate may reacquire the unit through exercise of a repurchase right or other "buy back" right, a negotiated transfer, foreclosure, deed in lieu of foreclosure, keys for cash or any other means.

## Repair

A "repair" is the repair or renovation of an existing housing unit that is not owned by the affiliate, so long as:

- The housing unit is owned and inhabited by an individual or family that has been approved in accordance with the affiliate's Board approved family selection process
- The work is performed under a written agreement, including scope of work and payment terms, between the homeowner and the affiliate in accordance with the affiliate's Board approved procedures for repair projects
- The work fully complies with applicable local building codes and other legal requirements

**Note:** The Repair category does not include work performed by an affiliate on a Habitat house under a warranty.

In the U.S., the "Repair" category has three sub-categories: *Home Preservation*, *Critical Home Repair* and *Weatherization*.

**Home Preservation** - Exterior work that includes painting, patching, minor repair, landscaping and replacement of exterior building materials for maintaining good or sound condition. (Note: An *A Brush with Kindness* project is reported as a Home Preservation project).

**Weatherization** - Work done to improve the energy efficiency and indoor air quality of a structure. The scope of work of a weatherization project is defined by a comprehensive energy audit performed to determine the scope of work, and also testing of the home upon completion, and should include a homeowner education component.

**Critical Home Repair** - Extensive interior or exterior work performed to address health and safety issues or code violations. Critical home repair includes such activities as a change to, or repair of, materials or components; a reconfiguration of space; a modification for accessibility; installation or extension of plumbing, mechanical or electrical systems on an existing structure.

**Note:** Painting alone, without extensive associated repair work, is not a Critical Home Repair.

## Demolition

For purposes of the House Production Report, a "demolition" is the complete demolition or deconstruction of a structure by or under the direction of the affiliate.

### Notes:

- A "demolition" refers to the demolition work only, and not to subsequent construction of a new housing unit. "Demolition" statistics are tracked for purposes of demonstrating Habitat's work in eliminating community blight, but do not count as a family served. When a new housing unit is completed on the lot and sold to a Habitat eligible individual or family, the "new house" is included in the House Production Report and constitutes a family served.
- A project that is reported under the Lockton insurance program as either a "demolition" or a "deconstruction" project is reported on the House Production Report as a "demolition".

## Construction Definitions, continued

### Demolition Related Subcategories (for purposes of US insurance reporting only)

These definitions are relevant for US affiliates reporting under the Lockton Insurance program, and do not affect reporting for the Affiliate Statistical and House Production Report.

- **Demolition:** The complete demolishing of a structure, generally via the use of contractors using heavy equipment. Little, if any, material is left reusable.
- **Deconstruction:** Taking down an entire structure (roof to slab) by "unbuilding" it, with the goal of saving as much reusable material as possible.
- **Salvage (also called partial or cherry picking):** Generally applies to anything you do without cutting into drywall. Removal of cabinets, flooring, doors, etc.

### Building Construction Types

- **Frame** - Buildings with exterior walls of wood, other combustible materials, or combustible materials combined with other materials. This category includes brick veneer, stone veneer, wood ironclad, stucco on wood, and vinyl siding on wood.
- **Joisted Masonry** - Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials. The floors and roof are constructed of combustible materials.
- **Non-Combustible** - Buildings where the exterior walls, floors and roof are constructed of, and supported by, non-combustible materials such as metal, asbestos, gypsum.
- **Masonry Non-Combustible** - Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials. The floors and roof are constructed of metal or other non-combustible materials.
- **Modified Fire-Resistive** - Buildings where the exterior walls, floors and roof are constructed of masonry or other fire-resistive materials with a fire resistive rating of one hour or more, but less than two hours.
- **Fire-Resistive** - Buildings where the exterior walls, floors and roof are constructed of masonry or other fire-resistive materials with a fire resistive rating of two hours or more.
- **Mixed Construction** - When a building is of mixed construction, determine the applicable construction type as follows:
  - if 2/3 or more of the total wall area is of masonry or fire-resistive materials, the Construction Type is:
    - Fire-Resistive or Modified Fire-Resistive, when 2/3 or more of the total floor and roof area is of masonry or fire-resistive materials.
    - Masonry Non-Combustible, when 2/3 or more of the total floor and roof area is of non-combustible materials.
  - Joisted Masonry, when more than 1/3 of the total floor and roof area is of combustible materials.
  - If 2/3 or more of the total wall area and 2/3 or more of the floor and roof area is of non-combustible materials, the applicable Construction Type is Non-Combustible.
  - If more than 1/3 of the total wall area is of combustible materials, the applicable Construction Type is Frame

# HABITAT FOR HUMANITY PURCHASING GROUP, INC.

## THE FOLLOWING INFORMATION IS SPECIFIC TO INSURANCE ISSUED TO HABITAT FOR HUMANITY PURCHASING GROUP, INC. FOR THE BENEFIT OF ITS MEMBERS

Named Insured: Habitat for Humanity Purchasing Group, Inc. Policy Period

Policy Number Coverage Description Insurance Company Inception Expiration

(Renewal of)

All Affiliates				
X00G2496288A 005	Commercial Umbrella Liability	Ace Property and Casualty Ins. Co.	04-01-2018	04-01-2019
New York Affiliates				
G24962854 005	General Liability	Illinois Union Insurance Company	04-01-2018	04-01-2019
G24962854 005	Employee Benefits Liability	Illinois Union Insurance Company	04-01-2018	04-01-2019
G24962854 005	Stop Gap Liability (ND, OH, WA & WY)	Illinois Union Insurance Company	04-01-2018	04-01-2019
G24962854 005	Non-Owned and Hired Car Liability	Illinois Union Insurance Company	04-01-2018	04-01-2019
G24962866 004	Not for Profit Organization Management Indemnity Package*	Illinois Union Insurance Company	04-01-2018	04-01-2019
G24962866 004	Excess Directors & Officers Liability	Illinois Union Insurance Company	04-01-2018	04-01-2019
Other Than New York Affiliates				
G24962842 006	General Liability	Ace American Insurance Co.	04-01-2018	04-01-2019
G24962842 006	Employee Benefits Liability	Ace American Insurance Co.	04-01-2018	04-01-2019
G24962842 006	Stop Gap Liability (ND, OH, WA & WY)	Ace American Insurance Co.	04-01-2018	04-01-2019
G24962842 006	Non-Owned and Hired Car Liability	Ace American Insurance Co.	04-01-2018	04-01-2019
G21005885 006	Not for Profit Organization Management Indemnity Package*	Westchester Fire Insurance Co.	04-01-2018	04-01-2019
G21005885 006	Excess Directors & Officers Liability	Westchester Fire Insurance Co.	04-01-2018	04-01-2019

The policies of insurance referenced above are only for valid members of the Habitat for Humanity Purchasing Group, Inc. (hereinafter "Habitat RPG"). Habitat RPG is a purchasing group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seq.). The Liability Risk Retention Act allows the Habitat RPG to purchase liability insurance on a group basis for its members to cover the similar or related liability exposures(s) to which the members of the Habitat RPG are exposed by virtue of their related, similar or common business or service.

The policies of insurance referenced above have been issued to "Habitat RPG" on behalf of its members for the policy period indicated. In order for insurance under the policies of insurance to be effective, members of Habitat RPG must be valid members of the risk purchasing group. Notwithstanding any requirement, term or conditions of any contract or other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policy described herein is subject to all of the terms and conditions of such policies.

No person or organization that is a member of "Habitat RPG" is an insured under such policies unless (and only to the extent):

- The applicable premium has been paid
- The person or organization has been issued a Certificate of Insurance and then only for the coverages and limits shown in the Certificate of Insurance, subject to the terms and conditions of such policies.

Certificate of Insurance means a valid document that evidences insurance under such policies.

The policies of insurance listed herein are incorporated by reference as if fully set out within this document.

With your signature on the Renewal Application, you agree: (1) you are a valid member of the Habitat for Humanity Purchasing Group, Inc. (hereinafter "Habitat RPG"); and (2) you have authorized the Habitat RPG, or its administrator, Lockton Affinity, LLC, to purchase liability insurance on your behalf; and (3) to purchase insurance coverages which are selected by the Habitat RPG for its members. Actual coverage is subject to the language of the policies as issued.

With your signature on the Renewal Application, you agree that your membership in the Habitat RPG shall commence on the inception date of insurance coverage and shall terminate upon: (1) your written resignation from the Habitat RPG; (2) your failure to pay membership fees, program administration fees, other fees, or the premium; (3) written notice from the Habitat RPG, which it may give for any reason whatsoever, including, without limitation, any change in your business which could jeopardize the homogeneity of the RPG or its administrator, Lockton Affinity, LLC. You agree to pay the premium, membership fees, program administration/other fees, and taxes (if applicable) to Habitat RPG, or its administrator, Lockton Affinity, LLC which handles the business affairs of the Habitat RPG.



## FRAUD WARNING STATEMENTS

THIS NOTICE IS PART OF YOUR APPLICATION FOR HABITAT FOR HUMANITY 2018 MASTER (GROUP) COVERAGES

Please read the fraud warning statement applicable to your state. If your state is not listed, please read the statement applicable to All Other States.

### General Fraud Warning Statement:

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties.

### Applicable in AL, AR, DC, LA, MD, NM, RI and WV:

Any person who knowingly (or willfully)\* presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (or willfully)\* presents false information in an application for insurance is guilty of a crime and may be subject fines and confinement in prison. \*Applies in MD Only

### Applicable in CO:

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purposes of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

### Applicable in FL and OK:

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony (of the third degree)\*. \*Applies in FL only

### Applicable in KS:

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

### Applicable in KY, NY, OH and PA:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties\* (not to exceed five thousand dollars and the stated value of the claim for each such violation)\*. \*Applies in NY Only.

## FRAUD WARNING STATEMENTS (CONTINUED)

THIS NOTICE IS PART OF YOUR APPLICATION FOR HABITAT FOR HUMANITY 2018 MASTER (GROUP) COVERAGES

2018 Renewal Application | Page 10

Administered by Lockton Affinity, LLC | PO Box 410679, Kansas City, MO 64141 | (888) 553-9002 | fax (913) 652-3967 | email: hfhinsuranceservice@locktonaffinity.com

Please read the fraud warning statement applicable to your state. If your state is not listed, please read the statement applicable to All Other States.

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**Applicable in ME, TN, VA, and WA:**

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties (may)\* include imprisonment, fines and denial of insurance benefits. \*Applies in ME Only.

**Applicable in NJ:**

Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**Applicable in OR:**

Any person who knowingly and with intent to defraud or solicit another to defraud the insurer by submitting an application containing a false statement as to any material fact may be violating state law.

**Applicable in PR:**

Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years